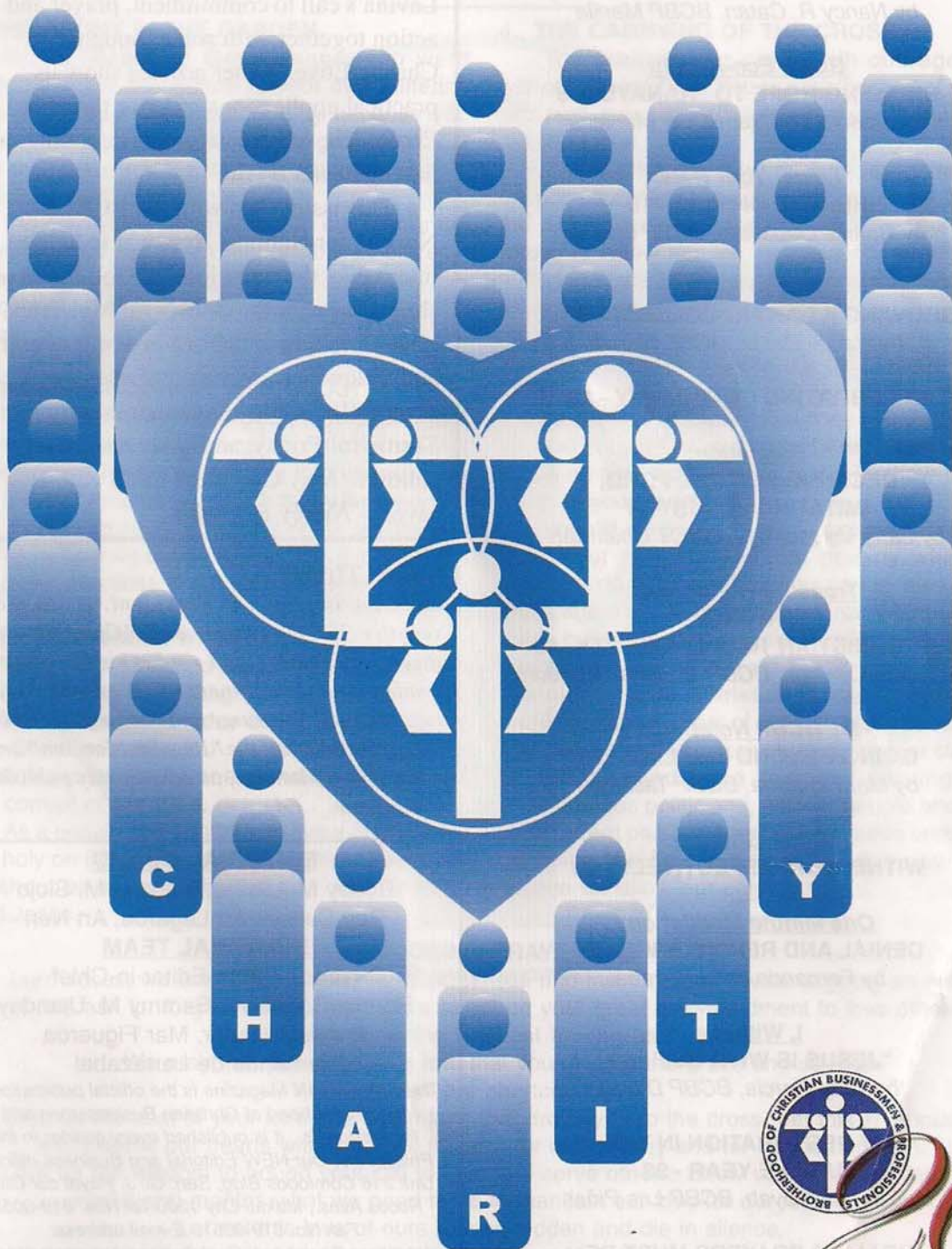




KAPATIRAN

MARCH 2006

magazine



1980-2006

20
Years of Smoothed

Theme: "Stay Awake! Prepare His Way." Matthew 24 : 42
NATIONAL ANNIVERSARY CELEBRATION
May 12-14, 2006 Puerto Princessa City, Palawan, Philippines

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editor's note

The Lenten season is a time for reflection on LOVE. Jesus suffered His Passion out of love for us. Like Him, our lives should be examples of love in action. With this in mind we give you Pres. Bobby Laviña's call to commitment, prayer and action together with some thoughts on Charity/Love. Other articles show us practical applications of Love through EcoReach, self-transformation, tithing, and having hearts on fire for God.

This issue ends with the BCBP's Novena for National Renewal to help us internalize the great love of God for us as shown through the Sorrowful Mysteries, in relation to how much we love our country and fellowmen. We are a chosen people (1 Peter 2:9). Let us remember that for every Sorrowful Friday, an Easter resurrection follows. May God bless us all with His love. - Nancy R. Catan

CORRECTIONS:

Bobby Laviña, BCBP President, is the Senior Executive Vice President and "Chief Operating Officer" of PHINMA and not Senior Executive Vice President and Chief Finance Officer and, Art de la Cruz, National Treasurer and Art Legarde, NSC for PSD are members of the "Regular Mancom" and not the Expanded Mancom, as erroneously published in the last issue. - Ed

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kapatiran@bcbp.org. Contributions are encouraged, however, they shall be subject to editing and selection.

After the momentous silver anniversary celebration in Cebu in 2005, Puerto Princesa City will host the 26th BCBP National Anniversary Celebration on May 11-12, 2006 hosted by BCBP Puerto Princesa North and South Chapters.

Palawan prides itself with unique tourist destinations: Puerto Princesa Subterranean River National Park where the famous Underground River is located; island hopping experiences at Honda Bay; Crocodile Farm and Nature's Park; Butter-

PUSHING ON **to Puerto Princesa**

The 26th BCBP National Anniversary's theme: **"Stay Awake, Prepare His Way"** (Matt 24:42-51) calls for all the BCBP members to focus on Christian service. It is through these services that we grow like Christ in the fulfillment of the BCBP vision and mission.


Puerto Princesa is the capital City of Palawan. The city is a hall of fame awardee as the cleanest and greenest city in the country. Palawan in itself is the only province in the country with a unique law known as the Strategic Environmental Plan for Palawan - a landmark legislation for the sustainable development and utilization of the province's natural resources.

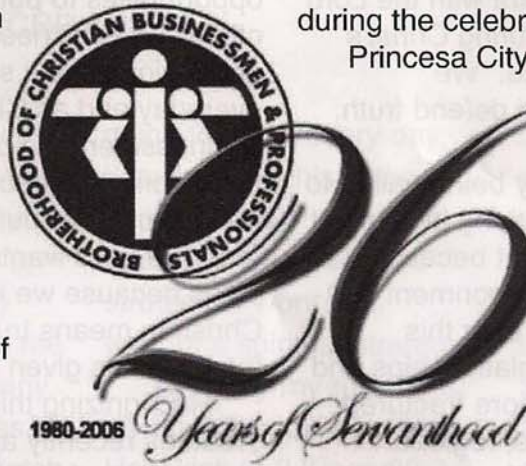
fly Garden; Baker's Hill and many more scenic spots.

The venue for all the major activities during the celebration will be the Puerto Princesa City Coliseum strategically

located at the heart of the city. With a seating capacity of 10,000, the fully air-conditioned coliseum has been the venue for several national conferences, summits, conventions and the famous PBA games.

Advance registration of PhP 1,000 has been extended up to 17

April. This can be availed of by contacting the numbers herein provided. On site registration is pegged at PhP 1,200. The registration includes three meals covering the major events of the celebration. 



