

THE CALL OF THE ENTREPRENEUR

A merchant banker. A failing dairy farmer. A refugee from Communist China. One risked his savings. One risked his farm. One risked his life.

Why do their stories matter? Because how we view entrepreneurs—as greedy or altruistic, as virtuous or vicious—shapes the destinies of individuals and nations.

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December 2007



KAPATIRAN

M A G A Z I N E


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Although this is the December 2007 issue, by the time you receive your copy it will be the New Year. And so, on behalf of the KAPATIRAN staff, contributors, and editorial board, I extend our wishes that this year will be a Joyful and Spirit-filled New Year!

As BCBP businessmen and professionals, we should not only be involved in our own livelihood endeavors, but we must also be salt and light in the marketplace. We need to be creative visionaries in seeking to provide honest livelihood for others. This is the focus of this issue: the Call of the Entrepreneur (my editorial), and the BCBP's Challenge to answer this call by President Bobby Laviña.

The BCBP's Eco-Reach program is responding to this challenge by helping create small business entrepreneurs of the nanays. Rey Feria in his interview outlines ways that we can participate in answering “the Call”.

Another aspect of answering this challenge is by living out God's call to love. My Back to Basics article emphasizes that our response to this call to love and share God's love is our choice. And it is in the choices we make that our characters are molded.

Let this Year 2008 be a BCBP year, not only of calls and challenges, but of positive response and satisfying answers. Let us choose to answer God's call to love. 

*Nancy R. Catan***EDITORIAL BOARD**

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Fax No. 819-0051. E-mail address: kapatiran@bcbp.org. Contributions are encouraged, however, they shall be subject to editing and selection.

Happy New Year!

Happy New Year!

"Happy New Year" has become such a standard greeting and byword, it's so easy to just mouth it, without really thinking what it means to wish someone a happy year. This year, even as we do wish you happiness, allow us to shake things up a bit, and point you towards a longer way certainly, but one that might just get you there in better shape, and for real:

May God bless you...

May God bless you with discomfort

*At easy answers, half-truths, and superficial relationships
So that you may live deep within your heart.*

May God bless you with anger

*At injustice, oppression, and exploitation of people,
So that you may work for justice, freedom and peace.*

May God bless you with tears

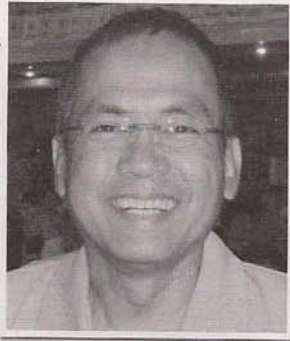
*To shed for those who suffer pain, rejection, hunger and war,
So that you may reach out your hand to comfort them and
To turn their pain into joy.*

And may God bless you with enough foolishness

*To believe that you can make a difference in the world,
So that you can do what others claim can not be done
To bring justice and kindness to all our children and the poor.*

Amen.

We thank Annie Salvador, BCBP Baguio, for sending in this provocative thought for the New Year. ☩



The BCBP Challenge

By Bobby Laviña,
BCBP President

Businessmen, Entrepreneurs and Professionals as Epiphany

The feast of the Epiphany, to me, is an extra meaningful date in the Christmas calendar for the BCBP member. Sure, Christmas day and the Solemnity of the Blessed Virgin Mary are great feasts to be celebrated by all but the Epiphany is OUR feast. It commemorates Christ's message that we, the gentiles, are also saved. It also reminds us that we, businessmen, entrepreneurs and professionals, can and should BE Christ's presence and the reflection of His abiding love in the marketplace today.

Last November 10, the BCBP co-sponsored the film showing of "The Call of the Entrepreneur", produced by the Acton Institute. It is a film that basically says that entrepreneurs, businessmen and professionals are called to be Christ's salt and light in the marketplace, by providing services and products that make life better for everyone else and creating jobs and wealth for the rest of us. Below is an extract from my closing remarks made after the film showing:

"Can the business firm of the 21st Century generate profits and accumulate wealth and also

become a moral community to help shape the human character and behavior? A community that is focused on the dignity and worth of every person? A community with soul? A community where, in the process of serving customers and making money, it's okay to raise the question of God and the source of moral authority? A community where truth is not an option but a mandate? A community where people view themselves as stewards rather than owners?

These are the questions I had before I saw this film and read the book, not because I don't like the objective of achieving such a state of affairs but because I have had many frustrations in the pursuit of such an ideal.

The fact that you are here, I think, also reflects either the same level of frustration or some desire to find the way.

Archbishop Angel L. Lagdameo, the President of the Catholic Bishops Conference of the Philippines, in a talk entitled, "Sowing Seeds of Hope Through Moral Values" said that he believes that in order to cure the many social ills in our country today, we need good governance and prophetic leadership. Leaders must be



grounded “in the values of justice and honesty, truth and integrity, credibility and accountability, transparency and stewardship.”

Entrepreneurs are leaders... entrepreneurs make an investment of time, effort and money (wages, operating expenses and such) even before they see any kind of return. They are people with creativity and vision. They venture into fields the rest of us are afraid to enter whether from lack of skill, resources or guts. As such, entrepreneurs provide a truly valuable service to the community.

But there is another area where entrepreneurs and businessmen are called to lead and that is in working towards that ideal community I spoke of earlier. This, however, means being ready to take a stand that might not be so popular... It means being entrepreneurs and businessmen and professionals endowed with moral courage. As in the case of Jimmy Lai, founder of Giordano, makers of the popular casual garments, whom we heard and saw in the film.

Moral courage is not about facing physical challenges. It is about facing mental challenges that could harm one’s reputation or image or standing in society. These are challenges that are deeply connected to our core moral values.

William Ian Miller, in his book **The Mystery of Courage**, says,

“For us, moral courage has come to mean the capacity to overcome the fear of shame and humiliation in order to admit one’s mistakes, to confess a wrong, to reject evil conformity, to denounce injustice and also to defy immoral or imprudent orders.”

The Brotherhood of Christian Businessmen and Professionals, the BCBP, is a nationwide Catholic renewal organization of some 30,000 Christian men and women in 115 chapters and outreaches all over the country and in California, whose upbringing, education,

training and current life situations have placed them in the midst of the marketplace. It is here in the business milieu that BCBP members work to bring Christian values and ethics into the business and professional world and to bring the marketplace to God.




Bobby with Fr. Sirico and Ramon Lopez

In fact we have just published a book entitled “Living the Moral Life Today” authored by Fr. Pat Giordano, S.J. and Nancy Russell Catan, a member of BCBP Manila... I think it is a valuable guide for those seeking to build a better, freer, more virtuous marketplace.

In a section of that book, the authors write, “... We are called to be heroic Christians in whatever state of life we are in, wherever God has planted us. This demands from us the exercise of moral courage in discerning the righteous, just and loving response to the real life challenges that confront us. We recognize that for a society, community or nation to prosper, its economic growth must be accompanied, hand in hand, with appropriate social responsibility anchored in sound moral values.”

Thank you all once again for joining us in this film showing. We hope we have helped clarify your thinking and that you share with us the belief that entrepreneurs, businessmen and professionals are indeed called to make life better for the rest of us.”

