

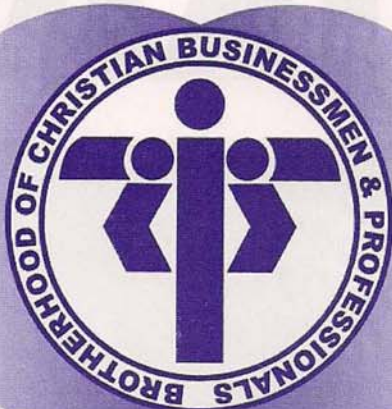
# KAPATIRAN

M A G A Z I N E



Let us rid ourselves of every burden and sin that clings to us and persevere in running the race that lies before us while keeping our eyes fixed on Jesus, the leader and perfecter of faith. **Hebrews 12:1-2**





# 25 Years of Thanksgiving

*CEBU IS KNOWN NATIONWIDE for its Sinulog Festival, Magellan Cross, dangit, dried pusit and mangoes, the STK (Su-Ti-Kil) (sugba, tinowa, kinilaw) seafood restaurants, lechon and sweet smiling Cebuanas, among others.*

**BUT NEXT YEAR** Cebu City will become known for something else. It will be the host venue for the grand observance of the 25<sup>th</sup> Anniversary of the Brotherhood of Christian Businessmen and Professionals May 20-21, celebrating 25 years of thanksgiving. Already the BCBP Cebu Region is bustling and preparing for this big event that will cap a yearlong round of activities among the 47 chapters and 57 outreaches in the Philippines and 2 outreaches in America of the BCBP's emerging global community.

THROUGHOUT THE BCBP'S 25 YEARS, the community has received abundant blessings from the Lord. Many times these blessings have been salvific responses of God to our cries and supplications for help, for comfort, for strength and courage to continue our journey on the Christian way. That is why the Anniversary theme – ***"Salvation for all"*** – underlines and emphasizes the focus of our thanksgiving.

We have been saved. We are saved. We are being saved.

All glory and praise is the Lord's!

AS PART OF YEARLONG THANKSGIVING, "Roadshow Sharers" selected from among the leaders of the BCBP Community will be going around the BCBP country giving testimonies of God's salvific love. Action Group meetings and Chapter Assemblies are asked to focus on topics and materials relating to the celebration.

A BCBP Bible Diary is in the works with daily Gospel reflections to be written by members of the Board of Trustees and Mancom.

ALL CHAPTERS AND OUTREACHES are tasked to undertake Thanksgiving Projects and activities in the areas of Mission and Social Action to help members effectively live out BCBP's Christian values. As members we have been blessed and as part of our thanksgiving, we want to share our blessings through these projects with others.

SO, BROTHERS AND SISTERS, whether you have just signed your Commitment Card or are considered an "old timer" (we count years in the BCBP, not your years of age!), you are part of this celebration. ***Be involved! Be thankful! Rejoice in God's salvific love! Share the BCBP spirit with others!***

Have a wonderful, Spirit-filled, celebratory and thanksgiving-filled BCBP year!

***MAGKITA KITANG TANAN SA CEBU SA MAYO, BAI!***



# KAPATIRAN

M A G A Z I N E

The national magazine of  
the Brotherhood of  
Christian Businessmen  
and Professionals.  
Vol. XVII No. 6.  
September 2004

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The KAPATIRAN Magazine is the  
official publication of the  
Brotherhood of Christian  
Businessmen and Professionals.  
It is published every quarter in the  
Philippines with editorial and  
business offices at 3Flr Century  
Place Bldg, 2083 Edison St.,  
corner Sen Gil Puyat Ave., Makati  
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—Kapatiran—  
**EDITOR'S NOTE**  
NANCY R. CATAN

# Growing ... and Sowing ...

*I adopted this headline from RCD Jimmy Ascalon's coverage of BCBP Panay (p. 36) because it seems to reflect this issue's content.*

*We begin the 25<sup>th</sup> year of the Brotherhood of Christian Businessmen and Professionals in the spirit of Thanksgiving. We thank God for sowing the seeds of salvation in the hearts and lives of over 30,000 members. We thank Him for 'growing' these seeds from a few men in 1980 producing a nationwide harvest of Christian men and women in the Philippine marketplace. Not only that but Manolet Siojo, BCBP's national president, shares with us his recent trip to California to sow the BCBP seeds there. And throughout the country the BCBP is still growing ... and sowing ... especially in the regions in focus of Panay and Southern Tagalog.*

*An important feature of this issue is our Brotherhood Advocacy program, the Be Honest Campaign. Roy Calleja calls us to battle for honesty; BCBP Tagbilaran launches its Be Honest Campaign, and in "An Honest Man" we share excerpts from the BCBP's formation teaching on business integrity. One part of being honest is in the area of finances. BCBP National Treasurer Fuji Rodriguez tells us of the Non-Negotiables of BCBP Finances.*

*To provide variety in this issue, I discuss Human Sexuality in my Back to Basics column, Annie Salvador tells of her family's experiences during the super typhoon Igme, and Ronnie Caballero shares with us the blessings he received while hosting a priest from Surigao. We also give you a page of fun to put a smile on your face, tips for enjoying your coffee in your action group, and the ten areas of growth needed for a vibrant community. Noel Guevara of BCBP Iloilo relates how making the correct choice in his business life really made the difference.*

*Growing and sowing... Sowing and growing... This is our life in the Brotherhood. And we wouldn't want it any other way!*

**Nancy R. Catan**



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### BE HONEST

Even if others are not  
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*"It is not that I have reached it yet, or have already finished my course; but I am racing to grasp the prize if possible, since I have been grasped by Christ Jesus. Brothers, I do not think myself as having reached the finish line. I give no thought to what lies behind but push on to what lies ahead. My entire attention is on the finish line as I run toward the prize to which God calls me – life on high in Christ Jesus."*

Philippians 3:12-14

# Running the RACE

I have chosen the preceding passage as the core of my message as we celebrate 24 years of the Makati breakfast (on July 21, 2004) that started it all and as we commence our celebration of our 25 years as a community. The passage speaks of an image of one who is in a race and who is pushing forward to reach the finish line, to obtain the prize that is "life on high in Christ Jesus."

The metaphor that I believe best illustrates this point is the metaphor of running in a marathon. Based on the Great Encyclopedic Dictionary (Readers' Digest), Marathon is a plain located northeast of Athens where the invading Persian army was defeated by the Athenians and Plataeans in 490 B.C.. There was an Athenian courier named Pheidippides who ran to Sparta to bring the news of the Persian landing and ask for help. He is said to have completed the distance of about 150 miles (or 240 kms) in 2 days. The modern marathon (about 26 miles) that started in 1896 commemorates this feat.

Brothers and sisters, I believe our life in the BCBP community is much like a

## BCBP WAY OF LIFE

By MANOLET M. SIOJO



marathon. It is not a fast sprint. It is not a 100-meter dash. It is a long distance run. We are here for the long haul. And if we can just for a moment imagine ourselves as Pheidippides running the 240-kilometer route to Sparta, we can probably attempt to see the world through his eyes and be able to appreciate all that he had to go through. And we can see a parallelism to our life here in the BCBP community.

There was no doubt that Pheidippides experienced tremendous physical fatigue. He was no Superman. He was not even like our modern day marathon runners. His whole body must have ached to a level that is incomprehensible. There were probably moments when he must have entertained thoughts of stopping and just giving up the run. But he continued on.

I can tell you that there were many times that because of physical fatigue I would consider not going to the action group meetings, the chapter prayer assemblies, the teaching nights, the First Friday Masses and

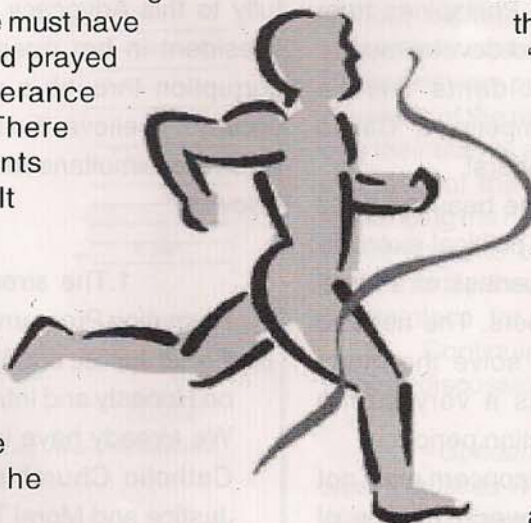


other BCBP activities. Because of the bad traffic situation in Manila (especially during Friday nights) it was always easier to come up with a reason not to attend. But we are still here. You are still here.

There was no doubt that Pheidippides experienced emotional fatigue as well. He was literally all alone, nobody to talk to. Loneliness and depression must have consumed him. He probably questioned the importance of what he was doing – was it really worth it? And considering that he was not getting any kind of affirmation, acknowledgement, that pat on the back, he must have thought of just giving it all up. But he continued on.

In our BCBP community we are not supposed to be alone. We have our brothers and sisters with us. We are expected to give and receive affirmation, acknowledgment, love and concern from each other. But remember that one does not have to be alone to feel loneliness. Disagreements and conflicts are inevitable. It is how we respond that separates the mature from the immature. Can we really be sure that all our brother and sisters are getting the attention, the loving care that we are expected to extend to them? Our basic commitment is to love and serve one another. We constantly need to reach out to our brothers and sisters, to listen to them, to reassure them. They need to feel that it is worth their time to stay in the community.

I have no doubt that Pheidippides also felt spiritual fatigue. In the long grueling run to Sparta he must have cried out to his god and prayed for comfort and deliverance from his suffering. There were probably moments that he must have felt that God was not listening. That God was not even there. The silence, only disturbed by the pounding of his feet on the ground, must have been deafening. But he continued on.



And I guess even in our BCBP community we may experience what we call spiritual dryness. No matter how much we pray or how often we go to our prayer assemblies and action group meetings it may seem like God is totally absent. And then we question ourselves, what am I doing here in the BCBP? Why did I join in the first place?

Pheidippides, brothers and sisters, reached his goal after two days and after running 240 kilometers. He reached Sparta and was able to give news of the Persian invasion. What obviously sustained him was a clear vision, a noble purpose — to repel and defeat the invaders. This vision must have given him the strength and the perseverance to just keep on running. This vision gave him the only reason not to give up.

The BCBP Community will be 25 years old next year. The vision is clear, brothers and sisters — ***“Life in Christ in all its fullness for businessmen and professionals.”*** Let this vision be our constant source of motivation and inspiration to run the race. Let this vision be our source of faith and strength not to give up the fight. Let this vision be our finish line. Let this vision be our Sparta.

And as we enter our 25th year of BCBP existence and launch our celebration it is only fitting that we respond in a concrete way to the questions, “What can we give back to the Lord for the 25 years He has given our community?”, “What can our chapter or outreach do starting today as our thanksgiving gift to God?”

“What social action project can we undertake and sustain well beyond the anniversary to show our appreciation?”

We are encouraged by what is stated in Philippians 3: 16: *“It is important that we continue on our course, no matter what stage we have reached.”*

May God bless us all as we run the race... **K**



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# Be Honest

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## CAMPAIGN

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ROY CALLEJA, NSC FORMATION

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*Last year 2003 in Cebu the BCBP launched a nationwide "Be Honest" campaign as its Advocacy response to the culture of corruption and dishonesty plaguing the Philippine society. Since then two other BCBP regions, Bohol on August 28 and Metro Manila South on September 18, have responded to the call and launched their respective "Be Honest" campaigns.*

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# A CALL TO ARMS

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I have always considered the Advocacy and the Pro Poor Programs as the EPIPHANY of the BCBP, part of God's call to the community to go out into the world and be a beacon of light that will radiate God's Truth and Love to others. Now, we see that the newly elected President of our country, President Gloria Macapagal Arroyo in her SONA, State of the Nation Address, declared the battle against corruption through Honesty a major issue in her government's program. To her and to a lot of people, corruption is one of the major evils contributing to poverty in our country, preventing the Philippines from moving forward to progress and development.

Are these two incidents just a coincidence or is the Lord trumpeting a "Call to Arms" to all Brotherhood members!

I believe that one of the beautiful fruits of the last election is that the political exercise awakened the social consciousness of a lot of people specially BCBP members. The need to be involved in order to help solve the many problems of our society was a very strong motivation throughout the election period.

However, this patriotic concern must not die now that elections are over. The fire of

patriotism should remain and burn even more passionately in our hearts knowing that our involvement can ensure that our government leaders will walk the path of Honesty leading to the liberation and development of the Filipino people.