Theme: "Stay Awake! Prepare HIS Way." Matthew 24:42
NATIONAL ANNIVERSARY CELEBRATION
 May 12-14, 2006 Puerto Princesa City, Palawan, Philippines

2006 ANNIVERSARY HOTLINES:

Ed Ahorro, Overall Coordinator: 09193503279
 Edwin Tan, Board Trustee: 09209010000
 Concepcion Magay, Chapter Head: 0919331104
 Gerry Abrogar, Chapter Head: 09209201010
 Sonny Camposano, Head Cluster B -
 09207315098

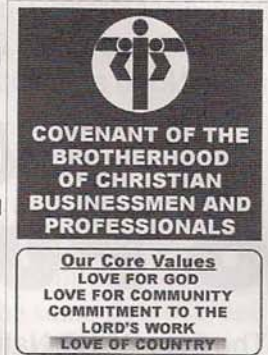
Secretariat; Nelson Dasco - 09217202060
 Celso Quiling: 09193816284
 Fax/Phone: (06348) 4336379
 Email: bcbppal_2006@yahoo.com/
 bcbppal_2006@bcbppalawan.org
 website: bcbppalawan.org

President's Message

By Bobby M. Laviña



MEMBERSHIP, LEADERSHIP, and COMMITMENT to OUR NATION



When we all signed our commitment cards, we signed a covenant with the Lord that we will do our best to bring Christ's values into the marketplace. We committed to stand for and defend truth, peace and justice.

We are all continuously being called to live this commitment. The thing is, it is not easy to live this commitment because it is being asked of us in an environment that is in crisis. We see this all over this beloved country of ours: relationships and structures have become more fractured than ever before as politics, regional origin, economic status and even religion divide us. Countless individuals have been killed, are dying, or have simply given up and therefore, as this goes on around us, more and more frequently we hear opinions of how hopeless our situation is.

In one extreme, much of this information has become so commonplace that we may simply shrug our shoulders, change the channel or turn the page of the newspaper. We have heard it all before and we refuse to be reminded any longer because we do not want to get involved.

BUT THAT IS NOT WHAT BCBP MEMBERS ARE DEVELOPED FOR. As BCBP members, we know that the changing events in our circumstances and in our surroundings enable us to put God

into our lives as these are likewise opportunities to put God in the lives of others. As businessmen and professionals, we see the problems everyday and as CHRISTIAN businessmen and professionals, we want to do something about the situation. We want to pray for our country, to discern what the Lord wants us to do and to take steps because we know that being Christian means truly loving the country the Lord has given us.

Recognizing this, the Board of Trustees recently approved the highlighting of "**LOVE OF COUNTRY**" as a **fourth core value of the BCBP**. While it had previously been a part of "Love for Community", we in the BOT felt that separating it gives it the emphasis it deserves. The BOT believes that BCBP members can really make a difference in the marketplace if we all take action to show our love for our country.

Jun Catan of BCBP Manila recently shared with me a definition of PILIPINO by breaking down the syllables:

PILI- chosen
LIPI- race
PINO- refined

How appropriate, not just for Filipinos in general, but more so for BCBP members in particular! As BCBP members, we are a chosen people of leaders. As such, we

therefore cannot get away from our responsibility for our country. As a chosen people of leaders, we may go through a refining process but we must come out of that process not just better persons but persons ready to ACT.

We therefore call for each of our members to pray earnestly for our country, for our national leadership and most especially for each other in the BCBP. To support this call to prayer, we have prepared with the help of Max Joaquin a Novena for National Renewal; it is reprinted on the inside back cover of this magazine. We strongly urge you to pray this Novena every Friday in all Friday BCBP activities. The ills that pervade the nation are the result of collective wrongdoing. We cannot wash our hands of our individual accountability for the times we too have been dishonest or selfish. Every act we do or goodwill we postpone has a tremendous ripple effect on our nation and our fellow Filipinos, specially the poor.


We also ask everyone to look deeply into his/her heart and there discover what it is that we have been withholding from our country. It could be that we do not follow traffic rules, or that we no longer use the word “po” in our conversations, or we no longer pray for our leaders as instructed in 1 Timothy 2,1-4. There may be some who still do not pay the right amount of taxes. Whatever it is that we find, let us have the courage to face the truth and live out the things that benefit our country. With the Holy Spirit behind us, let us bravely own up to our responsibility and resolve to do better.

I read a story retold by Tito Larry de Larrazabal in one of his books. Tito Larry was previously the Managing Director and member of the National Council of the

BCBP. This is a story about a small town in Spain during the revolution of the thirties. The town was not far from the battlefield and happened to be occupied at the time by the Spanish Republican communist forces. It was during their retreat that one of their soldiers shot at the crucifix standing just outside the church in the town Plaza. He first shot off the two hands and finally both feet.

It was not long after that General Franco’s forces reclaimed the town. The story goes that one of his soldiers, upon seeing what had been done to his beloved Christ, fell on his knees and cried. He then took a piece of cardboard which he found nearby and wrote these words, “Will you be His hands? Will you be His Feet?” Everyone who passed through the town stopped to read the words. It was a message as if coming from Christ Himself, asking all those who stopped by

- to “be His hands” — to do His work of sharing love
- to “be His feet” — to go and spread the good news

Brothers and sisters, we know that the battle between good and evil never ceases but that Christ is on the side of good and He will always triumph. He is our assurance of victory. Let us claim that victory in Christ and proclaim that victory to others. Let us see the rest of our lives as a reminder of the Lord’s providence for our country as well as a reminder of the need to live fully each day as baptized people should — seeking to be God’s instruments in building a kingdom of love and goodness here in the Philippines, willing to be “His hands and His feet”. 

Every act we do or goodwill we postpone has a tremendous ripple effect on our nation and our fellow Filipinos, specially the poor.

Living the Virtue of Charity

John 10:10 envisions Jesus' desire for our life, especially life in the Brotherhood of Christian Businessmen and Professionals. Jesus Himself exemplifies this fullness of life. In Him, we can find the things that we need the most – contentment, peace, love, friendship, purpose in life.

He is the embodiment of God's love for us; and He shows us the way to live a life of love and charity. God commands us to love others. But without godly love in our hearts, it is difficult for us to be charitable toward others, especially toward those who seem to be unlovable. Jesus shows us that living life to its fullest involves our ability to encourage and support others not only in their faith walk but also in their most pressing needs. Charity and love are intertwined into one, and this godly virtue changes the heart so that there is room in it for all men, even those who don't understand us or who fail to respond to our love.

What, then, is charity? The *Catechism for Filipino Catholics* defines Charity/Love as the "center of holiness, uniting inseparably both worship of God and service of our fellow human persons. .. Hence it is the love of God and of neighbor which marks the true disciple of Christ". ... PCP II insisted that "all are called to a union of love with God and with one another. All – without exception – **are called to holiness**, the perfection of charity,

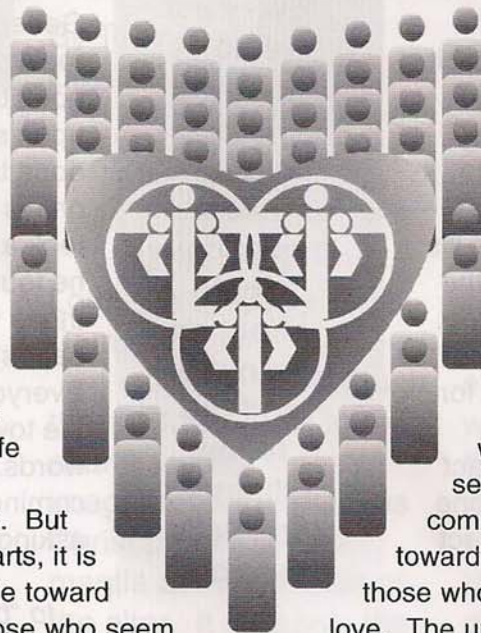
though not all pursue the same path to holiness" (CFC 1400).

Charity/love is experienced in different ways. There is the *agape* love that is perfectly and ultimately illustrated by the love God expressed toward us when Jesus Christ died at the hands of the very people that He came to save. It is characterized through the

willing expressions of selflessness, devotion and commitment – toward God, toward fellow believers and toward those who are not aware of God's love. The unconditionality of this love

extends even to those people we do not like, who are not likeable, and also to our enemies.