The heroes of the gospel story of the feast of the Epiphany (Matt: 2, 1-12) are the magi. They were wise men who read the writings of the prophets, recognized the sign of the star and followed it. More than this, the magi chose to protect Jesus and not to go back to Herod. I think, the example of the magi tells us to spend time studying the word of God, to understand it and to recognize its fulfillment in our lives. It also calls for us, businessmen, entrepreneurs and professionals, to take a stand for Jesus wherever we are. We are called to be His presence in the marketplace. 

Editorial*By Nancy R. Catan, BCBP Manila*

The Call of the Entrepreneur

I found the film "The Call of the Entrepreneur" much more interesting and inspiring than I had expected. The method of presenting real life situations of entrepreneurs brought to the screen a vividness and clarity of how the mind of the entrepreneur works in following his vision, in creating something new, whether idea or product, and in carrying out this vision not only for self but to upbuild others at the same time.

In the film we meet a merchant banker, a dairy farmer and a refugee from Communist China. The banker risks his savings and his reputation to help others finance their dreams. The dairy farmer, faced with bankruptcy due to severely fluctuating prices of milk and the rising costs of keeping a herd of dairy cows, converts his fields and pasture lands into a source for organic composting material with his animals contributing their manure for enriching the compost. Not only his farm, but this entrepreneur-minded farmer reaches out and enlists neighboring farms in the enterprise, becoming one of the region's foremost producers of organic compost. The refugee from Communist China through much sacrifice and at

the risk of his life sets up a small garments business that through his vision and much hard work becomes the well-known firm of Giordano.

Personally I was caught up in the story of the dairy farmer, since his situation was much the same as the one that I grew up in, and that my father and brother subsequently found themselves in ... the situation that a small family dairy farm exists at survival level trusting in God for the crops to grow. If the price of milk fluctuates, so too does the income of the farmer. It was heartwarming for me to see that the film's farmer risked everything, and turned entrepreneur, converting agro-waste material into high-value compost that had a ready market.

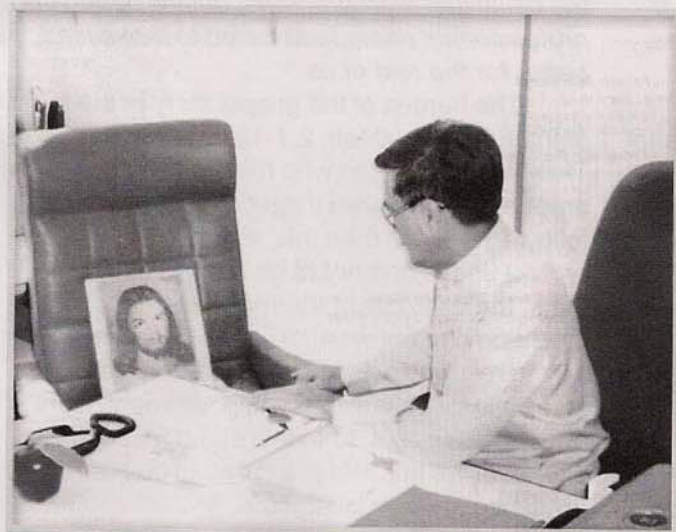
Again, I was very interested in that business since my husband Jun has also entered into creative waste recycling with his entrepreneurial vision as an inventor, converting biowaste materials into big volume 100% vermicast organic fertilizer and patented green charcoal fuel, for which he has been multi-awarded both in this country and internationally. Recently, he was featured as one of four Asian inventor-entrepreneurs in the August 2007 Asian

Edition of the Reader's Digest.

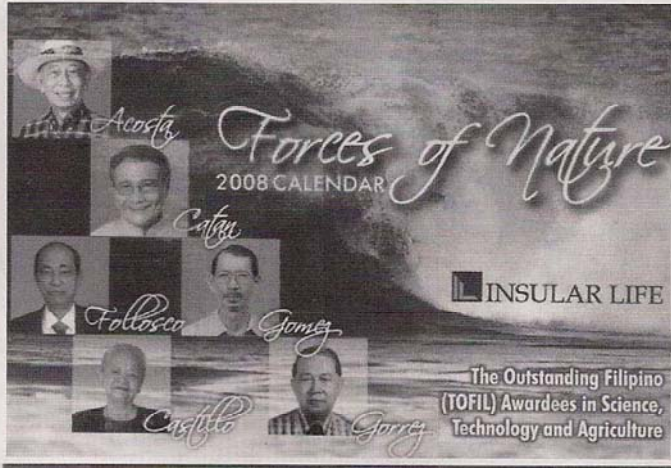
Jun is really an entrepreneur at heart, founding the MAPECON business with a capital of only P400 in 1961. Incidentally he raised half of that capital by selling a typewriter that he had received as a gift during his 1959 trip to the US as a 4-H youth leader. Throughout the years

JESUS sits beside me *Jun Catan, Manila Chapter*

In my office Jesus sits beside me. In His executive chair is His picture and a bible opened to the readings for the day. This makes it very easy for me to consult Him throughout the day.



since then Jun has followed his dream to become the nation's largest and leader in pest control, using his inventions to back up his vision that the Philippines can be self-reliant in pest control, in both urban areas and agriculture. In 1975 the JayCeers recognized him as a



TOYM awardee for Entrepreneurship, and again in 1995, he received the JayCeers' TOFIL award in the field of Science and Technology. This year 2008 Jun is one of six TOFIL (The Outstanding Filipino) awardees to be featured on the calendars and diaries of Insular Life Assurance Company, Ltd., as a Filipino inventor, entomologist and business entrepreneur who has excelled in harnessing the power of Nature, thus enhancing the lives of many.

He credits much of his success to what he terms "the best decision in his life". In the early 1980's after suffering several labor strikes and serious business problems, he turned the business over to its real owner, Jesus Christ. Jesus is President and Chairman of the Board; Jun is the firm's Executive Vice President, tasked to carry out the will of the President. Every morning he shares his President's words with the employees as everyone gathers to read the Bible and participate in morning prayers. The byword for this morning formation is: "Let us pray, then let us spray." Each company meeting ends with the MAPECON proclamation: "My Almighty's Plan to Exalt Christ Operates Now." Employees also attend weekly prayer meetings and conduct Sunday missions, sharing their time and simple gifts with those in need (orphanages, prisons, homes for the aged, etc).

Christian moral standards form the corporation's rule of conduct and govern its business operations. Jun says, "If a contract involves 'lagay' or is corrupting in any way, I tell our people to forget it. There are many honest businessmen to

deal with, we don't have to lower our standards to survive in business. The Lord, our President, will take care of us."

I would like to share with you the reaction of our 19-year-old granddaughter Bea who attended the film showing with me. After the film, she turned to me and said, "Mama Nancy, now I better understand what Papa Jun is doing, why he continues to try new things and new ideas, and why he is so insistent that everyone of us in the family be creative and work in the family business."

Bea had been asked to view the film for her LaSalle class in international economics. She continued, "We have seen several films about corporate culture. It is only now that I understand the difference between the corporate culture and the entrepreneurial culture and vision. This film should be shown in all business schools because now all we learn about is the corporate life, instead of the entrepreneurial life. Only now I see that what this country needs more is the entrepreneurial spirit rather than the corporate culture."