More than ever the words "**Bring Christ to the marketplace and win the marketplace for Christ**" now find concrete meaning in the "Be Honest" Advocacy campaign of our community.

How can BCBP members respond more fully to this Advocacy campaign and help the President in her quest for the eradication of corruption through a more Honest Philippine society? I believe, the BCBP's response should involve a simultaneous process to include the following:

1. The strengthening of our BCBP Formation Programs to include teachings on Social Justice and Moral Theology with focus on Honesty and Integrity in the marketplace. We already have in our existing tracks the Catholic Church's Teachings on Social Justice and Moral Theology.



2. Being actively involved in the “Be Honest” campaign of the BCBP in its different phases:

a. The Launching and the Awareness portion to bring the message of “Be Honest” to private and government offices through different media outlets such as print, TV, radio, etc.

b. The personal transaction campaign where we as businessmen and professionals practice Honesty and Integrity in our respective businesses and professions. We can do this by paying government fees and taxes, being honest in product presentations, dealings with suppliers, payment of salaries, wages and other employee benefits, preparation of financial statements and the like. In this phase we need to exercise courage and prudence, “to be innocent as doves but clever as serpents”, and believe that Christian values and principles such as Honesty and Integrity really do work. We also need to know that Honesty is hard for people because of fear of the results and not the results themselves. It has been said that “Christian Values in the

marketplace have been found difficult and left untried but not tried and left wanting”. Our biggest obstacle is fear.

c. The monitoring phase of the campaign where we actively get involved in monitoring government projects and exposing anomalies if present. We need to organize ourselves into Business Guilds — of Engineers to monitor Government construction projects, of Accountants to monitor Biddings, etc. We can even volunteer to serve the government faithfully in our area of expertise and be a witness for Honesty and Integrity in the way we conduct ourselves at work. We need to **STAND UP FOR WHAT WE BELIEVE IS RIGHT FOR EVIL TRIUMPHS WHEN GOOD MEN DO NOTHING.**

I hear distant drums on the horizon. I hear a call for Christians in our country to bear arms, not arms that lead to death but the type of arms that lead to life. As BCBP members and part of the army of Christ, we need to bear the arms of Righteousness, Honesty and Integrity and fight the good fight for the Glory of God and the positive development of our country. **K**



*“Be Honest” Campaign launched by BCBP Tagbilaran is given support by the Diocese, top local government officials and various socio-civic organizations.*



# AN HONEST MAN

## *A Person Of Holiness, Justice and Love*



**I**n the Bible the honest man (the term “man” is generic and includes both men and women) is referred to as being prudent, filled with the Spirit and wisdom (Acts 6:3), open with a generous and good heart (Luke 8:15), honorable and of proper conduct (Romans 13:13), of good esteem in the sight of the Lord and of others (2 Cor. 8:21), pure and true (Phil. 4:8), and living a life of good works and conduct (1 Peter 2:12).

This is the description of a Christian called to be God’s witness and steward in the world. He is a person who is complete, whole, true to his calling as a son of God, a person with utmost integrity of character. We can see that these characteristics ultimately describe the character of God Himself revealed through His Son, our Lord Jesus Christ.

Integrity flows from God’s character. For us to be an honest person, a person of integrity, we need to look at God’s characteristics and see that any action we take conforms to His character. The three characteristics that we must imbibe as persons of integrity and honesty are Holiness, Justice and Love.

***“For us to be an honest person, a person of integrity, we need to look at God’s characteristics and see that any action we take conforms to His character.”***

### **A Person of Holiness**

In its biblical meaning, holiness means to be set apart from the rest and to be exclusively reserved for sacred use. A holy person is a person set apart whose focus is exclusively for God. What does this mean to us in the BCBP? It means we have to have the zeal to love God with our whole heart, soul, mind and strength. Everything we do should be for the praise and honor of God. We are honest, truthful and honorable in our dealings because this honors and glorifies God.



Being holy means that we are asked to be “perfect as your heavenly father is perfect”. It also means that we are accountable for everything we are and everything we do; virtues are rewarded and vices are punished. Our attitude should be one of spiritual poverty, depending not on ourselves but on God for all our needs.

In every action, situation or decision we face, we ask: “Does our action honor and glorify God and would Jesus also do this?” This is the WWJD (What Would Jesus Do) test.

### A Person of Justice

Justice is the universal moral quality that is the application of wisdom and discipline to moral conduct. It is also the fulfillment of God’s plan in everything we do. Being persons of justice embraces five aspects of our behavior: procedural rights, substantive rights, merit, contractual justice, and compensatory justice.



*Bro. Bobby Laviña, BCBP Vice President and NSC for PSD gives a talk before the “Be Honest” Campaign formal launching in Tagbilaran.*

Procedural rights dictate that there should be due process and equal protection for the poor, the rich, the widows, orphans and strangers. In the principle of substantive rights, the following rights of a person should be protected: physical safety, truth, right against defamation, property rights of owners, right to life and liberty, and the right to live with dignity.

The justice of merit says that the one who works hard should earn more, following the biblical principle of a person reaps what he sows. Contractual justice obligates us to honor our word and our commitments, both oral and written. Compensatory justice involves giving and/or receiving proper and just recompense for efforts exerted.

Any act we do should be evaluated in the light of these different aspects of justice. Do we violate or promote justice in the things we do?

### A Person of Love

After evaluating ourselves to see if holiness and justice are present in our actions, we then bring in the third aspect of total honesty, and that is the aspect of love. Do we empathize, feel what the other feels, in order to understand and make this empathic understanding a part of our decision process? Do we practice mercy? Mercy in this sense can be defined as ‘empathy with legs’. It is not only loving, not only understanding, but must include actually doing something to show, to actualize our empathic love and understanding.

Are we willing to love unconditionally even to the point of sacrificing our being right in order to help the other person? Are we willing to give of ourselves and our possessions to those who most need our help?

### Becoming Men and Women of Integrity

For others to see us as people of integrity and honesty, our words and actions





should reflect God's character. Others should be able to see God in us. They should be able to look at our actions and see God's characteristics of holiness, justice and love. All three should be present. Holiness is the spinal chord of a person that gives us uprightness, justice is our skeleton to give us form (Leviticus 19), and love, the message of the Cross, is the skin which gives warmth and binds all together. Holiness is to feel shame, justice is to fear the consequences and make restitution, and love is to grieve that we have broken a relationship and/or hurt God and make amends to restore that relationship.

***As BCBP men and women, we realize that being persons of honesty and integrity is what God calls us to be.***

As BCBP men and women, we realize that being persons of honesty and integrity is what God calls us to be. In pursuit of such moral uprightness, therefore, God asks us to find joy in all that we do, to have courage and exercise prudence, living in faith and trusting in God's holiness, justice and love even in the face of discouragements and disappointments and failures.

To do this we need to be diligent and thorough in all that we do, always allocating quality time in our busy schedules for God and for family. We should exercise ingenuity, innovativeness and creativity to live dynamic and heaven-focused lives, for if we don't move forward and upward, if we just stand still, we wither and die.

The good news is that we are not alone in this struggle for honesty and integrity. We have the BCBP community as well as other Christians and peoples all over the world. And most importantly, we have GOD through His Son Jesus Christ to show us the way. **K**

—Adapted from BCBP's Formation Teaching on "Integrity in Business"

On the occasion of their "Be Honest" campaign launching - Aug. 28, 2004 - BCBP Tagbilaran

came up with some "honest testimonies" of BCBP members in their newsletter *Agape*. Below are some excerpts.

## Honest Hearts



### "HONESTY IS..."

*Honesty is most of the time denying one's self of the caprices and the fruits of this world. If one practices honesty with his heart, he is not only for this world but also for the life beyond. Honesty is the way to the cross. Honesty is love and it is the same vehicle that will let us*

*pass through the "Narrow Gate". - Vic & Baby Bantol*



## PLAIN HONESTY

*During my stint as Operation Supervisor of Tagbilaran Beer Sales Office, we made it a point to return any overage amount erroneously remitted by the salesmen, from the smallest centavo to the hundreds/ thousand overage. Because of the salesmen's trust of my staff, their daily remittances were just placed in a vault without the mandatory counting of said remittances by the salesmen in front of the office staff. They sometime remitted their cash even without any office personnel present.*

*Indeed this practice simply anchors itself on plain honesty by both parties. - Erwin Baquial*



## HONESTY WORKS BOTH WAYS



Transacting with banks is one of the many things I do as Finance Officer of our business. It entails a lot of discipline and proper exercise of our Christian values, especially the virtue of honesty.

One day I had to make two withdrawals from one bank to pay some suppliers. I was supposed to transfer said amounts to two different banks indicated by our suppliers. Due to my busy activities for that day, I deposited the first amount in the bank concerned, and the second amount I placed in a sealed envelop and brought it back with me to the office because I had some people waiting for me there.

The day wore on without my being able to deposit the money that I had put in the envelop so I decided to just do it the following day. That evening I got a call from the bank officer asking if the amount I had received was correct. Since I had left the envelop in the office, I told her I would check it the following day. In the office I was surprised to find out that the money in the envelop far exceeded what I was supposed to have withdrawn. I immediately called the bank and returned the excess to them.

Days after, I made another deposit with the same bank. Later the bank officer called to inform me that this time my deposit was short of P1,000. But even though I was positive that I gave the correct amount, I told them to just debit the shortage from my account. Still later that day, the bank called once again to tell me that they were the ones who made the mistake and my figures were correct in the first place. - **Al Uy**

## HUMBLE HONESTY



It was in 1971 as a high school English and PE teacher of Holy Spirit School that honesty played a good role in my life.

I lost a borrowed book, one that was a priceless English reference book that our school library was proud to own and nowhere in Tagbilaran could a second copy can be found. I was really upset about the loss, particularly because of the unimaginable cost of the book that I might have to pay.

On due date, I approached the strict-looking Sister Helmtraud, the German school librarian. I gathered all my guts to break the bad news to her. Without offering any excuse, I admitted that I left the book in a tricycle on my way home. I was prepared for a German U-boat attack. But lo and behold, what I got was a comforting pat on the shoulder and the very encouraging words

from the librarian: "Thank you Mrs. Tabel for your prompt honesty. There is no need for you to pay for the lost book." - **Fely Tabel**

(So where's the book? Maybe in "honest heaven")

## Honest Hearts

## HONEST HELP

I remember one time a patient of mine wanted to buy a stainless steel wire to be used for a medical-dental mission. Knowing that it was for a charitable cause, I sold the merchandise at a non profit price. But to my surprise, the buyer asked me to issue her a blank official receipt, obviously for her own dubious reason. I refused to give her what she asked and told her that my OR's are strictly for payments of actual services rendered and/or merchandise sold. - **Salvador Budlong**





# Business SHARING

Noel R. Guevara, BCBP Iloilo

I had just learned that the company where I had been working for the last seven years was closing down. My team and I would be out of work! Visions of empty dinner tables, hungry babies crying and unlighted homes haunted me. Not even God's promise of the birds not having to worry for their worms could dissipate the burden inside.




## I Had to Make a Choice

The weeks that followed moved like scenes in a movie, dramatically and in slow motion. The CEO of the company came down from the confines of his comfortable office in Ortigas to personally break the news together with promises that we would be absorbed in another company that would salvage our present operations. My team and I were accepted by the take-over company but whereas I was given the privilege of a higher salary, a brand new car and the perks, my team would only be paid not even half of the salary they had been receiving. This raised the first doubts. Was I in the right place?

Then I began to notice other things – employees were a disgruntled lot ready to pounce on anyone who made the slightest mistake. They were impatient, not careful in their work, and had poor morale. When I had a talk with my boss, he was cold and just told me to prepare to relocate to Cebu. Worse, he advised me to resign from being a Unit Leader in the BCBP so I could give more hours to my work, saying that this was non-negotiable. I almost got floored when he said that I have to do this if I have to live comfortably. What distorted values!

That night I realized that all during this time of transition I had not really prayed. I had been so busy trying to prove my worth to everyone so I could land a good job that I had forgotten to ask Him for guidance in my choices. That night in my prayer, I knew that I was going against God's design for me.

The next time I had an audience with my boss, I boldly declared to him my priorities in life: God, family and career ... in that order and non-negotiable. Despite my boss' offer of a better package, I resigned, trusting everything to God.

The day after I left that company I got a call from my former boss inviting me to join him in another company. It has been eight months since then and I am now enjoying my new job. The company may not be the best yet but I am observant enough to know that it is moving towards being close to ideal. More than anything material I am glad that we share the values I treasure most and that I can be with my family and the community, the BCBP, that continues to influence my choices in life. For wherever God is, my family and I will be. 