Brotherly kindness is an experience of charity/love. When we show a sincere concern for others, we integrate a righteous witness with a Christlike compassion for others. This begins in the family of faith and should extend outwards as a tangible, practical reflection of Christ's love for the human race. After Jesus had called His disciples, He took them with Him into the world – a world of prostitutes, hypocrites, and demon-possessed, a world of sickness and death, a world of the greedy and corrupt. The security He offered them was not in a life of meditative seclusion or isolation, but in a relationship of dependence on Him. Jesus' prayer in John 17 tells us that He did not intend for us to avoid worldly happenings and



situations, but to help us rise above them strengthened by His love and the love of His Father.

Love is a gift. Paul describes the nature of Christian charity in his "hymn to charity" (1 Cor. 13) as a life lived in the fullness of divine love. He affirms that without love, nothing is of value, that it alone can survive everything. By love the Church and the Christian community are built up (Eph. 4:16); by it, we become more perfect in the eyes of the Lord (Phil. 1:9-15).

Love is not just a gift from God but is also communion, an intimate union with God and with our fellowmen. In the First Letter of John, I John 4:16-21, we are clearly instructed to be perfect in love, and this results in the commandment we have from Him: "whoever loves God must also love his brother."

This charity/love is clearly stated in the BCBP's Core Values: Love for God, Love for Community and Country, Commitment to the Lord's Work. And it is most clearly seen in the BCBP Logo. The Cross in the middle of the logo symbolizes Christ who is the heart of the BCBP, with Christian tenets and values central to all community activities. In the arms of the Cross, we see Christ's outstretched arms, welcoming all to His salvific love. We respond to His call to evangelization with the BCBP's own mission to spread the Good News of the Gospel in the marketplace and beyond. The twin figures bent in adoration, embracing the Cross, typify each member's acceptance of Christ as Master and Redeemer. Enveloping the logo is a circle, signifying oneness in purpose, in spirit and in Christ.


God expects from us an unconditional response to his love for us. We love God through our work done well, through having harmonious relationships in family and community, in the way we treat peers and subordinates in the marketplace, in the way we use our leisure time. Our love for God must necessarily be shown in the way we live

charity with those around us.

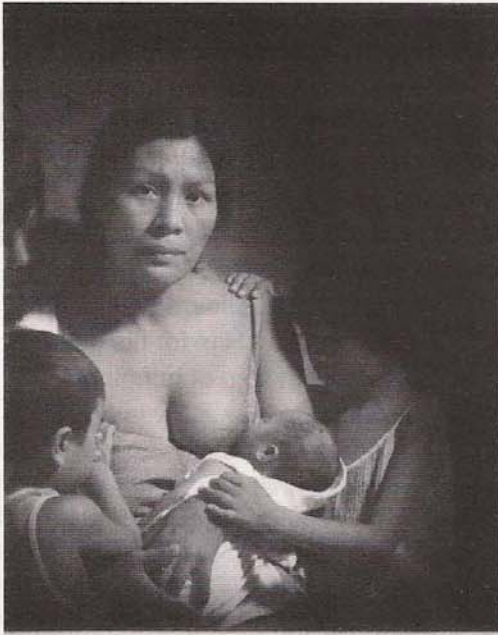
Others look for Christian charity/love in us in our dealings with them, in the respect we show our fellowmen, in the way we help those in need.

One of the best ways we exhibit charity/love is by having a joyful heart and joyful countenance. For joy is the first tribute we owe God our Father and is the simplest, most sincere way of not only thanking Him for his gifts to us, but also of bringing others to Him. Joy is an enormous help in our walk with Christ because it leads us to evangelize in a cheerful and positive way, as the Apostles did after the Resurrection.

Especially nowadays with the world erupting in violence and chaos, how much more do we need joyful hearts. When we reflect on the Fruit of the Holy Spirit (Gal. 5:22-23), we see that joy is the result of love, and that love and joy leave in the soul the peace of God which passes all understanding. St. Augustine defines this as 'tranquillity in order.' The spiritual fruit that are more directly related to our neighbor's welfare are goodness, kindness, patience, faithfulness, humility and self-control. Kindness is precisely the disposition of the heart that inclines us to do good to others, with the succeeding fruit necessary as we reach out in charity to others.

The BCBP's evangelization thrusts, its Eco-Reach program, its community activities – these are all concrete actions to help us live the virtue of Charity/Love. It is said: "Charity begins at home." Yes, it does, it begins with ourselves. But Jesus teaches that this is not enough for us to attain fullness of life in Him. Our love must be seen in everything that we do, and say, and even in what we think. Each act that we perform in love has limitless repercussions. We all need one another. We can all help one another. This is the message of Jesus. This is the vision of the Brotherhood. This is our life as a Christian. 





Bringing Hope to “Nanays”

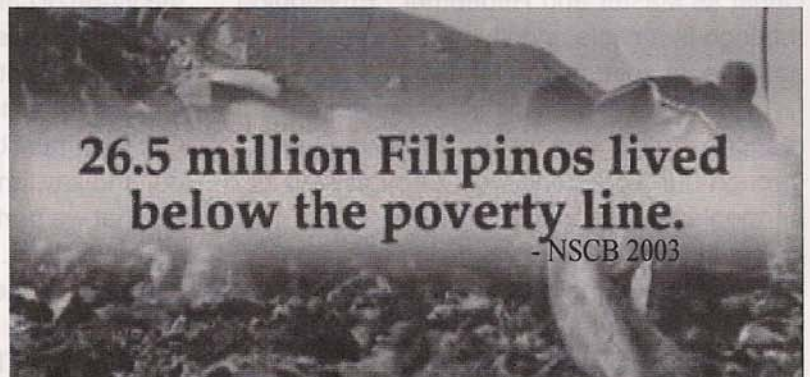
By Manolo B. Jara, BCBP Marikina

There’s an old saying in South Asia, which goes this way, “Give a man a fish and you feed him for just a day. Teach him how to fish and you feed him a lifetime.” Nanay Maribel agrees with this saying. She lives with her husband, a tricycle driver, and their four young children in one of the slum areas in Tondo, Manila. She doesn’t hide the fact that she and her family are poor and that they live a hand-to-mouth existence.

“Of course, we live in the squatters area,” she says in Filipino. “Where will we get the money to buy our own house? My husband is a tricycle driver, earning only so much a day. On a good day, he brings home as much as P250 but there are times when his earnings reach as low as P80 to P100 a day,” she says.

“I’ve tried to augment his income by engaging in practically all sorts of small business. Name it, and I have gone into that – selling bananacue, adidas, gulaman or anything so I could earn extra income for the family,” Nanay Maribel adds. “I know my small business venture helps but the problem is, I don’t have enough revolving capital to sustain it.” More often, she laments, her earnings and even her capital disappear to pay for their electric bill or other basic household needs.

Nanay Maribel and her family belong to the so-called “poorest of the poor” in the Philippines. Statistics regarding their plight are grim and depressing. According to the 2003 findings of the National Statistical Coordination Board (NSCB), a total of 26.5 million Filipinos lived below the poverty line, meaning they subsisted on just \$2 or less a day based on World Bank standards. Of the total, four million lived in abject poverty out there in the countryside. Three of five families were engaged in entrepreneurial activities but only one-fourth had access to loans, the NSCB findings added.





That's not all. In 2004, another national survey showed that 15 percent of the 84 million Filipinos admitted they could not afford to have three square meals a day. And their numbers are increasing at an alarming rate, given these increasingly hard and difficult times.

The "fallouts" from poverty are equally depressing and far-reaching. Poverty, for instance, is the leading cause of death, especially among children; it renders ordinary people vulnerable to exploitation because of their inability to resist duress; and, it afflicts women much more than men.