Bea's comments reinforced the statements made during the open forum that what we need is a change in mind-set of people – to encourage more entrepreneurship, to build

continued on next page

The film "Call of the Entrepreneur", cosponsored by the BCBP, produced by Acton Institute, was shown in Manila on November 10, 2007. Copies of the film and the book "Call of the Entrepreneur" have been given to each of the chapter heads and outreach heads to show to their members. We encourage all members, their friends and families to view the film.

Book Summary

"LIVING THE MORAL LIFE TODAY"

Vol 3, *Evangelizing Presence Series*

by Fr. Giordano & Nancy Catan

Published by BCBP

The book consists of seven talks, each presented in modular format, with discussion questions and case studies gleaned from actual Philippine life and business experience. References and endnotes are included to expand the reader's better understanding of the textual content.


Talks 1 and 2 deal with the challenge of evangelization and its integral link with moral theology, authentic Christian freedom, and discuss the step-by-step process through which we educate ourselves in freedom, develop Christian virtues, and mature in age and freedom. The importance of community and good moral character are stressed.

Talk 3 discusses the dimensions and tentacles of sin and social sin, and how grace and reconciliation are necessary for us to realize the redemptive power of the Cross. The role of liturgy, sacraments and scripture in the formation of Christian moral conscience is presented in **Talk 4**.

Talk 5, Moral Norms and Decision-Making, lays down the basis for making morally good decisions in life and sets out the

parameters of our moral responsibility in community life.

Talks 6 and 7 were written

particularly for the Christian businessman/professional and discuss marketplace issues, money, wealth and success, materialism and social responsibility, politics, global concerns, and moral standards in business. The Christian Businessman's Survival Guide lists ways to respond to evil in the marketplace. Areas of moral concern that are discussed in some detail include the real challenges of graft, corruption, bribery and extortion, the mind-influencing distortions in media and advertising, loose moral standards in the workplace, shady business ethics, loyalty issues, labor practices, discrimination concerns, child labor, and outsourcing. The BCBP's Be Honest Campaign is emphasized as a viable response to these challenges. 

EVANGELIZING PRESENCE

Living the Moral Life Today


Pasquale T. Giordano, SJ • Nancy Russell Catan

The Call of the Entrepreneur... *continuation*

the grass roots businesses, to encourage businessmen to be creative and morally honest in their approach to what they are doing, not to do it just for self, but for the good of others as well. This is why these stories of real-life people matter. Through their experiences we are led to change our view of the entrepreneur as greedy and selfishly competitive, to seeing him/her as altruistic and a shaper of the destinies of individuals, families, communities and nations.

I believe this film strongly supports the BCBP's vision of a better marketplace, of a marketplace where Christ is firmly entrenched.

If more people, especially the young potential entrepreneurs and businessmen, regardless of age, would be able to view it, they would realize that they do not have to be employees of multinational corporations, they can and should be their own bosses. This way they can help one another become better and more productive citizens, as well as helping grow the Philippine economy.

The BCBP way echoes the Call of the Entrepreneur. As BCBP members, it is our responsibility and commitment to answer this call. 

A “Must Read” for all BCBP members

November 7, 2007

Dear Brothers and Sisters,

Greetings in Jesus, our brother and savior!

We are extremely pleased to present to you the newest publication of the BCBP, “Evangelizing Presence: Living the Moral Life Today”, authored by Fr. Pat Giordano, S.J. and Nancy Russell Catan of BCBP Manila.

We in the BCBP Mancom and the Board of Trustees feel that this publication couldn't be more timely in the light of the current headlines as well as the BCBP's thrust to strengthen and deepen the formation of its members. It also supports the BCBP's Be Honest Campaign.

Living the Moral Life Today addresses our continuing spiritual development as businessmen and professionals faced with the constant moral challenges of the marketplace. It clearly defines morality, truth, authentic Christian freedom, the reality of sin and the redeeming grace of God with practical guidelines on how to properly form one's Christian conscience and how to make morally right decisions in today's often chaotic and confused world. The authors present all of these in easy-to-understand layman's terms complete with examples and case studies.

We believe that you should use this book as recollection/retreat material, for action group discussion, as a reference guide for each BCBP member on moral matters and as teaching or workshop material.

We have enclosed a more detailed description of the book (page 8). We hope you will promote its use in your chapters and encourage your members to purchase a copy for their personal guidance and enlightenment.


Thank you. God bless the BCBP.

Bobby Laviña
President
(in behalf of the Mancom and the Board of Trustees)

About Rey Feria, Executive Director of Eco-Reach



For the last few years, Rey has been busy doing consultancy work primarily for the World Bank group and the Asian Development Bank in poverty alleviation programs. He has been very much involved in advocacy work and providing training in best practice approaches in lending to small businesses to bankers in East Asia (Bangladesh, Bhutan, India and Pakistan) as well as in China. He also provided advisory work for a major microfinance player in Bangladesh as well as for a development bank in the Federated States of Micronesia.

Before concentrating in international consultancy work, Rey was active in the BCBP as the Chapter Head of BCBP Las Piñas from 1995-2000 after which he served briefly as National Service Coordinator for PSD. During his stint as NSC he initiated the BCBP's Eco-Reach program. We welcome Rey back at the helm of this important and relevant social upliftment program. 

Interview*By Ronnie Caballero, BCBP Makati***Rey Feria:****“We must be passionate about Eco-Reach”**

The BCBP Eco-Reach Program has been on the forefront of BCBP's efforts in evangelizing the marketplace. Several years now into the BCBP Eco-Reach program, we take a look at the new leadership behind BCBP's flagship project, Bro. Rey Feria, BCBP Las Piñas, and find out what approach he is taking and what his perspective is about this important social advocacy. We give you part 1 of the interview; part 2 will be in the March 2008 Kapatiran issue.

* * * * *

KAP: *What is the Eco-Reach program all about? How does it differ from other microfinance programs?*

REY: Eco-Reach is the flagship program of BCBP for social services. Its primary mission is evangelization at the grassroots level through the delivery of God's love and God's Word. Our point of entry is our microfinance program which is

our way of bringing to the nanays the love of God by helping them uplift their economic standing through livelihood financing. But this is only meant to soften their hearts so that they will be prepared to welcome BCBP as we deliver God's Word to them through various value and spiritual formation programs.

And so, our objectives are very clear: (1) to contribute to poverty alleviation by helping marginalized households increase their income, (2) to evangelize communities by spreading God's love and propagating God's Word, and (3) to inculcate among BCBP members good stewardship of God's resources and love for the poor.

What makes Eco-Reach different from other business-centered microfinance programs is that we have our eyes fixed on the evangelization and the formation programs at the grassroots levels, which is our primary mission. Thus, we combine the best practices of the various successful models which trace their roots in Bangladesh. The Grameen program of the Nobel Peace Prize awardee Dr. Mohammad Yunus, is anchored on its value formation program, which we have picked up. But beyond this, we have also opted to adopt better business models such as those employed by ASA (Association for Social Advancement) and BRAC bank in Bangladesh. These two models have earned the respect of the international finance community and have set the pace for successful microfinance operations.

As you can see, we do differ from many others in a very real sense. Our business is





a ministry! We hold ourselves responsible primarily to the Lord from whom this vision has descended upon our leadership way back in 2002. And so, formation of our nanays is primordial to our objectives.