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# Bible

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## SHARING

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**J**ust as the growth of tropical fish is limited by the size of the aquarium in which they live, we also are affected by our environment. If your current circumstances do nothing to help you grow, you're going to have a hard time enlarging yourself to reach your potential. That's why it's crucial that you create and support an environment of growth around you.

This is what the BCBP aims to do – provide a way of life and support environment where businessmen and professionals, guided by the Holy Spirit, can



# Growing in Community

**Acts 2:42-47**

**Galatians 6:1-10**

experience Christ through a continuing process of Conversion, Commitment and Commissioning. That kind of place (community) should look like this:

1. Others are ahead of you.
  2. You are still challenged.
  3. Your focus is forward.
  4. The atmosphere is affirming.
  5. You are out of your comfort zone.
  6. Others are growing.
  7. Service and ministry opportunities abound.
  8. There is a willingness to change.
  9. Growth is modeled and expected.
  10. Leaders encourage and model joyful participation and fellowship in BCBP community activities.

A life of continual growth is never easy, but a good environment and community like the BCBP makes the swim upstream a little less difficult.

### Discussion Starters

1. How do you see your own growth in the BCBP in terms of these ten areas? What are your own areas of strengths and weaknesses that could affect the community's growth?
2. How do you see the BCBP Community in your chapter/region? Is it growing dynamically in terms of these ten areas? What can you and your action group do about this?
3. Since we know that participation and service is a way to grow, how can we let members be more active in their participation in BCBP's various ministries and activities?

*(Adapted from Leadership Promises for Every Day, by John C. Maxwell, reflection for August 15)*



# Everyday EVANGELISM

By NANCY R. CATAN

**L**ast May I received this inspiring vignette from our BCBP brother Momong Robillo of Davao Chapter. He relates:

*Missionary zeal for evangelization is not a Christian monopoly. This I learned from a Korean Evangelical pastor who was a guest in the house of a friend. I learned that Pastor Kim had set up a small church in the northern Muslim sector of*

*Maguindanao province. He was thousands of miles away from home in a land inhabited by people even farther removed from his own religion, language and culture. He made our own outreach in Gen. Santos City seem like a prayer meeting in a nearby neighborhood.*

*In broken English, he related how Fundamentalist Muslim missionaries from Libya and Saudi Arabia have been very active in*


# JUST ONE MORE

*Breakfast this Saturday... BCLP next month. I need to invite... I'll try again my kumpare. Maybe this time he will come...*



*propagating their anti-Christian brand of Islam in Southern Mindanao, and he was doing his small share of countering their belligerent influence. I couldn't resist asking, "Are you not afraid for your life in this mission among Muslims?"*

*He looked at me as if a father to his child and said, "Why be afraid when the Holy Spirit is with me?" I felt like biting my tongue off.*

The Brotherhood of Christian Businessmen and Professionals is celebrating its 25th year from now until our national anniversary next May 2005. We have grown from a handful of men to a nationwide organized community of around 30,000 members, from one breakfast in Makati to 104 weekly breakfasts all over the country. And we are still growing... 



# — One Minute — MEDITATION

BY LARRY DE LARRAZABAL

## Do we compromise our integrity for 30 pieces of silver?


*Judas Iscariot went to the chief priests and said, "What are you willing to give me if I hand him over to you?" Matt 26:14-15*

**H**ere was a man whom Jesus chose to be one of his disciples. Judas and the others lived a fraternal life with Jesus throughout the three years of his ministry. He witnessed the many miracles Jesus performed. He was one of the twelve apostles. Yet at the end, Judas betrayed Jesus for thirty pieces of silver. What made Judas turn against Jesus? There are many theories, but the fact remains, Judas sold Jesus out.

Should this surprise anyone? Is this not a situation constantly being repeated? Don't we continuously hear people compromising their honor and integrity for money? Haven't we come across people who have sold out their marriage vows for another woman? Are we not aware of the number of people who sell out their Christian principles for the lust of power? There are many Judases among us who have sold Christ out for worldly desires.

What did Jesus have to say about Judas? "Woe to the man by whom the Son of Man is betrayed. Better for him if he had never been born." Every time we break God's law we betray his love and trust, in the same way Judas betrayed Jesus.

### Prayer

*Loving Father, grant me the grace to think, speak, act, love and live each day according to your will. May I never disagree with your goodness and wisdom. I want to live for the fullness of life for which you created me. Amen.* 




### JUST ONE MORE...

And yet if we divide 30,000 members by our 25 years of existence, this results in an average addition of only 1,200 members a year. And we call ourselves an evangelistic community!

We have many ways as BCBP members to share Christ with others. We invite friends and business associates to the breakfast and then, to the BCLP. We put our lives in good order and live so that others may see Jesus in us. We run our businesses competently and honestly, dealing with others at all times with fairness and Christian integrity. We share our life experiences that tell of the goodness of God and the work of the Holy Spirit in transforming us and guiding us on our life journey.

Everyday evangelism is all about living moment by moment in the presence of God and being aware of what He wants us to do — in our families, in our businesses, our professions, in our BCBP community, our neighborhoods and in the Church. We don't need to go to far places to witness for Christ in action. We just need to open our eyes to the opportunities that the Lord gives us, every moment, every day.

Just think ... if every one of the 30,000 BCBP members is able to bring in only ONE MORE member to the BCBP this year, we would be 60,000 members by next year. Wow! Now that would be Everyday Evangelism in action! That would be BCBP Evangelism in action! 



In one of our earlier articles, we wrote about the Holy Eucharist and its origins, about how this most important of the Sacraments is so universal that its celebration is essentially the same in all parts of the world. Indeed, one can go to mass in a foreign country and in a foreign language and yet not feel alien or out of place. However, two millennia of the Eucharistic celebration have gone by and much influence has been exerted over it by cultures, dispositions, personal preferences, etc. that some of the basic and traditional norms have been forgotten or misplaced.

On April 17, 2003, at the Solemn Last Supper Mass on Holy Thursday in St. Peter's Basilica, the Holy Father released his 14<sup>th</sup> encyclical, *Ecclesia de Eucharistia*. In it he mentions both positive and negative developments in the Mass' celebration resulting in a number of abuses that have been a source of suffering for many and that he considers it his duty "to appeal urgently that the liturgical norms for the celebration of the Eucharist be observed with great fidelity". In the same document, the Holy Pontiff "asked the competent offices of the Roman Curia to prepare a more specific document, including

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## BCBP

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# DISCOVERING...


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By ALEX TAN

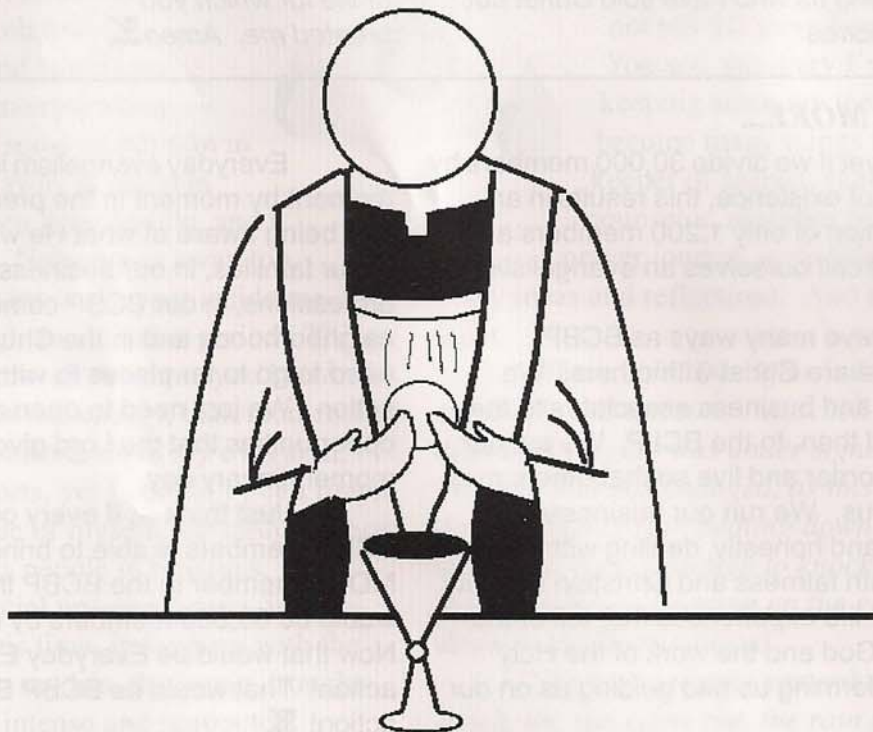
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prescriptions of a juridical nature, on this very important subject".

The result is a document called 'Redemptionis Sacramentum', an instruction composed by the Congregation for Divine Worship and the Discipline of the Sacraments together with the Congregation for the Doctrine of the Faith. This document is now available in printed version in the Philippines. For those who are interested to buy a printed copy they may write or email [defensoresfidei@mail.com](mailto:defensoresfidei@mail.com) (or Totus Bookstore 0917-826 0047). The soft copy can also be downloaded from the net at [www.usccb.org](http://www.usccb.org) (or email [defensoresfidei@mail.com](mailto:defensoresfidei@mail.com) for a free copy of the soft version).

We are reprinting some portions of the Instructions in this column, especially those that have been the subject of much interest or much confusion, both by lay and clergy. 

# Redemption is Sacramentum






## Pass the Mug, Please

A fun way for all members of your action group (AG) to remember who to pray for is the "coffee mug relay". At a specialty store for personalized pottery have coffee mugs made for each member of the AG. On one side print the person's name. On the other side place a personalized prayer of Jabez (1 Chron. 4:10), for example, "Oh, that you would bless Bobby and enlarge his territory! Let your hand be with Bobby, and keep him from harm."

When everyone has his/her own mug, have them bring their mugs filled with candy or other treats to your action group meeting.

There exchange mugs. In the days that follow, whenever you drink from the new mug with the other member's name on it, pray for the person it belongs to. During your next AG meeting, exchange mugs again and receive a new person to pray for. And know that someone else in your group is sipping coffee or tea and whispering your name in prayer, too.

One way to exchange mugs is to play a song while passing the mugs from person to person in a circle. When the music stops, the mug you hold is yours until the next AG meeting. 

92. *Although each of the faithful always has the right to receive Holy Communion on the tongue, at his choice,<sup>178</sup> if any communicant should wish to receive the Sacrament in the hand, in areas where the Bishops' Conference with the recognition of the Apostolic See has given permission, the sacred host is to be administered to him or her. However, special care should be taken to ensure that the host is consumed by the communicant in the presence of the minister, so that no one goes away carrying the Eucharistic species in his hand. If there is a risk of profanation, then Holy Communion should not be given in the hand to the faithful.<sup>179</sup>*


94. *It is not licit for the faithful "to take . . . by themselves . . . and, still less, to hand . . . from one to another" the sacred host or the sacred chalice.<sup>181</sup> Moreover, in this regard, the abuse is to be set aside whereby spouses administer Holy Communion to each other at a Nuptial Mass.*

95. *A lay member of Christ's faithful "who has already received the Most Holy Eucharist may receive it again on the same day only within a Eucharistic Celebration in which he or she is participating, with due regard for the prescriptions of can. 921 § 2."<sup>182</sup>*

104. *The communicant must not be permitted to intinct the host himself in the chalice, nor to receive the intincted host in the hand. As for the host to be used for the intinction, it should be made of valid matter, also consecrated; it is altogether forbidden to use non-consecrated bread or other matter. (this is with regards to communion of both species, host and wine).*

108. *"The celebration of the Eucharist is to be carried out in a sacred place, unless in a particular case necessity requires otherwise. In this case the celebration must be in a decent place."<sup>197</sup> The diocesan Bishop shall be the judge for his diocese concerning this necessity, on a case-by-case basis.*

109. *It is never lawful for a Priest to celebrate in a temple or sacred place of any non-Christian religion.*

81. *The Church's custom shows that it is necessary for each person to examine himself at depth,<sup>163</sup> and that anyone who is conscious of grave sin should not celebrate or receive the Body of the Lord without prior sacramental confession, except for grave reason when the possibility of confession is lacking; in this case he will remember that he is bound by the obligation of making an act of perfect contrition, which includes the intention to confess as soon as possible."<sup>164</sup> *