The children are particularly vulnerable, based on statistics released by the Food and Nutrition Research Institute (FNRI). Three out of 10 children lack


micronutrients like iron, iodine and vitamin A as well as macronutrients like protein and calories. This severe lack makes the children susceptible to anemia, weakens their resistance to diseases and slows their mental development.

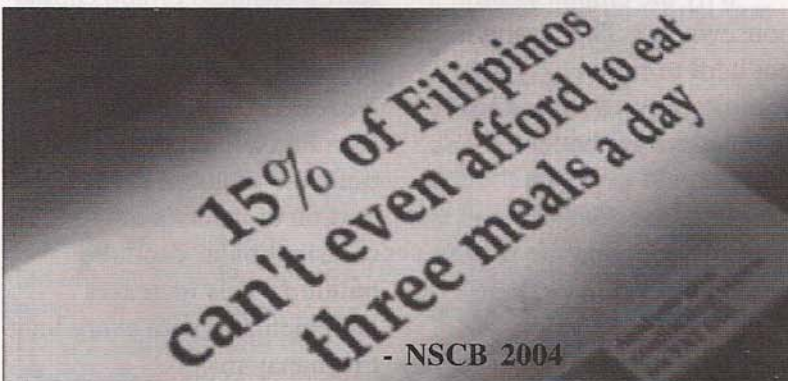
In Metro Manila, the FNRI says more than 700,000 children, aged 0 to five, have become victims of malnutrition. Worse still, 200,000 of the total are described to be "wasting," or already on the brink of death. The World Health Organization (WHO) itself has warned that with a 5 percent case of severe malnutrition among children, this already becomes a serious and major public health problem among nations, especially the poor.

BCBP Eco-Reach Foundation Inc. established

It is against this disturbing backdrop that concerned leaders of the Brotherhood of Christian Businessmen and Professionals (BCBP) decided to do their part and initially help improve the plight of Nanay Maribel and the thousands of other housewives like her in Metro Manila. Toward this end, they established the BCBP Eco-Reach Foundation Inc. with the "seed money" provided by voluntary contributions from the leaders and their friends.

In 2003 the foundation then launched the "Hanap-Buhay" (Livelihood) program which extends loans – at easy installment terms – to "nanays" in the poor communities either to put up small businesses or to sustain or expand the operation of existing ones.

Adding emphasis and urgency to the mission was the talk of Fr. Ben Beltran in one of the meetings of the BCBP national officers and members. He said in Taglish: "Hindi dahil napaiyak na niyong yung participants sa Baptism at CLP (Christian Life Program) ay tapos na ang trabaho ninyo sa BCBP. Hindi puwedeng dasal na lang kayo ng dasal, at kanta na lang nang kanta sa assembly, tapos wala naman kayong ginagawa for your neighbor. You should go out of your comfort zones and reach out to your community." 



And the poor are very much part of your community.”

Actually the concept is not new. It was patterned after the highly-successful and pioneering Grameen Bank program initiated by a development banker in Bangladesh, who wanted to assist impoverished and “idle” housewives to earn extra money to augment the regular income of their husbands. As was often the case, their income was simply not enough even for their basic needs – to provide food on their tables or to buy clothes and send their children to school.

While the two programs are similar in many ways, there is, however, one big difference. Former BCBP national president Louie

The project is our way of continuing the work of Jesus – to help the poor but not just with doleouts. It’s a way to empower the poor to help themselves.”

He also cites the advantages and assistance that the BCBP members, as professionals and businessmen, can provide the beneficiaries. For one thing, the members are able to provide free business advisory services to the housewives. For another, BCBP members are able to create business opportunities for the beneficiaries through linkages with BCBP-managed businesses.

“But above all,” he stresses, “it integrates a sustainable spiritual and values formation program for the members.”

beneficiaries can come up with,” he enthuses. He elaborates. The poor, given the opportunity, want to improve and are desirous of improving their situations. They are capable of using scarce capital efficiently in viable income-generating projects. They are also credit-worthy because they pay back their loans, with interest – and on time.

How does the program work?

Under the program each beneficiary must be jobless, the average income being below P10,000 a month. The family lives in a house made of either a combination of nipa, bamboo, junk and/or recycled materials, has no refrigerator and/or transport vehicle, and has an existing small business needing additional capital or has experience in running a microbusiness and desires to operate it but has no capital.

Qualified nanay-borrowers are allowed to secure a loan from the program. The first loan totals P2,000, payable in 25 weeks. They can use this amount to start a business or add capital to an existing one. After full payment, the nanay can borrow P4,000, then P6,000, then P8,000. At the same time, the program saves a portion of nanay’s monthly contribution as capital buildup. This increases incrementally with every loan that nanay makes.



Morales, the Eco-Reach Foundation chairman and one of its founders, explains, “We wanted to evangelize the poor communities by spreading God’s love and propagating the Word of God. As such, we wanted to help these communities live a life that is in accordance with God’s words and commandments.

Why the emphasis on housewives? The reason is not hard to find. “Statistically, did you know that nanays are better borrowers?” says Mr. Morales. “Besides the loan is meant to augment the income of the family, not be their main source of livelihood. You’d be surprised what our

She can either get the savings immediately, or she can increase her savings as she takes out a higher loan. After about 3.5 years, nanay would have built-up a capital of P8,750, enough to sustain the initial business she put up through the program and stop borrowing.

Because it is not a doleout, the foundation has imposed certain requirements before a nanay is qualified to secure a loan. Foremost among these is that she must attend all sessions of the Compulsory Training Program (CPT) where she and the other housewives learn basic business sense as well as Christian values as these apply to their lives and in running their small businesses. Upon graduation from the CPT, the nanays automatically become members of the Eco-Reach Center. The center is a BCBP-organized network of 25 to 30 member-households desirous of supporting one another in achieving a better quality of life for each member through livelihood programs and values formation.

Another major requirement is for the nanay to sign a paper called the Eco-Reach Guarantee System. As the name implies, the members guarantee each other's obligations. When a member fails to pay her loan on time, the rest of her group become answerable for defaulting on the loan.

To oversee the operation of the program at the grassroots is also a network of community organizers, more popularly known as development officers (DOs), who are also required to undergo training conducted by experts from the foundation. After training, each is assigned to a particular center and is made responsible to ensure the smooth flow of the operation. This includes the timely and prompt collection of loan repayments as well as increasing membership in their areas of assignment.

Eco-Reach results are encouraging!


Nanay Maribel and the other beneficiaries acknowledge that the Eco-Reach program has helped them immensely in earning the extra cash they need to improve their lives. For instance, from her P2,000 loan, a nanay can earn an additional P100 cash per day. This can be used to buy five kilos of rice, or 10 cans of sardines, or 2.5 kilos of galunggong, or 20 packs of noodles, or 100 pieces of pandesal – all welcome additions that can spell the difference between going hungry and having food on the table.

Louie Morales and the other officers of the

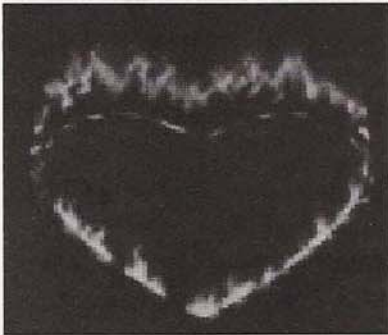
foundation are equally heartened by the progress the program has achieved since its launching in 2003. In just two years, he reports that “growing simply by God’s grace” the foundation now has a loan portfolio of P4.78 million granted to 1,389 beneficiaries in 65 loan centers in Paranaque, Las Pinas, Quezon City and Binan, Laguna.

For 2006, Eco-Reach projects’ loan portfolio and number of beneficiaries expect to reach P10 million and 2,000 respectively. It

“...Eco-Reach program has helped them immensely in earning the extra cash they need to improve their lives.”

projects to open more provincial loan centers in San Pedro, Laguna, Cebu, Cagayan de Oro City, Leyte, Iloilo and Bacolod City. The faith and confidence that Eco-Reach has placed on the nanays as good borrowers is also paying off handsomely. “The collection rate is almost 100%,” says Mr. Morales. “The nanays are indeed reliable loan payers.” But beyond that, the BCBP leadership firmly believes that Eco-Reach allows them and the members to spread the Gospel, through witnessing and service. “It embodies our faith in action.” He cites Proverbs 22:9 that reads: “Those who are generous are blessed, for they share their bread with the poor.” 