KAP: *How does the Eco-Reach program dovetail with BCBP's Mission and Vision?*

REY: Eco-Reach breathes life to BCBP's vision which is "Fullness of Life in Christ for Businessmen and Professionals." For how can we achieve this fullness of life unless we are able to deliver life likewise to those who are closest to Christ? Didn't Christ tell us, "unless you do this to the least of your brothers, you did not do it to me"? How can a Christian businessman or professional close his eyes to the realities of poverty and want around him?

I believe that fullness of life for ourselves can only be achieved once we can honestly tell ourselves and our God that we have done what is within our capacity to give fullness of life to others likewise. Fullness of life cannot be possible if we focus only on our own selves, unmindful of the plight of our less fortunate brothers and sisters.

Extending microfinance to the nanays, and providing them with the proper spiritual and value formation programs is also one way of building a wider base of entrepreneurs and businessmen and women whose value systems are very much

attuned to what we in the Brotherhood are constantly striving at. The effects may not be that immediate, but surely, the seeds of evangelization and entrepreneurship that we are planting among the nanays, and which they are passing on to their children, will eventually find their way into future generations. We may not be very conscious about it, but through the Eco-Reach program, BCBP is able to contribute its own share in shaping the entrepreneurs of tomorrow.

KAP: *What is the role of the BCBP members, how can they help the Eco-Reach?*

REY: The involvement of our BCBP chapters and members is central to the success of our program. The BCBP Eco-Reach Foundation, Inc. (the Foundation) can only open the doors by establishing the various loan centers which are in fact the



fora for our evangelistic work. But the Foundation alone cannot be expected to complete the work.

The Foundation focuses itself primarily on the business sustainability part while the evangelizing work is done by the BCBP members. BCBP members are expected to be the primary players in the delivery of the non-financial services, such as the programs and teachings on value formation, spiritual formation, community building and practical business practices. And even on



the business sustainability part, the Foundation still must rely on the active involvement of members in matters of identifying areas to target and in helping our development officers in dealing with the various publics (i.e. local government officials, barangay officials, the nanay beneficiaries).

For this reason, I have made it a policy that all loan centers should be attached to an identified BCBP chapter that is willing to accept the responsibility of providing the needed support to the Foundation, especially in operational matters. All loan centers that do not enjoy active support from a BCBP chapter will eventually be phased out. This is to ensure that our operations are continuously aligned with our stated objectives.

KAP: *What is your vision for the Eco-Reach program?*

REY: By way of goal-setting, I have begun to consecrate to the Lord a vision — that we may be able to grow the number of our beneficiaries to 40,000 nanays by the time BCBP celebrates its 40th anniversary in 2020. This sounds like a very daunting

task, but I always believe that we can dream big dreams, and if the Lord is in the dream, it will be realized. If we compare this to the total BCBP membership, it translates to one member extending financial support to one nanay. So, after all, it might not be that ambitious!

But we must be passionate in pursuing this goal.

Our present resources are not even enough to bring us to a financially sustainable level, much less achieve operational sustainability. We must have the numbers, and it begins with our ability to continuously expand our lending portfolio to a level that the consolidated contribution of our beneficiaries to our operating expenses will have enough surplus to continuously augment our loanable funds.

At present, we always have an average of Php 1.0 million in approved loans waiting to be released every month. This should not be difficult if all of us in BCBP could find it in our hearts to do a bit of fasting and share of our resources to support the foundation. Perhaps, this would mean having to forego that extra merienda once or twice a month, or setting aside the money that would otherwise buy a pack of cigarettes, or even giving to the foundation what we save as senior citizens' discounts



(ha! ha!). Truly, it doesn't need to be very painful to help. In fact, if it seems to hurt, I suggest that you don't. We accept only donations from cheerful givers!

KAP: *Who is currently with you on this project? On the board? What are the latest plans, projections and directions for 2008?*

REY: Our Board of Trustees is composed of BCBP brothers who champion the cause of the foundation. We are fortunate to have BCBP people like our chairman Louie Morales, president Bobby Laviña, vice president Sadi Saguisag, and our trustees Bobby Atendido, Art Legarde, Roy Calleja, Angel Sabas, Art dela Cruz. We also have in our board Ed Lising and Bobby Cabrera who provide linkages in Visayas and Mindanao.

As an initial step for 2008, the board has decided to do what must be done to ensure that our resources are adequate to bring us to a level of operational sustainability. This means increasing our earning portfolio from the present level of Php 1.7 million to about Php 10.0 million without necessarily increasing our operating costs.

The year 2008 will likewise see us introducing new services to our nanays, such as a low-cost insurance which is meant to add value to their becoming active participants in our program.

We will also be soon installing a working management information system which will allow us to constantly monitor our many loan centers, and help us with a more effective management of our finances.

We will begin the year with another dialogue with all the PSDs with a view to defining closer and more effective collaborative arrangements.



We have scheduled a planning retreat in January 2008 where we will bring all our development officers for a weekend for spiritual deepening, and to surface best practices based on their experiences in the field. We have defined a performance-based reward system that is meant to bring out the best in our development officers.

We shall likewise be tapping the services of experts in the BCBP to help us craft the teaching tracks for the nanays, and the corresponding teaching guides for our members.

Our development officers have been mandated to expand their outreach to at least 10 loan centers each. With our present work force of 18 development officers, and at an average of 20 nanays per loan center, this would mean expanding our present outreach to 3600 nanays, or nearly doubling our present outreach level of 2,000 active nanays.

As we add more value to participation in our programs, we expect to improve the retention rate of our nanays and thus, allow us to continuously expand our outreach levels. **K**

Sharing

By Lino Gonzalez, BCBP Maasin

My Walk with the Lord

I consider myself fortunate to have been born into a deeply religious family. The second child in a family of two girls and two boys, I was in Grade IV when my father decided to seek employment overseas as a ship captain and in his absence, my mother became the family's main spiritual guide. She was untiring in her efforts to instill in us Christian values and practices. Thus, my childhood years served as the strong foundation for my spiritual growth and walk with the Lord later in my life.

Being the eldest son during my father's absence, I took on the responsibility of being the man of the house, acting as the all-around utility/delivery boy in our grocery store to help my mother. When my mother fell seriously ill in 1979 I was the one constantly at her bedside in the ICU, with the responsibility of taking care of her and making serious decisions regarding the management of her illness. I clung to the Lord's promises in Psalm 91 and pleaded for my mother's life. True to His promise, the Lord answered me and Mama recovered from her illness.

When I had completed my schooling and had passed the boards for both Mechanical and Civil Engineering, my uncle found me a job at the DPWH SLED in 1987, that brought me from Sogod to Maasin. When I was new in the agency, I made money by contracting government projects, using a private contractor as a dummy. Although I did not demand money, I also accepted what we euphemistically call "incentive bonus" from contractors.


During this period in 1992 my wife Daisy and I joined the Brotherhood Christian Life Program No. 2 at the invitation of Na Panyang Quicho, an officemate of mine. When we joined the BCBP, there were only twelve couples from Maasin and

kadaghanan (many) were from Cebu, our mother chapter. Even with their busy schedules, they were very generous with their time and I soon found out why. The BCBP enriched me spiritually and I felt closer to the Lord.