**US TRIP REFLECTION:**

**BCBP**  
**CALIFORNIA**

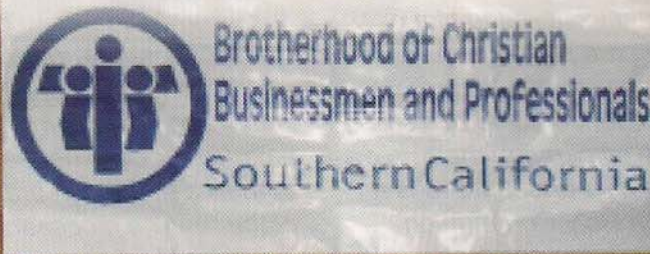
Manolet and Carla Siojo



# BCBP Culture Takes roots in California

**I**t was a trip meant to be. It started when we went to the United States (US) Embassy for our visa interview. Carla and I decided that we would be honest and straightforward with our reason for going to the US. So when the interviewer asked

about our purpose for leaving we said, "We will visit our BCBP members in the West Coast to conduct planning sessions and help them organize the BCBP Community in the West Coast." Within ten minutes our visa was granted. It was a sure



*Manolet and Carla are met with the usual BCBP warm welcome. And there's always a time for some snap shots.*



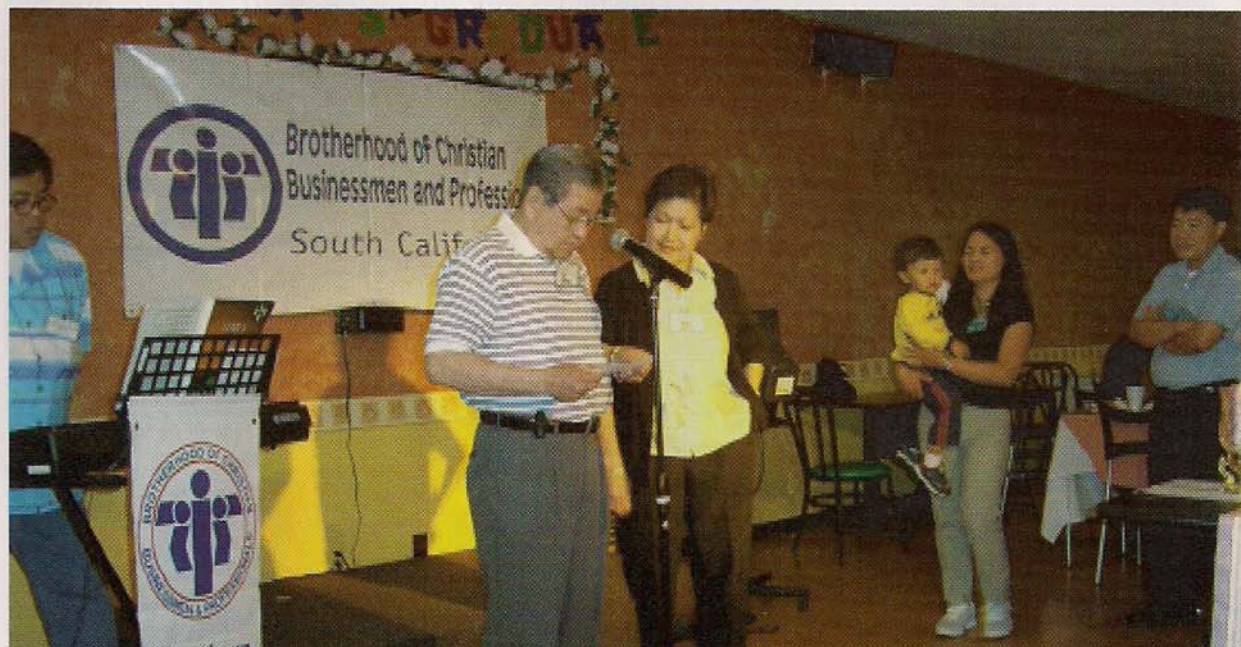


*The BCBP started in the Philippines with a breakfast . That beginning is taking roots in California, USA in this BCBP South California Breakfast venue.*

sign that the Lord was blessing our work. His mandate was clear: "It was I who chose you...go forth and bear fruit." (John 15:16)

"Love your fellow Christians always. Do not neglect to show hospitality.

Do not neglect good deeds and generosity; God is pleased by sacrifices of that kind." (Heb13:1-2, 16) The preceding passages from the book of Hebrews are most appropriate in describing the way we were warmly received and welcomed by our



*The BCBP breakfast is not complete without the traditional introduction of first-timers... And of course with the old reliable "cue-card" still in evidence.*





*The traditional BCBP first timers welcome follows...*

brothers and sisters in the US West Coast. It was a very hectic two-week journey that took us to San Francisco, Los Angeles, New York and back to Los Angeles. From

our breakfast sharings and planning sessions, to our informal one-on-one talks, it was very evident that the Lord is indeed working in our brothers and sisters there.



*And the uniquely BCBP sharing.*



We really felt their hunger for community life -- a desire for a strong support system, a desire for continued spiritual growth and formation, and a desire to evangelize others. The BCBP members in the US West Coast are open to doing God's work!

understatement!!), and worry free. They were most generous in every way. The Lord has chosen all of the BCBP members who have moved to the US (and rightly so) to pioneer the birth of the BCBP Community in the West Coast. That is


*“From our breakfast sharings and planning sessions, to our informal one-on-one talks, it was very evident that the Lord is indeed working in our brothers and sisters there.”*



*Again as part of BCBP culture, we praise and worship God before....*

Our hearts are overflowing with God's love from our US experience. We thank our brothers and sisters in the West Coast for making our trip truly memorable. They sacrificed much of their precious time and resources just to make sure we were comfortable, well fed (that's an

both a gift and an awesome responsibility. We assured them that we will all be praying for them.

Our BCBP Community has grown and accomplished much because we are allowing ourselves to be used as instruments of the Lord in His 



*... tackling business matters, consultations, and before making any decision. President Manolet conducts a Planning Session with BCBP SoCal making critical decisions for BCBP USA.*



work of transforming the “marketplace”. Through our US trip, we are reminded that it is our love and service for one another that will allow the Lord to use the BCBP community. The Lord’s message is clear. The priority is to nurture relationships, and to find ways to increase our love for one another here and abroad. Understanding, forgiveness, forbearance, humility and compassion should be our guiding themes. Setting work goals and accomplishments may be easy. Maintaining and enriching relationships with one another will be the

real challenge. We must not be afraid. “Love has no room for fear.” (1 John 4:18)

In faith, we know that God wants the BCBP to flourish not just in the West Coast but also in other locations. In God’s own time, we hope and pray that our US-based brothers and sisters will strengthen their ties with one another and form their own outreaches. It will not be easy for them. The demands of living in the US—keeping multiple jobs, raising children





without house help, and living in a materialistic culture pose real difficulties for Catholic Christians. They need our prayers and concrete support—numbered visits from us, sharers in their breakfasts, and simply touching base with them

whenever we get opportunities to go to the US.

As the song from the *Carpenters* goes, “We’ve only just begun.....” There is much to accomplish, but with God nothing is impossible! ☩

*And then there’s just enough time for some photos... With the BCBP “Amboys”. Then another one with some members of BCBP Southern California, USA before flying to the East Coast..*



*To meet with our BCBP Spiritual Director, Fr. Herbert Schneider at Fordham University in New York. Fr. Herb is on a Sabbatical leave for one year but promised to be back next year for our 25th anniversary celebration on May 20-21, 2005 in Cebu, that’s in the Philippines!*





# Back TO BASICS

BY NANCY R. CATAN

In his third teaching session with BCBP members on March 20-21, 2004, Fr. Pat Giordano, S.J. tackled the often controversial issues involving *The Ethics of Life*, discussing the topics of Human Sexuality, Sexual Ethics, Family Planning, and Bio-Ethics. This article lays out some of the basic teachings on Human Sexuality. A very enlightening reference on this subject is the **Catechism for Filipino Catholics** (CBCP, ECCCE, Word and Life Publications, c1997), #1061-1133.

## And God Created Them Male and Female

### *A Look at Human Sexuality*

**W**e are sexual beings. This is how God created us, male and female. Our sexuality is a part of our very person and enables us to create life and love. It reflects the mystery of God's creative love and therefore has an intrinsic sacramental depth. It is our sexuality that enables us to love one another and to be united in friendship and community. In this sense, every human being is a social, sexual person.

We live in a sexually charged and explicit society that distorts sex and sexuality. Sex sells. Sex titillates. The voices and images of our society say that sexual fulfillment is the key to happiness, that it is purely recreational, pleasure-fulfilling and shouldn't be taken too seriously. This is a grave distortion of our God-given human sexuality.

Human sexuality is a gift of God by which we are able to relate to one another in a personal communion of love, and thus express and expand our capacities for friendship, sympathy, cooperation, appreciation, and reconciliation. This is the basis and foundation of human society. Thus, our sexuality is not principally about sex, but about relationships.

Love is a fundamental and innate vocation of every person. Christian revelation recognizes two specific ways of realizing the

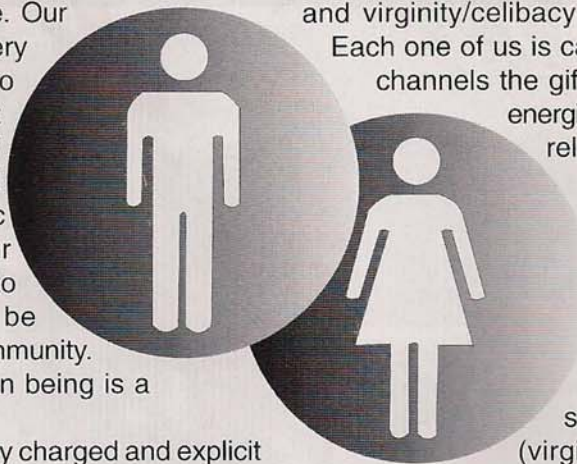
vocation of the human person to love: marriage, and virginity/celibacy or single blessedness.

Each one of us is called to a life of love that channels the gift of our sexuality and its energies into positive, supporting relationships. Sex must be understood as an expression of **love and commitment**, in marriage (conjugal love) wherein there is mutuality of the love relationship, or in the state of single blessedness (virginity or celibacy) with a heart full of love for God.

#### **Sexuality in Marriage**

Genesis 1-2 teaches that God created us male and female and blessed our sexuality as his great and good gift. Jesus confirmed this teaching and perfected it by demanding both men and women to be faithful in marriage. He also emphasized the dignity and value of the child as a fully human person.

The Holy Father calls the marriage relationship of two persons a **communion of persons** that is, in effect, an image of God. When a married couple acts in accordance with their vows and God's will, they are a sign or sacrament, a physical manifestation, of the love of persons. They are an image of God in their bodily gift to one another.





Marital sexuality includes responsible procreation that requires couples to be generously open to new lives in their family. Sexual intercourse must be unitive and procreative. It is an integration of love and life and therefore these two values must not be considered separately. The Church encourages Natural Family Planning (NFP) methods with the Billings method being considered most effective, but holds that the key to the population problem is not in external means of control, such as mechanical and chemical contraceptives, but in inner mastery over one's sexual behavior through chastity and self-control. Natural family planning promotes sensitivity, discipline, communication and love between spouses which in turn strengthens the marital union. Artificial contraception goes against Church teaching as it denies the procreative and/or unitive aspects of sexuality in marriage.

Spouses to whom God has not granted children can nevertheless have a conjugal life full of meaning by radiating a fruitfulness of charity, of hospitality, and of sacrifice. Or they can expand their love by adopting unwanted children as a way of furthering Christ's love in the family.



When God gave the Ten Commandments to Moses, he included two

commandments that deal directly with human and marital sexuality. The Sixth Commandment "You shall not commit adultery" prohibits married persons from entering into sexual union with someone other than their spouse. The Ninth Commandment "You shall not covet your neighbor's wife" goes to the interior root and source of the disorders of the flesh by prohibiting covetousness, or evil desires of the heart. Rather it enjoins purity of heart and the virtue of chastity that put order into our use of sexuality and channels our sexual energies toward the positive aspects of love.

### ***Teaching Sexuality in the Family***

Parents have the primary duty and responsibility to let their children know about the mysteries and joys of human life and human sexuality. This should not be left to the school as the school's task is just to assist and complete the work of the parents. Parents should see to it that suitable, moral advice and individualized formation should be given the child in personalized dialogues (father to son, mother to daughter) at appropriate times according to the child's physical and spiritual growth.

In order for parents to teach their children proper Christian attitudes and values about sexuality, they should responsibly educate themselves through readings, seminars, teachings of the Church and the BCBP on what moral knowledge to divulge to the growing child, taking into consideration the learning stages in the child's development.