HEARTS ON FIRE



"When they arrived at Bethsaida, they brought to him a blind man and begged him to touch him. He took the blind man by the hand and led him outside the village. Putting spittle on his eyes he laid his hands on him and asked, 'Do you see anything?' Looking up he replied, 'I see people looking like trees and walking.' Then he laid hands on his eyes a second time and he saw clearly; his sight was restored and he could see everything distinctly. Then he sent him home and said, 'Do not even go into the village.'" Mark 8:22-26

This year finds me and my wife, Mari in our 20th year in the BCBP Community. It really calls for a celebration, but I still do not know what kind, as a life in the Holy Spirit sincerely lived is already a daily celebration of living in the Lord's presence.

My thoughts bring me back to 1986 to my first few breakfasts at the BCBP Central Chapter (Metro-Club Makati) where I was serving as a breakfast greeter, having just finished our BCLP No. 11 also at the same venue. My role was to very simply shake hands with all who came and hand them or produce an I.D. card for the brothers and their guests. As they came in to

the well-attended venue as early as 6:30 a.m. they were greeted with a warm breakfast and BCBP songs.

Promptly at 7:30, our Breakfast Head/Emcee Bro. Mike Joseph Sr. took the podium for the opening remarks, call for the opening prayer and a couple of jokes. Then the introduction of the sharer would come, I would be asked to close the entrance door to the hallway, a request would be given by Bro. Mike to limit all movements in the room (no food would be served anymore/ no waiters walking around) and to respect with confidentiality the sensitive parts of the sharer's revelations. A no-holds-barred sharing would follow.

But almost every time, the second highlight of the breakfast for me was the closing prayer/discernment of Bro. Mike. Being new to the BCBP, his sincere style of spontaneous prayer/reflection was a fantastic manifestation of the Holy Spirit for me. His outpouring love for the Lord was so evident in every breakfast. No prayer was alike any other and there seemed to be no end to his Spirit-led reflections. As he moved on to another service the rest of us in the breakfast team wondered aloud, 'How does he do it?'

The answer comes from Jesus himself in Mark 9:29 where he replies to the disciples as to why they

could not drive the demon out of a boy possessed by a mute spirit. 'He said to them, "This kind can only come out through prayer."

Although Jesus was referring at that time to the type of healing that occurred, I believe the same still rings true when we serve up the Word of the Lord in our sharings, assemblies, breakfast scriptural responses, action group meetings and teachings. This is why the buzz words, 'you cannot give what you do not have..' are very common in community. The BCBP commitment card states it for that very purpose, 15 minutes of prayer and 15 minutes of Scripture DAILY as a minimum requirement for those seeking a meaningful relationship with the Spirit. Many, if not all our activities and devotions would be meaningless and unproductive without this life of prayer.

Mark 8:22 is also a wonderful illustration of the Lord in SEEKING HIM (...begged him to touch him) whole heartedly, we should first BE LED BY HIM (He took the blind man...by the (His) hand) AND SPEND TIME WITH HIM ALONE (...and led him outside the village.) The blind man was

healed by the Lord for his faith and trust. So, too, can we be healed of our spiritual blindness! We need to be in the same posture of prayer as the blind man in begging Jesus, taking his hand and trusting him, allowing him to lead us anywhere for our own salvation and transformation.

fighting our spiritual blindness and even though struggling, seek what the Spirit is saying to us and the BCBP community, for it is Jesus leading us by the hand to his kingdom.


Sometimes, we or our leaders go out on a limb in prayer, expressing what we sense from the Spirit. A spirit of trust should be developed

"... seek what the Spirit is saying to us and the BCBP community..."

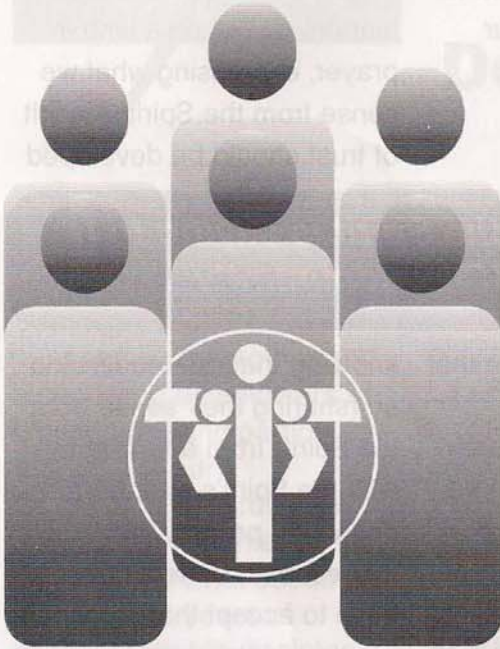
We also need to see that we will be healed of our spiritual blindness gradually and in stages as we mature in the Spirit (...I see people looking like trees and walking). Learning to listen to the proddings of the Spirit will sometimes not be crystal clear, we can even expect that we may not see or hear the Spirit in His fullness in this earthly life, but maybe only in Eternal life where we will encounter the LIVING WORD.

But we can trust in faith as we live as his disciples that that stage WILL COME (Then he laid hands on his eyes a second time and he saw clearly....). So even as we receive our sense from the Spirit, an inspiration or even just a word or phrase or vision, we must persist in

knowing that our leaders do so (sharing their sense from the Spirit) from a familiarity with the Spirit's way, from answered prayers and trained discernment. We have to accept that maybe in our time instead of big voices coming from the sky or pillars of fire to guide us through the night our Lord will send us dedicated men and women in our praying community who constantly seek Him and his will.

I am confident that if we in trust accept the leadings of the Spirit expressed through our community we will exclaim in unison with the disciples who on the road to Emmaus encountered the Lord and expressed in amazement... 'were not our hearts on fire as he spoke the word to us.'" 

Growing A Caring Community



Kingdom by John Fuellenbach, SVD.)

Constituent elements of the bond of Community include mutual trust, acceptance, openness and support. The fruit of this unique bonding among its members is the awareness of the goodness of the people around and their struggle to rise above their weaknesses.

This bonding in Christ-centered caring and sharing is what enables a Christian Community like the BCBP to make an impact in the lives of its members, and ideally, encourage them to leadership formation and marketplace evangelization.

One of the key points in BCBP President Bobby's keynote address (see Sept Dec 2005 Kapatiran) is just that — as part of living out its Mission and Vision, the Brotherhood **must be** a loving and caring community ... not only caring for its members but

also for all others especially the underprivileged.

There are many ways we in the BCBP show our care and concern for others — in our action groups, in our service, in our one-on-ones, in our prayers, in our advocacies and reach-out activities.

So how can we be even more loving and caring? To help us respond to this challenge I would like to share with you a story called "The Messiah Is One of Us" that highlights an important anchoring principle of a Christian community and tells about how one community grew and made an impact through loving and caring for one another.

The Messiah Is One of Us

Once upon a time there was an abbot of a countryside monastery who was very good friends with the rabbi of a local synagogue. Times were hard ...

What is a Christian community? Fuellenbach believes that basically it is a group of people bonded together into a caring, sharing, faith-reflecting, praying and serving community in which ongoing Christian formation takes place. It is a venue and springboard for evangelization and catechesis. As a vibrant Gospel-based, people-oriented and Spirit-led gathering, it is an integral part of the Body of Christ, the Church. (*Church: Community for the*

The abbot found his community dwindling and the faith life of his monks shallow and lifeless. Life in the monastery was dying. He went to his friend and wept. His friend, the rabbi, comforted him and told him: "There is something you need to know, my brother. We have long known in the Jewish community that the Messiah is one of you."