I learned that faith must be shown in action, so at the insistence of Daisy, I stopped my "illegal" activities in my work. The ironic thing in our office is, the more you are honest, the more people will hate you for it. Contractors will get mad at you for being strict, threatening to have you fired. In fact, I was relieved of my position as area project engineer for reprimanding a big-time contractor for not following plans and specifications. I was placed on floating status.

Yet I still held onto my faith that the Lord knows how to reward those who remain faithful to Him. After years of being bypassed, I finally got promoted. And even during those years that I was denied a promotion, the Lord boosted my morale with my election as President of the Rank and File Employees Association in our office. I was also elected chairman of the board of directors of the Southern Leyte Employees Cooperative. And I continued to enjoy the confidence of the St. Joseph College administration, teaching there for sixteen years so *wa koy problema sa tuition sa ahong mga anak* (so I don't have any problem for my children's tuition fees).

Throughout all those difficult years I continued to serve the Lord in the BCBP from Action Group Leader even becoming Chapter Head in 2002. It was through the community support that I was able to persevere in my walk with the Lord.

Praise God! His promises are true. Amen! 

Formation


BCBP Senior Leaders: Their Call, Nature and Mission

National, chapter and senior leaders of the BCBP gathered in Manila and in Cebu during the last quarter of 2007 to be briefed by Fr. Herb Schneider, BCBP's Spiritual Director, on the role expected of them in the coming year. Senior leaders, those who have previously held major service responsibilities but are presently out-of-service, are viewed as a major leadership resource. As such, they are called back to more active service and are tasked with strengthening chapter formation, supporting governance, and keeping the BCBP Vision, Mission, and Core Values alive and vigorous.

Senior leaders (SL) now have the responsibility to build up the BCBP body, to make it stronger, to help new members be integrated into the chapter, and to move the BCBP mission and evangelization work forward by bringing into the chapter vibrant leaders from the marketplace and the professions. To do

this, the SL is called to set the example in Christ-centered living, in joyfulness, trustworthiness, and dynamic caring relationships. The SL needs to personally encourage the good and discourage the bad, assist in chapter and member formation activities, and help members identify with, and value their BCBP community.

While senior leaders are encouraged to fully and actively participate in and strengthen community activities, they are to support the chapter governance and work as part of the BCBP team under the direction of their respective chapter head.

The first quarter of 2008 will see the senior leaders attending a two-weekend training/orientation on new Action Group Leaders Formation program. Conducting AGL Training weekends, giving the talks, and helping grow committed AGLs is one of the first major activities of BCBP's Senior Leaders. 



Back To Basics*By Nancy R. Catan, BCBP Manila***God Calls Us to****Love**

God calls each of us, but His call is not for a particular person to marry, or to go into business, or to become a missionary, or to take vows or not. God's call to each of us is simply TO LOVE. We are called to respond to His eternal and unconditional love by following Christ. We all know that from Module One of BCLP. From one person to another, the call is not different; it is simply, **to love**. Yet from one person to another, the response is lived out differently.

The root of the word "vocation" is the Latin *vocare*, 'to speak'. Thus, as God loves us and invites us to respond, we speak to Him our vocation, our CHOICE, as to how we want to follow Jesus. To be a religious or to marry or to stay single or to be a missionary, or a marketplace evangelist, is a PERSONAL CHOICE, not a destiny pointed out by the Lord.

Every one of us, at certain moments in our lives, is presented with opportunities to make choices. And by our lives – whether as married or single or religious, whether as businessman, homemaker, or with a professional career – we live out these

choices. By our lives – however we decide to spend them – we respond to God's call for us to love, and follow Christ.

When she was alive, Blessed Mother Teresa of Calcutta put it this way: "My vocation is grounded in belonging to Jesus. It means loving Him with undivided attention and faithfulness. The work we do is nothing more than a means of transforming our love

for Christ into something concrete."

God's call to love – the Incarnation of Jesus - shows us what we are aiming for, and Jesus' life shows us how to get there.

The rest is up to us.

Our response is therefore our VOCATION. The Word of God – beyond being written or spoken only – must be lived out, in actual Christian lives. This living out is embodied in different ways of life, representing the many members that make up God's body on earth. This is a very interesting paradox: our sameness as called by God is in constant tension with our differentness as responders to His call.

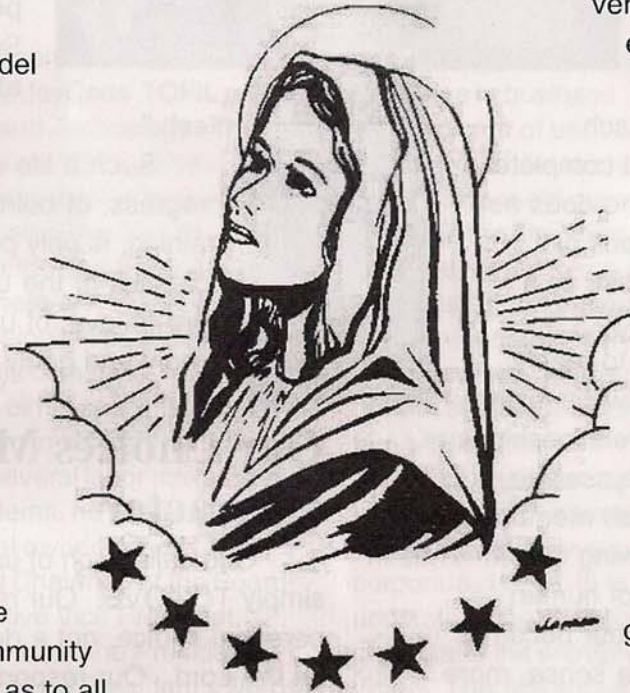
And it is in the choices we make that our character is molded.

"The work we do is nothing more than a means of transforming our love for Christ into something concrete."

Mary's Choices

Mary, the mother of Jesus, was faced with many choices during her lifetime. She was a virgin from a poor family in an obscure village in Galilee. Yet, she was visited by an angel; she chose to submit to God's plan for her life at great personal risk. She must have endured seasons of confusion, fear, and darkness as the events of her life unfolded. Despite all this, today, Mary is our model as Jesus' first disciple, our model for mother/parenthood, our model as a true Christian.

Because Mary made the choice to LOVE and to respond to God's call with LOVE and in FAITH and TRUST, she grew from a young, naïve, simple girl, into the Ark of the New Covenant, and became a source of much blessing to the young Christian community and Church, as well as to all of us today. Mary's choices formed and molded her into the model of Christ-like character that we turn to today. And in all of this, she maintains her characteristic humility, never boasting about her closeness to Jesus, but always exhorting us to follow Him.



The Tensions in Our Lives

Are we called to be "Marys"? Are we called to be saints? Every one of us receives God's call TO LOVE, to everyone the call is the same. The difference lies in

our response to His call. Do we accept, obey and follow? Do we complain and grumble along the way? Do we say, "No, I want to do this my way." Do we reason out that no one else does this...

This tension between striving for holiness and today's lifestyle is very real. This is the tension present in the difference between the transformed life in Christ, which we know by promise, and our present lives of the flesh, the natural, the

world, in which we live. Ideal versus real is not an

either-or scenario, but

both-and. Consider

how we endeavor to

live in the world, but

not of it. Consider

how, the more

Christ-like a person

becomes, the more

aware he/she is of

his/her sinfulness.