### ***Sins Against Sexuality***

Any act that sets aside the God-given sexuality of the person and the virtue of chastity or purity of heart, any act that goes against the Sixth and the Ninth Commandments, any sexual act that is not both unitive and procreative, anything that dehumanizes and exploits human persons robbing them of their true dignity by reducing them to "sex-objects", and anything that undermines the marriage relationship and

***Marital sexuality includes responsible procreation that requires couples to be generously open to new lives in their family.***

sacramental communion of persons is intrinsically evil in the eyes of God. Some of these intrinsically evil acts are homosexuality, artificial contraception, pre-marital sex, adultery and lust, masturbation, pornography, prostitution and casual promiscuous relations. Space limitations prevent more detailed discussion in this article; however, these will be taken up in future BCBP teaching tracks.

Our attitude toward sexual disorders, sexual sins and wrong practices should be that these can be corrected through the continuing process of positive and loving moral formation and growth. Such persons exhibiting wrong sexual behavior should be helped by the community, not ostracized. ❧



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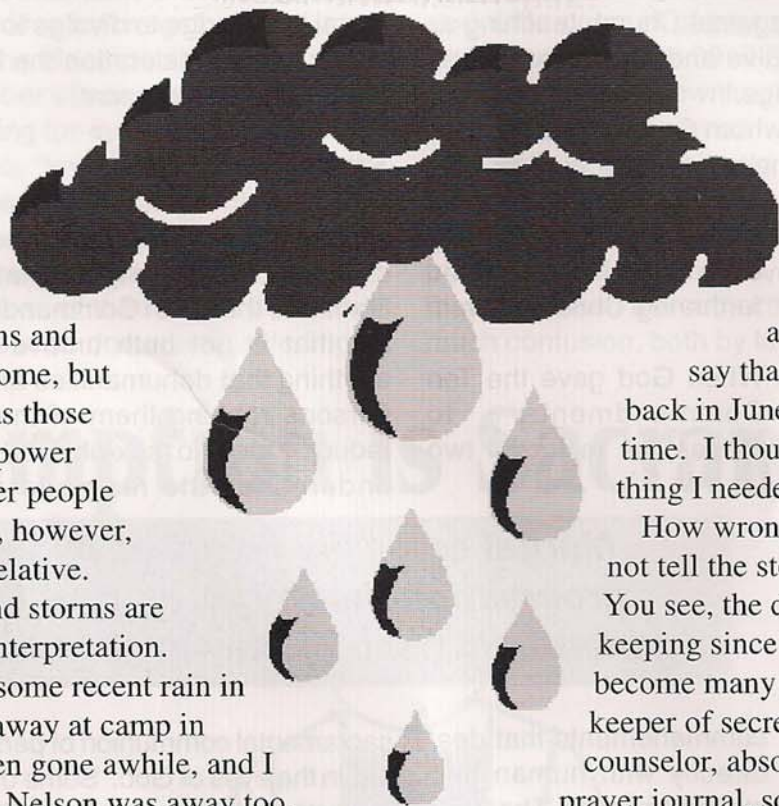
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**PARENT**

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By ANNIE P SALVADOR

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# BAD WEATHER, GOOD NEWS



As far as weather goes, rains and showers are welcome, but never typhoons, as those bring floods and power outages and render people homeless. In life, however, things are more relative. Showers, rains and storms are more subject to interpretation.

I've had some recent rain in my life. Marga, away at camp in Thailand, had been gone awhile, and I was missing her. Nelson was away too, in Manila for business. Deeper inside me, I was going through an off-kilter period. Things seemed to be askew all the time, you know: bad hair days, low-bat energy, blah moments. I was feeling uncomfortable in my own skin, restless, out of sorts, yet I couldn't put a finger on it. And outside of myself, our cash position was very low. As people in business, we experience financial ups and downs, just as expected. But this time, in keeping with the proverbial rain in my life, the ironic drought was particularly intense and protracted.

So it would be an understatement to say that typhoon Igme, back in June, came at a bad time. I thought it was the last thing I needed.

How wrong I was. But let me not tell the story here and now. You see, the diary I've been keeping since my teens has become many things for me: keeper of secrets, sketchpad, counselor, absorber of my angst, prayer journal, sounding board for my ideas and reflections. And now, storyteller.

*Thurs, 1 Jul 04. Igme is a super-typhoon! The last time I watched TV, three days ago, Baguio was under signal number 1. I'm sure that has changed, as this is the third day of nonstop rain beating down in torrents, with wind strong enough to knock our solid marble tabletop (leaning on the garage ledge) down to the floor – twice!*

*We had a respite yesterday. After lunch, the sun came out, the rain rested, and I*



thought Igme was gone. Turns out it was the eye of the storm, and at 5pm, it resumed, just as relentlessly. Since midnight of Sunday, we've had all of ten hours of no electricity.

So with power out, phone down and sun on leave – the kids have actually gone batty! No TV, no computer, no video! And, being with them 24/7, guess who else has gone batty too? Monday brought quite a fair amount of friction and frayed nerves, but it's been better since. We've been talking, playing games, praying, doing chores and generally cooperating with each other. We haven't played those board games since they were little! Monday night, we even pretended we were at a formal candlelit dinner.

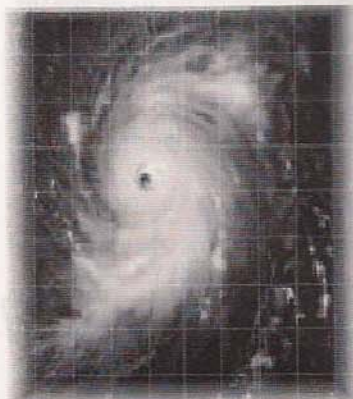
One afternoon while power was on, the boys' room was vacuumed, we scrubbed

even through my difficulties, I receive graces of awareness, insight and endurance. That I am learning to give praise, no matter what.

That my cash is holding out. Even if our accounts are scraped and our collectibles haven't moved in a while, we're actually okay.

That the children are now getting the hang of our life here in Baguio. When I ask them to do housework (I announce it ahead so they have time to complain, moan and otherwise digest it), the negative reaction has diminished. They resist chores less, and many times they buckle down and "just do it." Once in a while I even get volunteers! This is priceless, Lord, in the scheme of how we want them to grow and for their future lives as adults.

That I'm able to discuss many things with my children, to open their eyes and help




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***“After lunch, the sun came out, the rain rested, and I thought Igme was gone. Turns out it was the eye of the storm, and at 5pm, it resumed, just as relentlessly.”***

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the floors in the living room and the girls' room.

We played a board game afterwards, then

all lay down to rest. Mia and I cuddled up in bed and talked. She griped to me about things, told me lots of stories and incidents, made me laugh and gasp and really opened her heart to me. What a precious moment! Then we fell asleep side by side. And that evening the children even fixed a simple supper for us when I said I was enjoying my nap and didn't want to get up. *Isang sabi lang!*

So much to be grateful for, Lord, even in a storm. Especially in a storm! Let me be thankful then:

That my difficulties – whether about our family, our livelihood, my other relationships, my limitations and frustrations – are occasional and fragmentary. If I stepped back and truly looked at the span of my days, my life is good and rich and blessed. And that

them to grow. Yesterday we talked about how one can continue to love another even while disliking.

That we're okay in this shut-in situation. We have food to eat, energy for our work, time for recreation, and so much family bonding, as pointed out by Tono himself!

That I have many things to look forward to, especially BCBP activities.

Thank You, Lord!

It seems the storm turned out to be a shower of blessings after all. Typhoon Igme, as an experience, brought us much. All those nights while the skies raged, we recited our evening rosary by candlelight alone. It's remarkable that these days, when we have power, the children turn off all the lights before we settle down to pray. How about that?

Fr. Ely Santos sent me this SMS - “We imagine ourselves heavily burdened when in fact we are deeply privileged.” Amen. ✠



## Lower YOUR NETS

By RONNIE CABALLERO

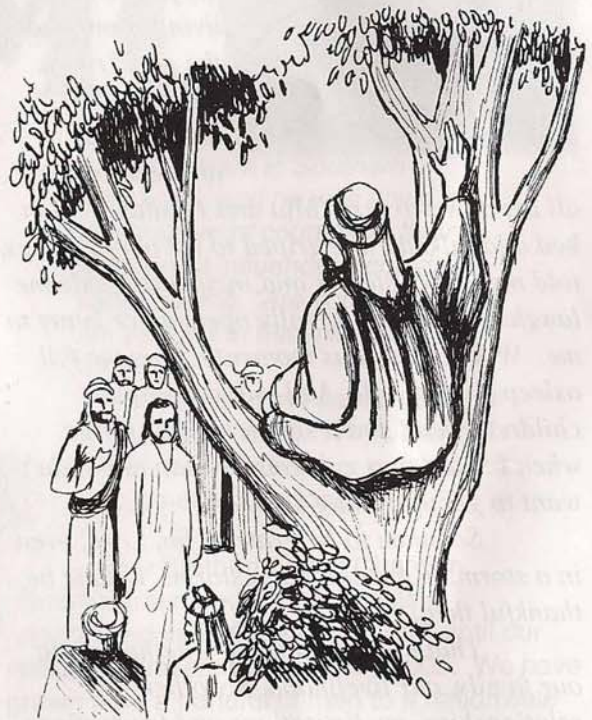
*...And there was a man named Zacchaeus; he was a chief tax collector, and rich. And he sought to see who Jesus was, but could not, on account of the crowd, because he was small of stature. So he ran on ahead and climbed up into a sycamore tree to see him for he was to pass that way. And when Jesus came to the place, he looked up and said to him, "Zacchaeus, make haste and come down; for I must stay at your house today." So he made haste and came down, and received him joyfully. ... Luke 19:1-10*

**H**aving volunteered to host an unnamed priest for the coming Congress of the Laity, I was required to attend a recollection for families on how to prepare for the event. I felt that the whole thing was kind of overstated, overdone, as what could really be difficult or different about hosting a stranger-priest at home.

But the Church hierarchy through our recollection master, Msgr. Chito Bernardo, was expectant of "moments of grace" which would accompany our hosting. Our main point of reflection was the encounter of Zacchaeus with Jesus. Fr. Chito said that for anyone who wants to see Jesus, he will need a proverbial "sycamore tree" from which to see Jesus and have an experience of him. On this particular occasion, our "sycamore tree" would be our guest-priest during the Congress.

I said to myself, "To expect to see Jesus in a priest is almost a natural expectation, but do we truly see Him in our priests today?" And that was a focal point of the Congress. Coming from the scandals that rocked the universal and local church, the Church leadership was seeking answers and healing through this Congress. Many of us have tended to look upon our brethren-priests as "fallen" or "tainted", having viewed their scandals in a judgmental way. How do we really "see clearly"?

Fr. Chito Dimaranan, SDB, said in his homily that our own "earthliness" or materialism does taint us in the way we view things. As in Luke 12:21 all this will pass away. What matters ultimately is being rich in what matters to God. What matters is being insistent on resisting the "the culture of death" so pervasive in today's world. We need to seek our "sycamore trees" everyday from which we can have a heavenly perspective so that we can see and feel Jesus moving in our lives in a counter "culture of life".



# The Sycamore Tree



## The Sycamore Tree

On the evening of the arrival of our guests, all volunteer families were gathered in the church waiting. After more than 2 hours delay, our priests from the archdiocese of Surigao arrived, just as tired as we were from a day's work. We were promptly introduced to Fr. Joji Mira, middle-aged parish priest of Sta Clara.

After a simple dinner and fellowship at home, he asked me to gather the family in front of a Sacred Heart image he had brought us for enthronement. Again we waited for him at the base of our stairs. What's taking him so long? The children were restless to go and do their homework and we were all tired. When Fr. Joji came down, he was in complete vestments, and we were suddenly hushed into silence by his gracious appearance as we did not expect him to be so dressed for such a simple ceremony. As the ceremony ended, it seemed that a new atmosphere ascended on our home.

The next morning I woke up a full 30 minutes early to make sure all was in order. I also wanted to walk Fr. Joji to the designated shuttle pick-up point. The next four days were accompanied with much the same anticipation of schedules. But what dawned on me as the Congress ended with the biggest concelebrated mass in my life by 4,000 priests was that my family and I were indeed showered by moments of grace by our sycamore tree, Fr. Joji.

We did not merely host Fr. Joji in our home. We actually experienced what it was like to wait upon Jesus' every need in the familiar surroundings of our home. We made sure his room was neat and clean, his food tasty and warm. We made sure he was not lonely and conversed with him to make him comfortable. We accepted him unconditionally and constantly thought of what things to do to make his stay as pleasant as possible.