"What," exclaimed the abbot, "the Messiah is one of us? How can that be?"

But the rabbi insisted that it was so, and the abbot went back to his monastery wondering and praying, comforted and excited.

Once back in the monastery, walking down the halls and in the courtyard, he would pass by a monk and wonder if he was the one. Sitting in chapel, praying, he would hear a voice and look


intently at a face and wonder if he was the one, and he began to treat all of his brothers with respect, with kindness and awe, with reverence. Soon it became quite noticeable.

One of the other brothers came to him and asked him what had happened to him. After some coaxing, he told him what the rabbi had said. Soon the other monk was looking at his brothers differently and wondering. The word spread through the monastery quickly: the Messiah is one of us. Soon the whole monastery was full of life, worship, kindness, and grace. The prayer life blossomed rich and passionate, devoted, and the psalms and liturgy and services were alive and vibrant. Soon the surrounding villagers were coming to the services and listening and watching intently, and there were

many who wished to join the community.

After their novitiate, when they took their vows, they were told the mystery, the truth that their life was based upon, the source of their strength and life together: The Messiah is one of us.

The monastery grew and expanded into house after house, and all of the monks grew in wisdom, age, and grace before the others and the eyes of God. And they say that even now, if you stumble across this place, where there is life and hope and kindness and graciousness, that the secret is the same: The Messiah is one of us.

(Source: Megan McKenna in *Mary: Shadow of Grace*, taken from *Spiritual Literacy* by Frederic and Mary Ann Brussat) 

Celebrating Community

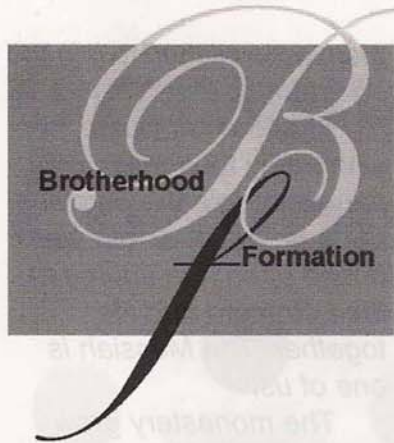
Signs of community – its meaning and its beauty – can be found even in the simplest of activities if we only look.

Gather into a circle and hand out three or four balls of colored yarn

to different people in the circle. Toss the balls back and forth to one another across the circle, each holding onto a piece of the yarn that he/she receives, then tossing the ball to another, so that a multi-

colored web will form and stretch across the center of the circle.

Now, take turns and one by one wiggle your yarn. What happens to the web? How is this web like our community?



We asked Larry Veloso, Chairman of the Board of Trustees and concurrently National Service Coordinator for Formation, to share with us how he sees the formation programs of the BCBP during the next three years.

This is what he had to say. –Nancy R. Catan



Deciding for the Lord, Imitating Jesus

A Look at BCBP's Formation Thrusts

What is your goal or vision of the BCBP in the coming years?

I see every brother and sister living as followers of Christ, adhering particularly to Part A of our Commitment Card. How do we plan to achieve this? By imitating what Jesus did during his 3-years of walking with his disciples. He engaged them in one-on-one conversations. He sat down with them and taught them. He demonstrated compassionate action through his shepherding and coaching. He encouraged them to imitate Him.

What do you feel is the KEY to achieving this?

Firstly, I believe that every member of the Brotherhood must decide for the Lord, must make a commitment to the Lord especially in terms of prayer, scripture and an

intimate personal relationship with Him, not only during the Christian Life Program, but every day of his/her life. This involves the Intra-Personal Formation of members and should result in each member's looking forward to active participation in all BCBP activities.

We have many good teaching tracks on intra-personal formation; they just need to be absorbed and lived out in our daily lives. I believe that in order to have victory in the marketplace, we need to first experience victory in ourselves.

Secondly, it is the AGLs from the top (BOT level) all the way down the line from the Area Managers, RCDs, CHs, ULs to the chapter AGLs who are the keys to our achieving this goal/vision within the 3-year's time frame. It is the AGL who is responsible for bringing his members to

the Lord – to spend time with the Lord each day, to study and meditate on His Word each day, and to participate regularly in the worship life of their church so that they may develop an intimate personal relationship with our Lord Jesus Christ. As they grow in knowledge and love of the Lord Jesus, only then can they make a genuine decision for Jesus – to make Jesus the Lord of their lives. Then the Holy Spirit can mold them and transform them into the disciples/followers that the Lord Jesus wants them to be.

What are your ideas on leadership formation in the Brotherhood?

For me, one of the best ways to develop leaders in our community is to support our Action Group Leaders in terms of skills training and development. For this we have the basics

in the 5 sets of BCBP Skills Training Manuals: BCLP Staff Training, Action Group Leaders Training, Strengthening and Repair of Relationships, Formats in Action Group Meetings, and Growth of Action Group Members. These manuals can be supplemented with the modules in the Discipleship/Leadership Training tracks and the Spiritual Formation for Community Leaders Manual.

Leaders in the BCBP are formed as they live out honestly and sincerely their Commitment Cards. And the adage that we learn best by doing, by practicing what we preach, or as Fr. Herb Schneider puts it, walking our talk is really the way leaders are formed.

What about on-going formation of senior members of the BCBP? Many of them have had the teachings you have described. What do they do now?

Senior members, especially those who have held major service positions in the past, have an important role to play and this is to help AGLs and Unit Leaders in their respective chapters and outreaches fulfill their roles and responsibilities as AGLs and ULs. Of course, such help should be coordinated at all times

with the chapter head. Look back to what Jesus did: one-on-one conversations, small group teachings, and shepherding and coaching. We can all help each other grow.

Another major role that I believe the senior members should take on is to actively participate in the Intercessory Prayer Ministry of their chapter. Personally I experienced this. When I had completed my assignment as RCD and resumed regular attendance in my chapter, I was assigned to be a member of the Intercessory Prayer Group. This was a most rewarding


the healing power of our Lord in action is truly awesome! And as senior members, we all need to have a similar continuing dynamic relationship with the power of the Holy Spirit.

Still another area that senior members can contribute their expertise and experience to are the pro-poor programs and activities. This is a great opportunity for all of us, not only the senior members, to live out our teachings and become personally involved in compassionate action. I believe this is also a wonderful area in which we can grow spiritually and become more like Jesus.

“... I believe that in order to have victory in the marketplace, we need to first experience victory in ourselves.”

experience for me – in terms of service, but most of all in terms of my personal growth. Praying for other members who are sick, who are troubled, who face life-changing circumstances, led me to a deeper understanding of Jesus’ compassion and concern for his flock. My personal relationship with Him deepened and strengthened as I prayed for others, as did my compassion and concern for those in need. Seeing

Do you foresee any changes in the present Formation Programs?

We already have enough teachings and manuals. What we need is to get these to all members. We will follow the Formation Program that is in place. However, the chapter leadership, subject to the approval of their Regional Council Director, will be given the option to choose which teachings/ trainings would be given in order to address  24

1. Tithing is a means of worship. Proverbs 3:9 exhorts us to honor Yahweh with our first fruits. First and foremost, tithing represents a practical expression of worshipping the Lord with our substance. Tithing is not meant to be a meaningless ritual but a sincere reflection of heartfelt honor, reverence, and gratitude to the Lord for His loving care, compassion, and provision for us.

2. It is a means of building faith. Tithing is a means of reinforcing our confidence, faith and dependence on God's promise of provision and support. In Malachi 3:10, God even challenges us to *"Bring the whole tithe into the storehouse ... and try me in this ... Shall I not open for you the floodgates of heaven, to pour down blessing upon you without measure?"*

3. Tithing provides financial support for the Church and its ministries. It is God's way of meeting the financial needs of the Church including the various facets of church maintenance and administration, evangelistic outreaches, support organizations like the BCBP, and other ministries and charities.

What did Jesus have to say about tithing?