Consider how, the

farther you know

you have gone, the

more you know you

have a long way to

go.

Tension is part and parcel of the Christian way

and should be seen as a challenge for growth rather than as a stumbling block/hindrance along our spiritual journey.

The challenge of tension allows us to move from being "babes in Christ" to Christian maturity.

And since our Christian life is always in flux, these tensions are important precisely

because they are not final. They allow and oftentimes force us to make choices ranging from simple, easy ones to the more difficult, life-changing choices.

continued on next page

Choosing To Love

The CHOICE TO LOVE, or not to love, is ours. As we look back I am sure that each of us can appreciate how we have grown over time as we have chosen to love and allowed God and the Holy Spirit to work in us. As we look at and reflect on our growth (or stagnancy, as the case may be) in our character qualities, we can always trace our development back to our choices.

As long as we are alive, we cannot detach ourselves from the world completely. Conversely, a person who does not respond to nor feel the pull of eternal life will be of no use as a witness in this world.

Christianity means to reach beyond this world, even while loving and serving it. Human relationships are therefore not ends in themselves, but platforms from which each member can go out, in response to following Christ. Thus in so leaving the confines of human relationships, each member becomes stronger in the Spirit, in a sense, more detached, more "virgin."

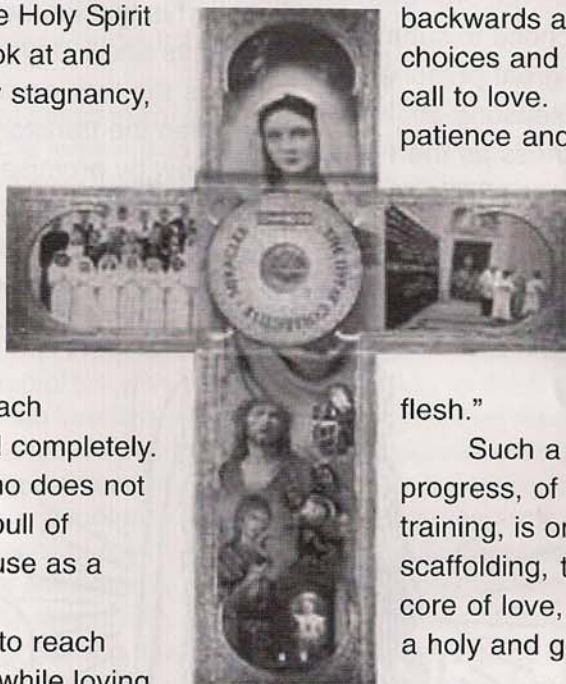
Christian vocation as a response to God's call to love makes no sense as Christian unless it looks beyond itself, to the Caller. There is one Caller, our God. There is one call, the call to love. There are as many possible responses as there are people on this earth. And each individual is called to respond all his/her life long. We

are all works in progress. We are all part-accomplishment, part-failure. Our characters are always developing...either we are propelled forward through moral and good choices, or we stagger backwards as a result of wrong choices and weak response to God's call to love. This reality calls us to patience and tolerance, for no

matter how mature in faith we become, we can never be so perfected in the Spirit. Part of us will always be "in the

flesh."

Such a life of perfection-in-progress, of being a saint-in-training, is only possible within the scaffolding, the underpinning, the core of love, of unconditional love, of a holy and godly kind of love.




Our Choices Mold Our Character

God calls each of us and His call is simply TO LOVE. Our response is our personal choice, not a destiny pointed out by the Lord. Our response is our vocation and must be lived out in actual Christian life.

Tension is part of the Christian way of life and prods us to make choices.

Whatever the situation in our life, we always have a CHOICE as to how we respond to God's call TO LOVE in that situation. It is in the CHOICES we make that our CHARACTER is molded.

God calls us TO LOVE. What now is our response? 

We would like to acknowledge with thanks Annie Salvador, BCBP Baguio, who prepared the initial draft of this article, which formed part of the material for a Retreat for BCBP Ladies, given to BCBP Manila ladies in November 2007.

Reflection

“Do you love Me?”

So when they had eaten breakfast, Jesus said to Simon Peter, “Simon, son of Jonah, do you love Me more than these?” John 21:15

Jesus has a wonderful way of restoring us when we fail Him. He does not humiliate us. He does not criticize us. He does not ask us to make a resolution to try harder. Rather, **He takes us aside and asks us to reaffirm our love for Him.**

Peter miserably failed his Lord when he fled with the other disciples from the Garden of Gethsemane. Later, he publicly denied that he even knew Jesus. Peter must have wondered if he had been capable of being Jesus’ disciple when he was unfaithful to Jesus in His most crucial hour.

As you begin a new year, you may be painfully aware that you have failed your Lord in many ways. Perhaps you were not faithful. Perhaps you disobeyed His word to you. Perhaps you denied Him by the way you lived. Jesus will take you aside, as He did Peter. He will not berate you. He will not humiliate you. He will ask you to examine your love for Him.

*Source: “Experiencing God Day by Day” by Richard and Henry Blackaby.
Contributed by Larry Veloso, BOT Chairman BCBP.*


He asked Peter, “Do you love Me?” If your answer, like Peter’s, is “Yes, Lord,” He will reaffirm His will for you.

If you truly love Him, you will obey Him (John 14-15). Jesus does not need your resolutions, your recommitments, or your promises to try harder this year. If your resolve to obey God last year did not help you to be faithful, it will not make you successful this year.

Jesus asks for your love. If you truly love Him, your service for him in the new year will be of the quality that He desires.

Reflect and ask yourself:

How have I served the Lord and those He has entrusted to me in this past year? Where have I failed in Love?

How can I live my Christian Love more fully this year? 

BCBP Core Values

Love for God

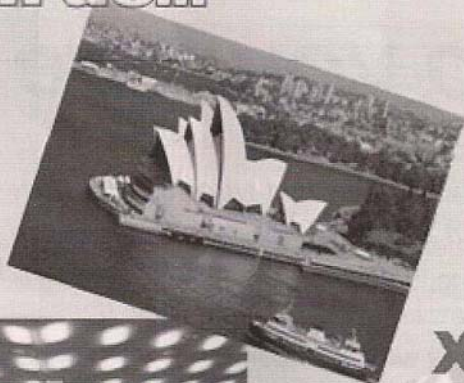
Love for Community

Love for Country

Commitment to the Lord’s Work

Journey with us...

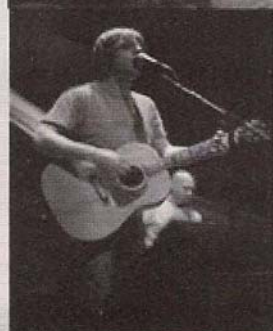
experience
the power with
Youth Arise ...



different nations...



**XXIII World
Youth Day
Sydney
Australia
July 15-20, 2008**

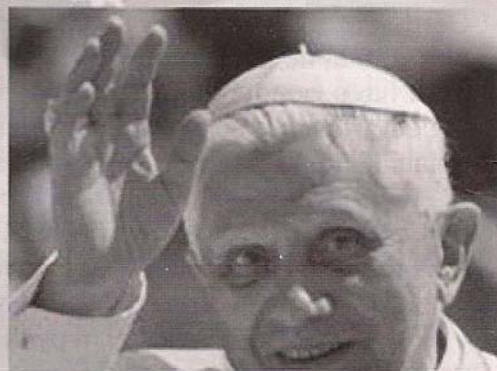
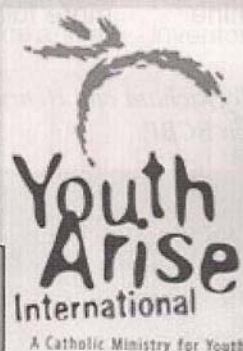


worship ...
faith ...
love ...