We were enriched many times over by this experience and we pray that we will always have the sense to find a sycamore tree to eagerly glimpse our loving Lord and spend endless and precious moments of grace with him. ✠

## My BCBP NOTEBOOK

By MAR FIGUEROA

# Continuing Resolve

**W**hile on a leisurely walk with a friend during a round of golf, he mentioned experiencing frustration and difficulties in his work, although he found the job enjoyable and doable. He complained of intrigue and lack of cooperation from some insecure co-workers, even in projects that were designed for their advancement. He could not fathom the reason for the indifference and the situation was sapping his energy and lowering his resolve.

Isn't this situation familiar in the BCBP milieu?

We invite friends for breakfast and they don't show up. We bring them through the BCLP and they drop out. We see brothers and sisters merely paying lip service to their faith and continuing in their old unchristian ways.

This is a reality we all face. But will this faze us?

It doesn't take much strength to go down a river. But it takes a lot of strength and faith to swim upstream. Starting a new trend and resisting the popular wave takes a great deal of self-reliance and self-assurance. Observe the people breaking new ground. They are doing it because they believe in what they are doing and they are willing to accept criticisms and setbacks.

As we establish inroads into the hearts and minds of others, the rebellion of Satan and the rejection of the truth by evil men become more and more pronounced. However, let us call to mind these words of John in 1 John 5:14: *Now this is the confidence that we have in Him, that if we ask anything according to His will, He hears us.* ✠



# Treasury & Finance

## NON-NEGOTIABLES

*Some have asked: Where do our tithes go? A few have even asked: Why tithe at all? The best way to answer these questions is to present the basic and best practices information of the BCBP Finance and Treasury.*

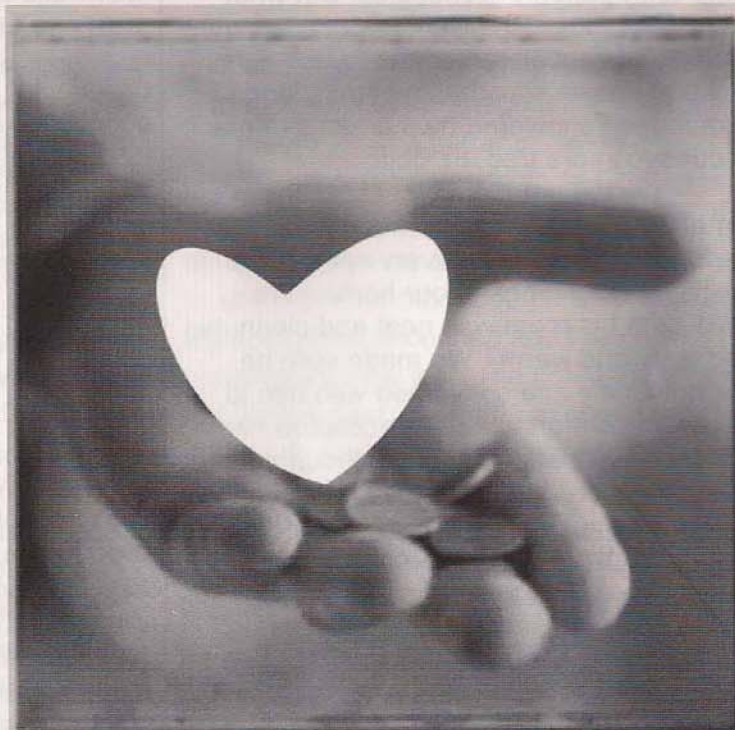
**A. Chapter's One-Fund Policy.** Regardless of the source, all monies received by the chapter must be combined together as One Fund of the chapter. This primarily involves tithe collection, and includes donations, mass collections, bank interest, etc. It follows therefore that the chapter must have only one (1) bank account to which this fund is deposited. Such bank account must be in the name of the chapter (and not of any person, chapter head or otherwise) with the chapter head and any of the directors and chapter treasurer as among the signatories. Guidelines and documentary requirements in opening a bank account are available in the National Office.

**Fund-raising.** Fund raising to finance a mission or any project of the chapter is not encouraged. Common among these are raffles, sports tournament sponsorship, bingo socials, and advertisement solicitation for souvenir programs. As it has been stated in the first of the series, financing a mission activity (and all other BCBP activities for that matter) is the responsibility of each and every member through their regular tithing. Tithing and supporting a fund raising are never one and the same and therefore we cannot substitute one for the other. If a chapter would like to engage in fund-raising campaign, such activity needs the expressed approval of the Mancom. There are guidelines and

requirements for approved exemptions.

If a certain fund raising campaign has been granted permission by the Mancom, proceeds from this fund-raising campaign shall be used exclusively for the sole purpose it was intended for as stated in the proposal. After all the expenses for the project are met, all excess funds must be reported to the Mancom for proper disposition.

**B. Monthly Chapter Collection Allocations Policy.** All tithe collection and other "income" generated each month shall be allocated as follows:





25%	- of gross receipts is remitted as National Operating Fund (NOF) to the National Office
35%	- of gross receipts is allocated for Mission and Outreach activities and programs
25%	- of gross receipts is allocated for Chapter Life activities and programs
15%	- of gross receipts is allocated for Programs and Services activities and programs
100%	

This is the guideline. Adjustments are allowed especially when activities of one directorate are prioritized, but without transgressing National activity, directives or at the disadvantage of the other directorates. While the allocations for directorates may vary, the NOF allocation must be maintained and remitted to the National Office regularly.

Activities in the mission ministry that require financial assistance include outreach development, breakfast and BCLPs. Chapter Formation activities such as Venues for assemblies, First Friday Masses, teaching nights, BCMR and all other teaching and training

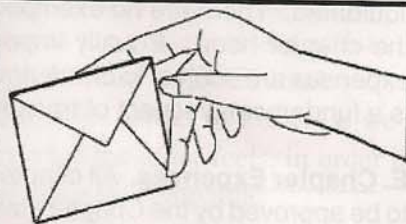
in presentation, substantial in resource and profound in meaning. With an open mind, the BCBP's tithing talk is a talk of the Lord, and we as Christians listen to the Lord, don't we? When we sign our Commitment Card we sign our covenant with the Lord to support the BCBP community with all possible resources that we have, including finances. Therefore, tithing is not an obligation; it is a way of life. If you haven't heard the tithing talk, demand for it!

The chapter leadership, particularly the Action Group Leaders should lead by example and believe in the Christian practice of tithing.

The process of collecting tithes should be standardized for all chapters, using the envelop system.

- \* A member gives his monthly tithe to the Action Group Leader in a sealed envelop.
- \* The Action Group Leader gives the tithe envelop to the Chapter Treasurer.
- \* The Chapter Treasurer issues the BCBP official receipt of every member. The said receipt is put back in the tithe envelop and returned to the member.

***Tithing is not an obligation; it is a way of life. If you haven't heard the tithing talk, ask for it!***



programs are not free (with a few exemptions, of course). Handouts, teaching materials, food preparations, stipend and miscellaneous are added expenses. Advocacy, socio-civic projects, seminars involving the family ministries, communications, and secretariat are among the expenditures involved in the PSD.


Simply put, organization costs money. Even Boy Scouts collect certain dues as well as the bigger organizations such as Rotary and Jaycees. It's a fact. A reality of life and living, so why grumble about tithing?

**C. Tithing.** The fundamental and basic Christian tenet about tithing is clearly spelled out in the Tithing Talk penned by Bobby Laviña, BCBP Vice President and National Service Coordinator (NSC) for PSD. The talk is simple in format, crisp

\* The Chapter Treasurer reports to Chapter Head the collection per action group.

\* The Chapter Treasurer remits to the National Office the 25% NOF within the 1st two weeks of the month through a bank (BPI) or by check (air parcel). See details in the succeeding section.

### **Basic Truths about Tithing**

- a. The Lord wants all dimensions of our lives, including our finances to be guided by the Holy Spirit. 





is further strengthened by yet another question of why the percentage remained the same even if at this time the BCBP has grown so much. This follow up question appears to be anchored on the apparent simple mathematics that if more are giving therefore more is received. The implication here is that the NOF should be having some sort of windfall. And therefore the 25% should be reduced.

But this is not the real mathematics. The truth is, yes, the number of chapters and

***God created everything in this world. The Lord wants all dimensions of our lives, including our finances to be guided by the Holy Spirit.***

- b. God created everything in this world.
- c. We are only stewards.
- d. The Lord has a definite plan for our money.
- e. The Lord will give us more than we need.

**D. Advances and Liquidation.** This is basic accounting. All cash advances are to be liquidated. There are no exemptions here, even the chapter head. Equally important, all these expenses are subject to check and balance. This is a fundamental aspect of transparency.

**E. Chapter Expenses.** All chapter expenses are to be approved by the Chapter Head. Allocations of funds shall be in accordance with the preceding section (B). And all of these financial transactions including tithe collections must be presented in a Monthly Financial Report.

**F. Financial Reporting.** All Chapters are required to submit a Monthly Financial Report to both the National Office and to their respective Chapter. This Financial Report is due within Two (2) Weeks after the month's end. In the chapter level, it is best to present this Monthly Financial report during the monthly assembly. If you have not seen even a shadow of this report, demand for it.

**The National Operating Fund (NOF) - 25% of gross monthly tithe collection.**

On many occasions questions have been asked: "Why 25%?" The validity of the question

outreaches (vis-a-vis membership) has grown tremendously in the last 3-4 years. But the overall average percentage of the members who are actually tithing has remained the same.

The clincher is the word "REMAINED". Indeed, there was an increase in the number of chapters remitting. But the percentage of members actually tithing has remained the same. And since more chapters means more expenses, the remittances and expenditures cancel out each other. Conclusively, there will be no "excess" to account, and therefore no accumulation.

The point of focus now is the percentage of members actually tithing vis-avis the total number of members. Based on the reports submitted by the chapters there is less than 20% of the total 30,000 members who are actually tithing. What happens to the other 80%? These are what we jestingly called "free loaders". The 20% are actually paying for the ride of the other 80%. Is this fair? Especially when the whole 100% membership are getting the same "benefits" from the community?

Now what actually happens to the 25% NOF remittances to the National Office? Basic expenditures follow.

#### **A. Mancom/BOT Expenses**

1. The bulk of this figure is used for plane fare. There is a minimum of four (4) Mancom meetings (this has been recently increased to 6) and four (4) BOT meetings each year. These meetings are held in the different regions, particularly if there are activities in the area (chapter installation, anniversaries, etc.). The Mancom meeting held in the region is also an



*The real mathematics is... there has been an increase in the number of chapters remitting, but the percentage of members actually tithing has remained the same.*

occasion that the Mancom is using to conduct Chapter Review and Visitation (CRV).

2. Mancom/BOT members, whenever possible are hosted during these meetings. However, there are occasions when hotel accommodations may be preferred.

3. Food and other materials during such meetings is expensed from the NOF fund.

4. There is an average of four retreats conducted nationwide. Although, participants shoulder their own expenses in such retreats, the Mancom/BOT's expense (who attend these retreats) is shouldered by the National Office. Included in this are other expenses beyond the venue cost and accommodations, such as materials used in the retreat, stipends, etc.

5. Seminars and workshops are conducted on the average of ten a year. This is anticipated to increase with the introduction of Mancom-Initiated Programs such as the Best Practice Workshop and piloting of new Formation Programs.

6. Travel Insurance - Mancom/BOT members are volunteers and unremunerated in their services to the BCBP. Perhaps the only incentive possible is for them to be covered in cases of eventualities.

### **B. National Office Operation**

The Brotherhood is renting an office unit. It houses the National Office operations center. Office operational expenses include water, electricity and utilities, transportation for messengerial tasks, and freight services for the delivery of materials, manuals, teachings and documents. Communications expense includes faxing and correspondence to 103 chapters and outreaches plus to all members of the Mancom and BOT.

Then there are the other normal expenses like office supplies, equipment maintenance, purchase and upgrade (computers,

air-conditioners, etc). The National Office also produces the BCBP Teaching Manuals, Commitment Cards, IDs, office forms, and other materials needed by the organization.


### **C. Salaries and Wages**

1. BCBP is an organization of 30,000 plus members. Needs and requirements of these members are served by a staff of three (3) composed of: 1 Accountant/bookkeeper, 1 messenger and an Administrative Manager. Salaries are modest with all the prescribed benefits provided by law. SSS and Pag-ibig have employer's counterpart contribution. We also pay services of certain professionals particularly for audit purposes.

### **D. Others**

1. We are a member of two (2) bigger organizations: the Federation of Transparochial Charismatic Communities and Laiko. We pay dues. We also have requests for qualified donations to certain institutions.