Although Christ put an end to the curse of the Law and did away with the ceremonial requirements involving sacrifices, dietary restrictions, washings, circumcision, holy days, and a host of other ordinances, He did not terminate the moral obligation of the Law.

In the Gospel of Matthew, Christ confirmed the tithe principle when He chided the scribes and Pharisees for their spiritual hypocrisy and inconsistency (Matthew 23:23).

Though Christ strongly challenged the Pharisees' perversion of the tithe principle through their legalism and spiritual hypocrisy, He was careful to qualify his challenge by stating that the principle should not be discarded or discontinued.

Tithing is not a dead, legalistic observance. Rather, it is an act of spiritual consecration that involves our heart attitude toward God. It touches on our moral responsibility of spiritual stewardship, honesty, faithfulness, thankfulness, and heartfelt devotion. It challenges the carnal spirit of materialist affection, greed, covetousness, ingratitude, and selfishness. Tithing is an external act that should reflect the godly virtues of the heart towards Christ.

Abraham set the example for us.

Scripture refers to Abraham as the "Father of all those who believe" (Romans 4:11) and says that all who believe in Jesus Christ "are children of Abraham" (Galatians 3:7). Abraham set the example for us and established the pattern when he offered tithes to Melchizedek (Genesis 14:20). The Bible depicts Melchizedek as a clear type of Jesus Christ (Hebrews 7:1-3). Since Father Abraham gave tithes to Melchizedek,


his godly example demonstrates a spiritual pattern of obedience for every New Testament believer to follow.



Why do some people withhold their tithes?

1. *Ignorance.* Some people have never adjusted their lifestyle and incomes to the tithe principle because of lack of sufficient scriptural instruction concerning its spiritual significance.

2. *Selfishness, materialism and greed.* A reluctance to tithe is often the result of a materialistic spirit. A failure to surrender our finances to the principles of God's Word is often a sign that a lingering attitude of covetousness and materialism has not been adequately dealt with.

3. *Distrust and unbelief.* Some Christians have never come to a place of secure confidence in the Lord's promise to provide for our every need (Phil. 4:19). Instead of trusting in the Word of the Lord, they depend upon their own finances, material resources and natural abilities. 

4. *An ungrateful spirit.* A failure to appreciate the depth of what Christ has accomplished for us often manifests itself in a miserly spirit of financial stinginess that selfishly withholds thankful support of the church, the kingdom of God and the work of the Gospel.

What happens if we refuse to tithe?

God warns us against withholding our tithes. *“Dare a man rob God? Yet you are robbing me! And you say, ‘How do we rob you?’ In tithes and in offerings! You are indeed accursed, for you, the whole nation, rob me.”* (Malachi 3:8-9).

God bluntly characterizes those who withhold the tithes as thieves. Since the tithe does not belong to us in the first place, our refusal to honor God with what is rightfully his amounts to an act of spiritual thievery. Our desire to selfishly withhold the tithe and squander it upon our temporal pleasures, pastimes, and pursuits reveals an inner attitude of a heart that is corrupted with a miserly spirit of materialism, greed, self-centeredness, covetousness, ingratitude, dishonesty and unfaithfulness!

An obstinate refusal to tithe will inevitably result in detrimental consequences. A person who stubbornly refuses to surrender his life completely to Christ’s Lordship will never become a strong, victorious Christian. An unwillingness to yield our finances and possessions to Christ may be an indication of

spiritual selfishness, distrust, dishonesty and greed. Such a stingy, materialistic mentality is detrimental to a healthy spiritual growth; an impoverished spirit in giving inevitably leads to spiritual poverty. Proverbs 11:24 tells us that those who are generous increase their riches, but those who are misers impoverish themselves.

A Christian who refuses to trust God’s financial provision will experience a stunted and anemic faith walk. If a person cannot express his love and gratitude to the Lord in the use of his possessions and income, he will never experience the riches of joy, appreciation, thankfulness, contentment, and reward that are possible through totally surrendering one’s life to Christ.



God’s blesses those who tithe.


Though our motives for tithing and giving should not be mercenary, God has graciously promised abundant blessings to the faithful, consistent tither. He promises Spiritual and Material Blessings (Malachi 3:10; 2 Cor. 9:6; Proverbs 11:25; Luke 6:38). God assures us of Divine Protection. He has promised

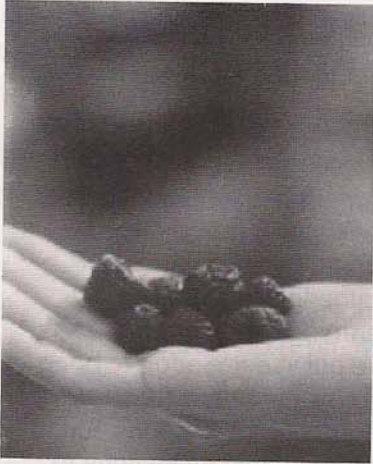
to protect the faithful tither from the ravages of the devourer. He will establish a hedge against financial disaster, enable our possessions to last longer, and cause our 90% to go much further than our 100% (Malachi 3:10-11).

God also promises us Eternal Rewards when we tithe. In a very real sense, our tithing represents a practical investment in the Kingdom of God and has a direct impact upon our eternal destiny and heavenly reward (Matthew 6:19-21).

What should I do now?

Scripture clearly exhorts us “to bring all the tithes into the storehouse” (Malachi 3:10). The “storehouse” is the House of the Lord where spiritual provision is provided for God’s people. Today, since the Body of Christ has many manifestations (churches, communities, overseas ministries, hospitals, caritas, etc.), we are faced with the question, “Where do I bring my tithe?” and “How much?”

Our tithes are to be given to the place or places that feed us spiritually. If your spiritual growth comes from BCBP, then BCBP should be a channel for your tithes since membership entails responsibilities as well as privileges. Likewise since we receive our sacramental graces through the Catholic Church, part of our tithe must go to the Church. Our tithes should not be sent to other worthwhile or charitable institutions outside of our local church or community, or be mailed 



to T.V. or radio evangelists, missionaries, orphanages or other spiritual projects. This type of support falls under the category of freewill offerings, or love offerings, or alms, which are above and beyond the minimum responsibility of tithing.

Since the tithe "is the Lord's" (Leviticus 27:30) and does not belong to us, it is not ours to do with as we please. It is not our right or prerogative to send it where we like. God has clearly instructed us to deposit it in the storehouse – the place/s from where we receive our spiritual nourishment.

How much? The old covenant required simple percentages. The new covenant has no set percentages. Instead, it requires more soul searching, more training for the conscience, more selfless love for others, more faith, more voluntary sacrifice and less compulsion. It tests our values, what we treasure most and where our hearts are.

We need to remember that the Lord challenges us to test him with our tithes ...

Brothers and sisters, will we pass His test? **X**

STRAY BULLETS

By Ed Adriano, BCBP Alabang

Why go to the BCBP Breakfast?



Submission to authority

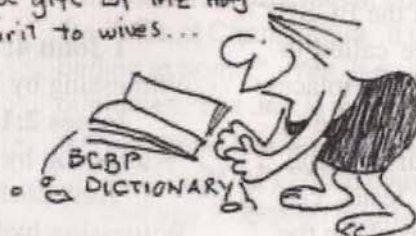
HONOR YOUR CHAPTER HEAD.



A FOOTNOTE TO THE TEN COMMANDMENTS

Exercising the Gifts

Discernment. n.
 a gift of the Holy Spirit to wives...



Reprinted from *TAMBULI*, Jan-April 2005
 (BCBP Alabang Newsletter)

Going Beyond the Line

Once had an officemate who during planning sessions would present outrageous ideas. He would invite censure and ridicule but persisted in this type of behavior. He would then tell me that future development would validate his proposals. And he was right. Management eventually adopted projects that it originally deemed unworkable and had him initiate them. And many of his projects became guideposts in the industry.