**YAI Festival
Brisbane City
July 10-13, 2008**

Application Fee: Php 700.00
Package Costs*
AUD 645.00 + US\$ 1,005.00

*Registration fees, RT Airfare (Mla-Brisbane-Sydney-Mla); Transfers, Accommodations, Meals, Pilgrim's Bag, Admin services, spiritual Formation, send-off Mass



"You will receive power when the Holy Spirit has come upon you; and you will be my witnesses." Acts 1:8



Youth Arise International
Unit 226, Virginia Pensionne Bldg. 816 Arnaiz Avenue
San Lorenzo Village, Makati City
Telefax: +63 2 892-5205 Mobile: +639228541957
email: yai@youtharise.org or youtharise@smartbro.net
www.youtharise.org and www.youtharise2008.com

Youth Arise Executive Director is Beth Ginete, BCBP Makati.

WHY DADS MATTER

We share with you a synopsis of an interesting and relevant discussion by Fr. John Flynn, LC, on a collection of essays titled "Why Fathers Count: The Importance of Fathers and Their Involvement with Children" (Men's Studies Press), edited by Sean E. Brotherson and Joseph M. White. You may access the complete report on <http://www.zenit.org/article-20902?l=english>.

Fathers exert a positive impact on the family in many ways as children with fathers have fewer behavioral problems, obtain better academic results, and are economically better off. Both parents do count; nevertheless, as statistics amply confirm, there has been a marked increase in fatherless families in recent decades. Thus, the editors and authors of the various essays in this book deem it important to concentrate on fathers and their role in the family.

Men can become fathers in a biological sense and yet not always make the psychological and behavioral adjustments needed to embrace the role of fathering. Being a father carries a different type of responsibility than that of a husband and requires an additional commitment. This change can affect a man's choices, behavior and priorities in everyday life. This takes time, the authors point out, adding that fathering is a role that men must gradually grow into and work at. It is not something that just happens naturally without effort.

Defining fatherly love is not easy. A father's love is often expressed in the sacrifices he makes, whether in times of crisis or just in the everyday choices of family life. However these sacrifices may be misunderstood by the children; this is where close bonding and communication play an important role. The sharing of time, activities, conversation and self, on the part of the father, exhibits a constant support that children perceive as being enduring in their lives.


This bonding or "connectedness" between fathers and children is more than just the love a parent has for a child. It involves also the degree to which a child perceives this love and acceptance, and is anchored to a large

extent on the trust and closeness that develops in that relationship. A close-knit family relationship, with emphasis on the father-child bond, is most effective in protecting children from problems such as depression, suicide, precocious sexual activity or drug use.

How can fathers connect with their children? The authors suggest playing together with children, helping them in their education, being available to comfort them in times of need, expressing affection, and sharing spiritual activity such as praying together. While the quantity of time fathers spend with their children is important, it is equally vital for fathers to be living examples the children can follow in how to treat others, how to build good relationships, and in transmitting attitudes, values and moral responsibility.

A father's parenting style is most effective when it combines control with warmth and regard, resulting in children who feel secure and demonstrate good mental health. Fathers exert a strong moral influence on their children when they keep their promises even in simple matters, or establish certain boundaries by making clear which behaviors are acceptable and which are not.

Pope Benedict XVI in his frequent commentaries on the importance of families believes that "the family is the nucleus in which a person first learns human love and cultivates the virtues of responsibility, generosity and fraternal concern. Strong families are built on the foundation of strong marriages. Strong societies are built on the foundation of strong families."

Whether strong societies, strong families, or strong marriages, all these require men who willingly, with love and commitment, become dads and fathers that matter! 