### **Chapter Treasurer**

The position of Chapter Treasurer is a major service position. This means that the Chapter Treasurer is not to be given any other service and/or responsibility. He sits in the Chapter Governance administratively and is a member of an Action Group. 





**Duties and Responsibilities**

- a. Collects and issues receipts for all tithes from the members and for all monies received.
- b. Issues check payments for Chapter expenditures.
- c. Maintains and updates the Chapter's financial records and renders monthly financial transaction reports of the Chapter during chapter assembly.
- d. Submits monthly report of the Chapter's financial condition to the National Office within two (2) weeks after the month's end for consolidation in the BCBP-wide financial information. The same Financial Report is given to the Chapter to be reported to the chapter assembly.
- e. Ensures that all cash advances are liquidated and supported properly.
- f. Keeps track of the location of all Chapter/ Outreach assets and ensures that all assets are in the safe keeping of responsible members.

**Other Basic Finance and Treasury  
No-Negotiables**

**A. Audited Annual Financial Statement.**

At the beginning of each year, the BCBP National Office provides all chapters an audited Financial Statement of the previous year. It indicates 25% NOF remitted by the chapters and the expenditures incurred in the

year. This should be made known to all members through the chapter/outreach assembly. At the same time, a Thank You letter should be given by the Chapter Head to all members every year, indicating total amount contributed by the member.

**B. Check Preparations - Payment Modes**

**1. Payee**

- a. NOF remittances, payments for materials, manuals, etc., due to the National office - the Payee must be **BCBP NATIONAL OFFICE**
- b. Kapatiran subscription/advertising payments - the Payee must be - **BCBP NATIONAL OFFICE**



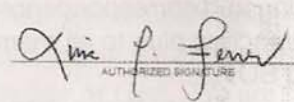
**2. On-Line Deposit/Payments:**

Payments can be remitted through On-Line deposit/payment to:

**BCBP National Office Bank Account:  
BPI-FAMILY BANK ACCOUNT # -  
5061-012348. The account name is  
The Philippine Foundation of the  
Brotherhood of Christian  
Businessmen and Professionals.**

**IMPORTANT: UPON DEPOSITING, PLS  
FAX TRANSACTION SLIP TO: (02) 845-0331 OR  
TEXT ADVICE TO: 0917-842-2278**

**NOTE: On line deposits/payments still require  
documentation which must be sent immediately.  
Final book credit shall be effected upon receipt  
of documentation.**

001248004618	CHECK NO. 0038170	BIT NO. 01053 089-0
PAY TO THE ORDER OF <u>BCBP NATIONAL OFFICE</u>		DATE <u>AUGUST 28, 2004</u>
PESOS <u>THIRTY THOUSAND ONLY</u>		P <u>30,000.00</u>
 <b>BANCO DE ORO</b> U N I B A N K TIMOG BRANCH 26 TIMOG AVE. COR. SCT. TOBIAS, QC		 AUTHORIZED SIGNATURE
 AUTHORIZED SIGNATURE		
@00000381700105300890001248004618@		



**3. Remittances through courier.** Send checks with proper documents and support papers through courier to:

**BCBP NATIONAL OFFICE  
3/F CENTURY PLACE BLDG.  
2083 EDISON ST. COR. SEN. GIL  
PUYAT AVENUE  
MAKATI CITY**

**4. No Cash or PMO.** Please do not send Cash by courier or pay using Postal Money Order (PMO).

**C. BCBP Official Receipts (ORs)**

The BCBP uses ONLY ONE (1) OFFICIAL RECEIPT (OR) for the whole community. No chapter/outreach is authorized to print its own receipts. These OR's are available at the BCBP National Office and are given to the chapters in the following manner:

1. An official written request for OR's by the Chapter Head addressed to the National Treasurer, cc: National Office, is required. (Send to the National Office address).

**All  
Chapters  
are required  
to submit a  
Monthly Financial  
Report  
to both the  
National Office  
and to their  
respective  
Chapter.**

2. Old/Used OR's, together with the third copy (yellow) are to be returned to the National Office - who in turn will replace the number of OR's (Booklets) returned.

3. Chapters are responsible to provide OR's to their outreaches and are held accountable for their Outreach's OR's.

**Philippine Foundation of the Brotherhood of Christian Businessmen and Professionals, Inc.**  
Rm. 31, P & L Condominium, 5998 South Super Highway  
Cor. Arellano Ave., Palanan, Makati City  
Tel. Nos.: 728-8360; 728-8361 \* Fax: 551-1973  
TIN: 000-855-049-000-Non-VAT

**OFFICIAL RECEIPT** No. 88921

Received from MANILA CHAPTER Date AUG. 27, 04  
the amount of ELEVEN THOUSAND THREE HUNDRED SIXTY-FIVE ONLY (P. 11,365.-)  
in payment for:

Tithe - <u>11,365</u>	<u>11,365.-</u>
Pledges	
Donation	
Love Offerings	
Excess of Breakfast	
Return of Advances	
Kapatiran Ad	
Kapatiran Mag	
Others	
Pass Through Receipts	
<b>TOTAL</b>	<b>P. 11,365.-</b>

Mode of Payment  
 Cash  
 Check/Bank Bank of Cebu (8/23/04)  
 Check No. \_\_\_\_\_  
 PMO No. \_\_\_\_\_

CASHIER

This is tax deductible pursuant to Sec. 59 Par. (b) of the NIRC, as amended by Biaz Pambansa Hlg. 45

506 30th St. Phc 46501-01500  
TONG SHING PRESS CO.  
271 4th Ave. CN, N. M.  
Permit No. 941669/010199 8-10-2003

**Footnotes**

Many other organizations have folded up because of money concerns. The Brotherhood is blessed with leaders whose main purpose for being in the Brotherhood community is to serve without monetary considerations while at the same time ensuring that the resources of the Community are properly managed. Beyond being stewards of the resources of the community, they use their talents and gifts in the different fields of endeavor of the Brotherhood, foremost of which is providing the needs for the continuing formation of members to bring them even closer to God and to fortify their resolve to serve and win the marketplace for Christ.

Continuing Formation shall be the next topic of discussion in this series.

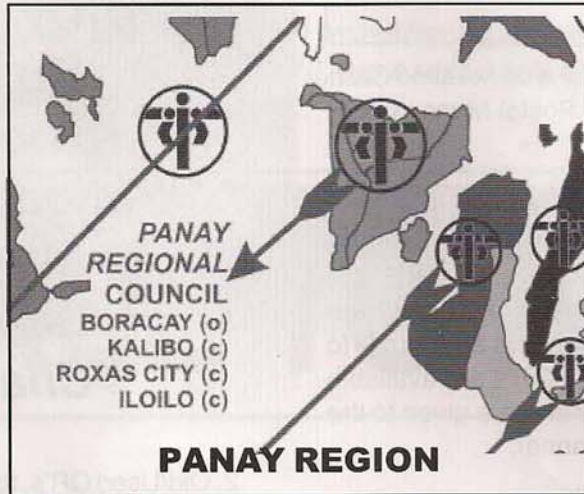
- Condensed from the BCBP Community Best Practices Workshop Talk of Fuji Rodriguez, National Treasurer.



The Brotherhood of Christian Businessmen and Professionals, BCBP, started in Panay on September 1991 when BCBP Bacolod planted the seed in Iloilo. That was the date of the first meeting of the core members of the Assumption Prayer Group and the BCBP Bacolod Mission team.

Now the tree has fully grown and its branches extend up to Roxas and Kalibo, even spreading out to Boracay and Estancia—Balasan in Northern Panay. The latest addition in the region is the Molo Outreach, in Iloilo City.

Panay is a diversified agricultural area, the breadbasket of the Visayas. Iloilo is



## Regional FOCUS

JIMMY ASCALON, RCD PANAY

Assumption Chapel with ten couples participating.

- After two (2) BCLP's Gau Arancillo was appointed Outreach Head. He subsequently became the first Chapter Head in October 1995.
- As a yearly Christmas concern for depressed areas and children, the BCBP community has held spiritual talks and gift-giving projects for almost ten years, covering ten different barangays and

# Growing and Sowing...

its rice granary, Roxas City the seafood capital, and Kalibo, the hub of the original Ati-Atihan festival. Boracay with its beautiful beaches is the premier tourist spot in the country. Panay is also known for its old and magnificent churches.

It is a peaceful island with a strong professional and middle class making it a rich fishing ground for the fishers of men of the BCBP. The growing continues throughout the year. And so does the sowing.....

Recent regional activities include attendance by chapter and outreach leaders of the Best Practices Workshop in Bacolod given by the national team led by BCBP Pres. Manolet Siojo. In March, Roy Calleja, National Service Coordinator for Formation, conducted a workshop for the region on the topics of Music Ministry, and Discernment.

### Iloilo Chapter

- The first BCBP breakfast was held on October 19, 1991 at Amigo Terrace Hotel with Tony Garcia, BCBP mission director from BCBP Bacolod. Three months later the first BCLP was held at the

parishes. Medical missions have likewise been conducted in different localities by BCBP doctors and the French Medical Mission.

- "Come Share the Master's Joy" was the theme of the 2002 National Anniversary, held in Iloilo with hosts BCBP Iloilo, Kalibo and Roxas chapters. As a tribute to this anniversary, a house and lot was donated by the BCBP to a needy recipient in the municipality of Miag-ao.
- Iloilo's 16th BCLP held its commitment night last July 10, 2004 with 27 graduates from both Iloilo Chapter and Molo Outreach.

### Molo Outreach

- In 2003 out of the BCLP 15 of BCBP Iloilo was born the Molo Outreach. 8 couples and 18 single brothers and sisters held their first breakfast on Nov. 8 at Jollibee, Gen. Luna St., Molo.
- Baby Sorrano, former Mission Director, and Tom Cheng Chua, Outreach Coordinator of Iloilo Chapter together





with 15 other brothers and sisters joined hands in organizing the Molo Outreach. They have now a separate men's and ladies' breakfast, governance team and music ministry.

### Roxas Chapter

- On June 1, 1996, Roxas Chapter held its first breakfast at Nestas led by Iloilo's Mission Director, the late JT Barrera along with his mission team.
- Three months later the Brotherhood's Christian Life Program was held with Noel Amane as Course Leader, netting 34 brothers and sisters.
- Roxas' first Chapter Head was the couple Fred and Nena Molino, followed by Rene and Lita del Rosario who later became Chapter Head when Roxas Outreach became a full chapter on November 11, 2000.
- The new chapter opened its outreach last year in Estancia, Iloilo.

### Estancia Outreach

- BCBP Roxas officially launched on July 5, 2003, its outreach in Estancia with a


grand breakfast held at the Paon Beach Resort, attended by 60 businessmen and professionals.

- In that same year its first BCLP was conducted with 20 graduates.

### Kalibo Chapter

- This Outreach of BCBP Roxas held their first breakfast May 15, 1999. This was followed by BCLP 1 in August of that year.
- Arlen and Precy Magallanes were later appointed Outreach Head, and subsequently became Chapter Head.
- Presently the ongoing BCLP has over 40 participants.

### Boracay Outreach

- BCBP has penetrated the very difficult market of Boracay Island, a tourist haven where business busily evolves around restaurants and hotels, the beach, and an active night life. It is an outreach activity shared by Kalibo and Roxas Chapters. Two BCLPs have so far been conducted. 



**G**od is good! The 3<sup>rd</sup> Regional Grand Breakfast held in Lucena had a record of 408 breakfasters from all over the Southern Tagalog Region, including an unprecedented 83 first timers! The breakfasters came from the BCBP chapters and outreaches of Batangas City, Binan-San Pedro, Calamba, Calapan, Cavite City, Daet, Imus, Lipa, Lucena, Rosario and San Pablo. There were also a few guests from other regions and chapters, namely Rizal and Alabang. Sharer for the day was Boysie Rosales of Alabang Chapter. The point man for the breakfast was Lucena's breakfast head Vic Jocson. Rante Pamfilo is Lucena's chapter-in-training head.


The Lucena Grand Breakfast is the 3<sup>rd</sup> activity of its kind in the region. The first quarter of 2004 saw Lipa hosting the regional breakfast, then Imus the second regional breakfast. This is a much anticipated activity with BCBP members throughout the region looking forward to meeting their brothers and sisters in Christ from other parts of the region. It is like a mini-national anniversary, they say, adding that the breakfasts generate a powerful spirit of Brotherhood life, energy, love and friendship in the entire region.

## Regional FOCUS

ANGEL SABAS, RCD SOUTH TAGALOG



Outside of the Lucena breakfast venue were displays of the local province's native produce and delicacies to buy and take home ... (ahhhh that famous lucban longganisa!).