This friend was a maverick. Can we dare to be like him? More often than not, we prefer to sit smugly,

act conventionally, not rock the boat and avoid ridicule. We look at things and say, this has worked just fine, so there is no need to change it. Mavericks are essential creatures in an organization or a group. A herd with no maverick huddles together, heads down, shoulders together and without direction.

Our Lord Jesus was a maverick. He came and broke fresh ground with his teachings. He alienated many, the Pharisees, specially, but He continued with His work. He was a man driven with the intention of saving mankind from the rut it was in.

Can we dare to be like Him? Can we let go of our comfort zones? Can we

sacrifice our time, effort and finances to serve others? Can we initiate new ways of making our Action Group meetings and other BCBP gatherings interesting, learning experiences? Can we put in extra effort to bring in new members? Can we share our experiences during the breakfast as lessons to others? Can we prioritize our activities for God? Can we utilize our God-given talents to become leaders in community? Can we inject purpose and enthusiasm of mission into our actions?

Romans 12:2 says: "Do not be conformed to this world, but be transformed by the renewing of your mind." Let us go beyond the line of conformity. Let God have command of our lives. When the Holy Spirit infuses His gifts to guide our lives, we will be transformed, break out of the mold we are in and attain the uniqueness that man is, in the eyes of God. **K**

Witnessing Effectively

As members of the BCBP Community, we are called to bring Christ to the marketplace and bring the marketplace to Christ. This is our mission. We are answering Jesus' call in Mark 16:15 to proclaim the Good News.

We can witness by Love, by Life, by Word, by Caring and Sharing.

1 John 4:7-21
 Witnessing by Love

James 2:14-17

Witnessing by Life

Acts 26:1-29

Witnessing by Word

Matt 25:35-40

Witnessing by Caring and Sharing



Bible Sharing

Sharing Starters:

1. How are you witnessing Christ?
2. How can you more effectively evangelize in each of these four areas?
3. How can your Action Group/Outreach/Chapter become a more effective witness for Christ?

One Minute Meditation

By Fernando de Larrazabal

Denial and Repentance

“Just then a cock crowed a second time and Peter remembered what Jesus had said to him, “Before the cock crows twice you will deny me three times.” Mark 14:72



Prior to this prediction, Peter assures Jesus of his love and faithfulness; nevertheless, Jesus predicts Peter will deny him. Confronted and accused by those who had seen him as one of Jesus’ followers, Peter fears for his life and denies knowing Jesus, not once but three times.

Burdened with remorse and sorrow, Peter later recognizes his denial, repents, and is forgiven.

How often have people, for fear of being mocked and ridiculed, failed to stand up and defend their Christian beliefs, reluctant to voice them out! There is danger when we take for granted our faith and could, like Peter, deny it.

Peter, who was chosen and appointed by Jesus to oversee the Church he had instituted, denies Jesus three times. How often do we turn our backs and deny Jesus with our sins – three times or many times over? Like Peter, we believe in God’s mercy and forgiveness, and like Peter who repented, we will surely be forgiven.

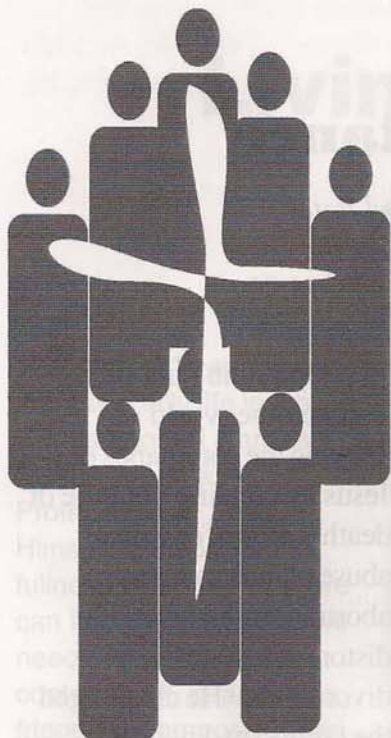
Pope John Paul II accused the world of denying the commands of Jesus by creating a culture of death – crime for gain, abuse of human rights, abortion, euthanasia, distorted sexual behavior, divorce, etc. He challenged the faithful to defend a culture of life and adhere to the teachings of Jesus and his Church.

We are all sinners and, like Peter, deny Jesus with our sins. We need to follow Peter’s example by recognizing our sins and atoning for them. This year the period of Lent should remind us of what Jesus went through to redeem us. He was nailed to the cross and bore our iniquities. We need to believe in the gospel and reform our lives.

Prayer

Dear Jesus, I accuse myself of the number of times I have sinned against you. I have denied you and pray that I may have the strength and determination to never sin against you. Help me reject the culture of death and espouse and live the culture of Life. Amen.

—Source: *Trial of Faith* by Fernando De Larrazabal (St. Paul’s Philippines, c2003).



“Jesus is with us!”

By Tony Garcia, BCBP
Davao

I asked, “Who is with us?”

He answered, “The Lord, the Lord is with us. Come and see.”

I followed him through the rightmost lane to the altar and beheld the image of our Lord Jesus Christ printed on the mantle at the left side of the altar. It was only the neck and face of our Lord. His face looked weary, sad and in pain; the crown of thorns was on his head.

The side mantle where the image appeared was swaying slowly even though there was no wind or electric fan directed at it or even nearby. Every time the mantle swayed in front and toward us, the image would become clearer. We looked at the church wall in front and at the

side thinking that it might be a reflection but saw nothing that could have caused it.

Everybody in the church saw this manifestation of our Lord’s presence. And everyone looked with awe and mixed feelings of fear, admiration and reverence. Brothers and sisters were praying, some standing with misty eyes, others kneeling with tears rolling down their cheeks. The image remained visible to us for about 20 to 25 minutes before it slowly disappeared. It was a great and wonderful scene, a once-in-a-lifetime experience for most of us.

I remember a response to one of the Psalms that says: “Lord, make us turn to you, Let us see your face and we shall be saved.” The Lord was so gracious and kind to have chosen us to whom He would show his face. Truly I feel that the BCBP is blessed! All praise and glory are His! **K**

It happened during our first BCLP in our Tagum Outreach during the Baptism of the Holy Spirit. The church was solemnly quiet. Everyone was silently praying. The Music Ministry members were softly singing BCBP worship songs as the BCLP participants were being baptized. I was seated in the back of the church, praying and watching the proceedings.

Suddenly the course leader came to me and said, “He is here! He is with us!”

I, Witness

My Restoration in the Jubilee Year



By Ciso Cayabyab, BCBP Las Piñas

2000 was the Year of Jubilee. But it certainly didn't seem like that to me as the year opened. My business had been going down prior to 2000. My creditors were haunting me like ghosts. The company that I had established as a joint venture with the Dutch was gasping for liquidity. I could see that many areas of commerce were the evil one's domain and that he was trying to confuse and cheat me out of God's promises.

Since it was the Jubilee year, I had high hopes that finally I would be restored in fulfillment of God's promise (Leviticus 25). By mid-2000, business continued to be lackluster, so I intensified my prayer time. Eventually I started

going to mass every day, knowing that this is the highest form of prayer. I realized that a business strategy is worthless without a spiritual strategy.

One day my reflection anchored on the prayer of Hezekiah in 2 Kings 20:2-3 and I quote: "Hezekiah turned to the wall and prayed: Remember, Lord, that I have served you faithfully and loyally and I have always tried to do what you wanted me to. And he began to cry bitterly." As I turned to God, I prayed and wept, too.

Almost at the end of that Jubilee Year, God finally answered my prayers — but not in the way that I had envisioned.

God did not restore my company. Instead I was offered a position by a UK multinational as Director for Operations, responsible for building their business in South East Asian countries. These were the same countries I had been previously managing with my former Swiss employer before I decided to put up my own ventures.

The Lord's infinite kindness sustains! He truly restored me in the Year of the Jubilee as He had promised: "On this year of Jubilee each of you shall return to his own property..." (Lev 25:13). I now realize that God is more interested in our comebacks than in our setbacks. All glory is His! ✠