The next grand breakfast of the region will be hosted by Cavite Chapter in October. See you there! 

# 408 Attend Regional Grand Breakfast

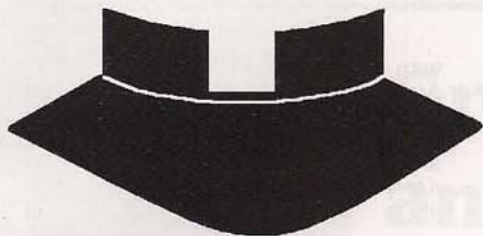




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## Fun Under THE SUN

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### “OUR FATHER....”

A minister parked his car in a no-parking zone in a large city because he was short of time and couldn't find a space with a meter. Then he put a note under the windshield wiper that read: "I have circled the block 10 times. If I don't park here, I'll miss my appointment. Forgive us our trespasses."

When he returned, he found a citation from a police officer along with this note "I've circled this block for 10 years. If I don't give you a ticket, I'll lose my job. Lead us not into temptation."

A priest waited in line to have his car filled with gas just before a long holiday weekend. The attendant worked quickly, but there were many cars ahead of him in front of the service station. Finally, the attendant motioned him toward a vacant pump.

"Father," said the young man, "sorry about the delay. It seems as if everyone waits until the last minute to get ready for a long trip."

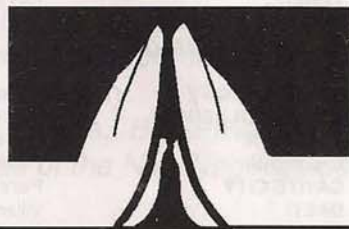
The priest chuckled, "I know what you mean. It's the same in my business."

### “...WHO DOES ART IN HEAVEN...”

A Sunday School teacher began her lesson with a question, "Boys and girls, what do we know about God?" A hand shot up in the air. "He is an artist!" said the kindergarten boy.

"Really? How do you know?" the teacher asked.

"You know - Our Father, who does art in Heaven. "



A father was approached by his small son who told him proudly, "I know what the Bible means!" His father smiled and replied, "What do you mean, you 'know' what the Bible means?"

The son replied, "I do know!" "Okay," said his father. "So, son, what does the Bible mean?"

"That's easy, Daddy. It stands for 'Basic Information Before Leaving Earth.'"



# BROTHERHOOD BREAKFAST VENUES

CHAPTER/OUTREACH	VENUES	DAY	1ST	2ND	3RD	4TH
<b><u>METRO MANILA NORTH</u></b>						
<b>METRO-WIDE</b>	<b>MAKATI SPORTS CLUB</b>	<b>WED</b>			J	
<b>CAMANAVA</b>	Max's Restaurant, EDSA, Kal	SAT	S	M	J	M
<b>GREENHILLS</b>	Club Filipino	THURS	S	J	M	M
<b>QUEZON CITY</b>	Max's Rest, Scout Tuazon	SAT	S	M	J	M
	Stepsaperp	SAT	-	-	S	-
<b>RIZAL</b>	Manila East Golf Club, Taytay	SAT	M	S	M	J
<b>MARIKINA</b>	McDonalds Sumulong H'way	SAT	J	M	J	M
<b><u>METRO MANILA SOUTH</u></b>						
<b>ALABANG</b>	Ayala Alabang Country Club	SAT	M	S	M	J
<b>LAS PIÑAS</b>	KFC Alabang - Zapote Rd	SAT	J	M	-	M
<b>MAKATI</b>	Max' Restaurant, Glorietta 3	WED	J	S	M	M
<b>MANILA</b>	Orchidarium & Butterfly Pavilion, Rizal Park	FRI	J	S	M	M
<b>PARAÑAQUE</b>	Max's Restaurant, Sucat	SAT	M	J	M	S
<b>PASAY/VILLAMOR</b>	Villamor Golf Club Greenside	SAT	J	M	S	M
<b><u>NORTHWEST LUZON</u></b>						
<b>BAGUIO</b>	Prime Hotel	SAT	-	J	M	S
<b>DAGUPAN</b>	Regency Hotel, De Venecia H'way	SAT	J	S	M	M
<b>LAOAG</b>	Palazzo del Laoag	SAT	-	J	-	J
<b>SAN FNDO-LU</b>	Sea & Sky	SAT	J	J	-	-
<b><u>NORTHEAST LUZON</u></b>						
<b>TUGUEGARAO</b>	Hotel Roma	SAT	M	J	M	S
<b>SANTIAGO ISABELA</b>	Oye's Diner	SAT	M	-	M	-
<b>BAYOMBONG</b>	FTM Food Haus	SAT	-	J	-	J
<b><u>CENTRAL LUZON</u></b>						
<b>ANGELES</b>	KM 86 Food Rest, Sta. Maria, Balibago	SAT	J	J	J	J
<b>BULACAN</b>	Max's Restaurant, Guiginto, Bulacan	SAT	J	J	J	J
<b>CABANATUAN</b>	Royce Motors Canteen, Maharlika H'way	SAT	J	J	J	J
<b>OLONGAPO</b>	Ann Raquel Restaurant, Magsaysay Blvd.	SAT	J	J	J	J
<b>SAN FNDO-PAMP.</b>	Villa Conchita Resort, Olongapo Gapan	SAT	J	J	J	J
<b>TARLAC</b>	Nay's House, Romulo St., Tarlac S	AT	-	J	-	J
<b><u>SOUTHERN TAGALOG</u></b>						
<b>BATANGAS CITY</b>	Alpha Hotel	SAT	-	J	-	-
<b>BIÑAN-SAN PEDRO</b>	Max's Restaurant	SAT	J	M	S	M
<b>CALAMBA</b>	Riverview Resort & Conference Center	SAT	J	M	S	M
<b>CALAPAN</b>	Parish Hall Calapan Cathedral	SAT	-	J	-	-
<b>CAVITE CITY</b>	Pat's Restaurant	SAT	-	-	J	-
<b>DAET</b>	Villamila Hotel	SAT	-	J	-	J
<b>IMUS</b>	Rojonet Aquinaldo H-way, Imus Intrscnt	SAT	J	-	J	-
<b>LIPA</b>	Sawali Restaurant, Sabang, Lipa City	SAT	M	S	M	J
<b>LUCENA</b>	Halina Hotel & Restaurant	SAT	M	J	M	J
<b>ROSARIO</b>	Servato's House Restaurant	SAT	-	J	-	-
<b>SAN PABLO</b>	Coco Palace, Nat'l Highway	SAT	J	-	J	-
<b><u>BICOL-PALAWAN</u></b>						
<b>LEGAZPI</b>	Hotel La Trinidad, Legazpi City	SAT	-	J	-	S
<b>NAGA</b>	Champagne Garden Mayon Ave.	SAT	J	-	J	-
<b>PALAWAN NORTH</b>	Legend Hotel	SAT	S	-	J	-
<b>PALAWAN SOUTH</b>	Barcelo-Asturias Hotel	SAT	-	M	-	J
<b>SORSOGON</b>	Jollibee Sorsogon	SAT	J	-	-	J
<b><u>CEBU REGION</u></b>						
<b>BALAMBAN</b>	Balamban National High School	SAT	-	J	-	M
<b>BANTAYAN</b>	Bantayan Southn Inst. Social Hall	SUN	J	-	J	-
<b>BOGO</b>	Marcella	SAT	J	-	J	-
<b>CEBU NORTH</b>	City Sports Club, Ayala	SAT	J	M	S	M
<b>CEBU SOUTH</b>	Sacred Heart Ctr, D. Jakosalem	SAT	J	S	S	M
<b>CONSOLACION</b>	San Narciso Church	SAT	J	-	J	-
<b>MACTAN</b>	Majestic Restaurant	SAT	M	J	M	S
<b>MANDAUE</b>	Mc Donald's, JY Square, Lahug	SAT	M	J	S	J
<b>TALISAY</b>	Chowking Talisay	SAT	-	M	-	J



# BROTHERHOOD BREAKFAST VENUES

CHAPTER/OUTREACH      VENUES      DAY      1ST      2ND      3RD      4TH

## TAG/DUMAGUETE

BAIS	Bros Haven	SAT	-	M	-	J
DUMAGUETE	Bethel Guest House/DepEd City Div. Conf Hall	SAT	J	M	-	-
	PHHCI-PRCC	SAT	-	-	S	-
SIQUIJOR	Garden Orchid, Larena	SAT	J	-	M	-
TAGBILARAN NORTH	JJ Seaford Village	SAT	-	J	S	M
TAGBILARAN SOUTH	Bohol Tropics	SAT	-	J	S	M
TUBIGON	PPC Hall	SUN	-	J	-	J

## NE LEYTE & SAMAR

BILIRAN	Country Inn Hotel	SUN	J	-	J	-
BORONGAN	Esadel	SAT	-	J	-	J
CALBAYOG	Bread Mix	SUN	J	-	S	-
CATBALOGAN	Maqueda Bay Hotel & Restaurant	SAT	J	-	J	-
CATARMAN	DCC Annex	SUN	-	J	-	J
TACLOBAN	Agus Restaurant, Real St., Tacloban	SAT	S	-	M	J

## SOUTHWEST LEYTE

BAYBAY	Angelicum School	SUN	-	S	-	J
MAASIN	Ampil Function Room	SUN	J	-	S	-
ORMOC	Pongos Hotel	SAT	-	J	S	J
SOGOD	Parish Center	SAT	J	-	-	-
HILONGOS	-	SAT	J	-	J	-
PALOMPON	Palompon Institute of Technology	SAT	J	-	M	-

## NEGROS REGION

BACOLOD NORTH	Quan Restaurant - La Salle	SAT	M	M	M	-
	Jollibee - La Salle/Casa Noble	SAT	-	-	L	J
BACOLOD SOUTH	Bacolod Exec Inn	SAT	M	M	M	-
	Mc Donalds - Lacson/Casa Noble	SAT	-	L	-	J
BACOLOD EAST	BCBP Activity Center	SAT	M	-	M	-
BINALBAGAN	Kabisig Food Center	SAT	-	J	-	J
CADIZ	Zaldariaga Pavillion	SAT	J	-	J	-
KABANGKALAN	Variable	SUN	M	-	-	-
	Snackee Restaurant	SUN	-	-	J	-
SILAY	Palamintuan Restaurant	SUN	-	M	L	M
	Palamintuan Restaurant	SUN/QTR	-	-	J	-
VICTORIAS	VMC Fastfood/Marjhuns Rest	SUN	-	M	-	J
TALISAY	3R's Restaaurant	SAT	M	-	M	-

## PANAY REGION

ILOILO	Amigo Terraces Hotel	SAT	J	M	S	M
KALIBO	Nazareth Home	SAT	J	L	J	L
	Rich Rest	SAT	-	M	-	M
BORACAY	Tropical Guest House Stn 3	SAT	J	J	J	J
ROXAS	Pizza Junction, Rizal St.	SAT	-	M	-	M
	CAP Auditorium	SAT	J	-	J	-
	President's Inn	SAT	-	L	-	L

## MINDANAO EAST

BUTUAN	Luisiana Convention Center	SAT	-	J	-	J
CDO EAST	Mindy's Restaurant	SAT	M	M	J	M
	VIP Hotel	SAT	-	-	-	L
CDO WEST	Vip Hotel	SAT	M	S	J	M
DAVAO	Royal Mandaya Hotel, Davao City	SAT	M	S	M	J
DIGOS	CAP Building	SAT	-	J	-	J
GINGOOG	New Lanes Rest. along National H-way	SAT	-	J	-	J
MALAYBALAY	House Malibu	SAT	J	-	S	-
SURIGAO	Gateway Hotel	SAT	J	-	J	-
TAGUM	CAP Bldg. Tagum City	SAT	-	J	-	J
VALENCIA	Taipan Restaurant	SAT	-	J	-	S

## MINDANAO WEST

DIPOLOG	Top Plaza Hotel	SAT	-	S	J	M
ILIGAN	Al Fresco Resort & Restaurant	SAT	M	J	M	S
OROQUETA	Lumantas Garden	SAT	-	J	-	J
OZAMIZ	Royal Garden Hotel	SAT	M	-	J	-
PAGADIAN	That's Diner Restaurant	SAT	-	J	-	J
ZAMBOANGA	Alavar's Seafood Restaurant	SAT	J	-	J	-



# **Be HONEST**

**Even if others are not**  
**Even if others will not**  
**Even if others cannot**

"He who walks honestly walks securely"  
*Proverbs 10:9*



**Brotherhood of Christian Businessmen and Professionals**