BCBP BREAKFAST DIRECTORY 2007

CHAPTER/OUTREACH	VENUES	DAY	1st	2nd	3rd	4th	CONTACT PERSON	CELL PHONE
METRO MANILA								
CAMANAVA	Max's Restaurant, EDSA, Cal.	SAT	S	M	J	M	Rod Cobankiat	09178974546
GREENHILLS	Club Filipino	THU	S	J	M	M	Dick Palma	09163003737
GREENHILLS-PASIG	Valle Verde Country Club	SAT	M	-	M	-	Bert Uson	09178449510
QUEZON CITY	Max's Restaurant, Sct. Tuazon	SAT	S	M	J	M	Frank de Paz	09178338018
RIZAL	Max's Restaurant, Taytay	SAT	M	J	M	S	Marius Sienes	09175457341
MARIKINA	Max's Restaurant, Blue Wave Mall	SAT	J	J	J	S	Benjie Cruz	09178057689
ALABANG	Ayala Alabang City Club	SAT	M	S	M	J	Jerry Daus	09178643289
LAS PIÑAS	Max's Resto, Philam	SAT	J	M	S	M	Arnold Torres	09177944765
MAKATI (Wed)	Max's Restaurant, Glorietta 3	WED	J	S	M	M	Caloy Co	09189272243
MAKATI (Sat)	Chateau, Greenbelt, Legaspi St, Mkti	SAT	-	J	-	S	Ricky Gutierrez	09209711771
MANILA	Jade Vine, J. Bocobo cor UN Ave	FRI	J	S	M	M	Ernie Supan	09154035018
MANILA NORTH	Chowking Puregold Mall, Tayuman	SAT	J	J	J	J	Bong Rivera	09174236838
PARANAQUE	Delicioso Resto, BF Homes	SAT	M	J	M	S	Jun Ignacio	09175272392
PASAY CITY	Chowking, Macapagal Ave cor EDSA	SAT	M	J	M	S	Evans Opina	09268494025
PALAWAN NORTH	Linda Hall, Skylight Apartelle	SAT	J	-	S	-	Ferdie Galang	09209021797
PALAWAN SOUTH	Ardent Hotel, San Miguel	SAT	-	S	-	J	Nelson Caabay	09178196768
NORTHERN & CENTRAL LUZON								
BAGUIO	Pines View Hotel, Legarda Road	SAT	-	J	M	S	Lanny Tampingco	09209233778
CANDON, Ilocos	Ara Marey's Restaurant	SAT	J	-	J	-	Noli Trinidad	09155189184
DAGUPAN	Lenox Hotel Dagupan	SAT	M	-	S	-	Abing de Venecia	09064735953
URDANETA	Ciudad Ferdinandina	SAT	-	J	-	M	Ariel Noranda	09179676671
LAOAG	Plaza de Laoag	SAT	-	-	-	J	Romy Coloma	09198728453
SAN FERNANDO, L.U.	Sea & Sky	SAT	J	M	-	-	Vic Ancheta	09208943313
TUGUEGARAO	Delfino Hotel	SAT	M	M	S	J	Gary Hernandez	09173902413
SANTIAGO, ISABELA	Mc Donald's, Maharlika Road	SAT	M	J	J	J	Willy Simbul	09175487046
BAYOMBONG	Governor's Palace, Solano	SAT	-	J	-	J	Oscar Bacena	09187809316
APARRI	St. Patrick Hotel	SAT	J	-	J	-	Angel Rabago	09279437744
ANGELES	KM 86 Food Rest. Sta. Maria	SAT	-	J	-	S	Meng Evaristo	09189401614
BALANGA Bataan	Crown Royale Hotel	SAT	J	J	J	J	Oca Banzon	09175760982
BULACAN	Max's Rest., Guiginto, Bulacan	SAT	J	M	J	S	Cris Constantino	09065035858
CABANATUAN	Village Inn, Mabini Homes	SAT	J	J	M	S	Ed Mateo	09209538540
OLONGAPO	Max's Restaurant, Magsaysay Drive	SAT	J	J	J	J	Nestor Publico	09209519791
SAN FERNANDO, PAMP.	Villa Conchita Resort	SAT	J	J	J	J	Noel Gomez	09174122360
TARLAC	La Maja Rica Hotel	SAT	-	M	-	M	Ferdie Liwag	09175664726
SOUTHERN LUZON								
BACOR	K of C Bldg, Molino	SAT	-	M	-	M	Rene Medrocillo	09175394051
BATANGAS CITY	Alpha Hotel	SAT	M	S	J	M	Manny Rosales	09178443295
NASUGBU	Nasugbu Parish Hall	SAT	-	J	-	J	Dan Pasia	09209035490
BIÑAN-SAN PEDRO	Max's Restaurant	SAT	J	M	S	M	Alex Madrid	09178019808
CALAMBA	Riverview Resort	SAT	J	M	S	M	Henry Francisco	09282934395
CALAPAN	Chowking, Calapan	SAT	M	J	S	M	Rod Umali	09175040832
CAVITE-IMUS	Rojonet Restaurant, Imus	SAT	J	M	S	M	Bong Marcelino	09173295956
DAET	Golden Palace & Restaurant	SAT	-	J	-	J	Buddy Madarang	09214811275
GEN TRIAS	Tempura Resto, Gov Drive, Manggahan	SAT	J	M	S	M	Boy Castro	09195714042
GUMACA	Chowking Restaurant	SAT	M	J	M	J	Hector Babista	09209028461
LIPA	Luntian Restaurant, Lipa City	SAT	M	J	M	S	Jun Latay	09178566345
LOS BAÑOS	Chowking, Vega Ctr, Grove LB	FRI	-	M	-	M	Mar Perilla	09283038341
LUCENA	Halina Hotel & Rest.	SAT	M	J	S	M	Joselito Jalago	09155060759
SAN PABLO	Coco Palace, Nat'l Hi-way	SAT	M	J	M	J	Vic Longno	09175445315
STA. ROSA	Max's Restaurant, Balibago	SAT	M	S	M	J	Tony Eugenio	09155665470
STA ROSA WEST	Rose & Grace Rest., Sta Rosa Estates	SUN	M	J	M	M	Jun Miquiabas	09216109591
TAGAYTAY	Taalena Restaurant	SAT	M	M	M	M	Boyot Cabonco	09178016409
TANAUAN	Darasa Fiesta Resort	SAT	J	-	M	-	Pol Hernandez	0917 8872352
LEGAZPI	Quick & Hearty	SAT	-	J	M	S	Ric Quiambao	09182430637
NAGA	Champagne Garden	SAT	S	J	M	M	Tony Concepcion	09286354000
SORSOGON	Jollibee Sorsogon	SAT	M	-	J*	-	Gie Diaz	09178051687
PINAMALAYAN MINDO	Floras Resto	SAT	-	-	M	-	Bon Lim	09189364081
SAN JOSE MINDORO	Sikatuna Beach Hotel	SAT	-	M	-	L	Nachor Urbina	09062550868
VISAYAS								
BALAMBAN	Balamban Nat'l High School	SAT	-	J	-	M	Boy Beltran	09176209795
BANTAYAN	Jelas Restaurant	SUN	-	J	-	J		
BOGO Cebu	Bogo Central School - Conf Hall	SAT	J	-	J	-	Rolly Caballes	09154007150
CEBU NORTH	City Sports Club, Ayala	SAT	J	M	S	M	Vic Lerias	09196801705
CEBU SOUTH	Sacred Heart Ctr., D. Jakosalem	SAT	J	S	S	M	Rod Ngo	09176200180

BCBP BREAKFAST DIRECTORY 2007

CHAPTER/OUTREACH	VENUES	DAY	1st	2nd	3rd	4th	CONTACT PERSON	CELL PHONE	
CEBU CENTRAL	Casino Español de Cebu	SAT	M	S	M	J	Rey Monteclaro	09179703075	
CONSOLACION	Orosia Restaurant, Consolacion	SAT	-	J	M	M	Archie Alivio	09173327522	
MACTAN	Crown Regency Suites	SAT	M	J	S	J	Rey Villegas	09209219554	
MANDAUE	Family Choice Country Mall	SAT	M	J	S	J	Marz Diez	09164037009	
TALISAY Cebu	Chowking, Talisay	SUN	-	J	-	S	Henry Burgos	09173262219	
BAIS	Bros Haven	SAT	-	M	-	J	Wardo Villanueva	09214899401	
DUMAGUETE-NORTH	Bethel Guest House	SAT	J	M	S	-	Tony Tero		
DUMAGUETE-SOUTH	Plaza Ma. Luisa	SAT	J	-	M	-	Fiel Ornopia	09209098401	
SIQUIJOR	Webs Legacy Inn	SAT	J	-	J	-	Tata Quilicot	09169638026	
SAN CARLOS	Carmel's	SAT	-	J	-	M	Greg Santillan		
TAGBILARAN NORTH	JJ Seafood V*Chowking Jollibee ICM**	SAT	-	J*	S**	M	JV Bullecer	09209109638	
TAGBILARAN SOUTH	La Roca Hotel	SAT	-	J	M	S	Gus Pascual	09173063388	
TUBIGON	JJ Rest., 2/F Pub Market	SUN	-	J	-	M	Boy Caga	09202321369	
NAVAL, BILIRAN	Naval Country Inn	SUN	J	J	-	-	Juan Pastor	09157754885	
BORONGAN	Café Se Le Vee	SAT	-	J	-	J	Sonny Uy	09177222803	
CALBAYOG	DPC Function Hall	SUN	J	-	J	-	Sonny de Veyra	09173381743	
CATBALOGAN	Maqueda Bay Hotel Rest.	SAT	J	-	J	-	Jaime Barnales	09202530880	
CATARMAN	DCC Annex	SUN	-	J	-	J	Jess Laodenio	09168763219	
TACLOBAN	Agus Seafoods Resto	SAT	-	S	M	J	Ronnie Sanopo	09177825567	
BAYBAY	Parish Center	SUN	-	J	-	S	Tom Londina		
MAASIN	Ampil Function Hall	SUN	J	-	S	-	Monching Gonzales	09264724717	
ORMOC	Pongos Hotel	SAT	-	J	M	J	Perok Rodriguez	09173060904	
SOGOD	Sogod Bay Lodge	SAT	J	-	-	-	Adrian Alqueza	09185702685	
HILONGOS	Holy Name Society Social Hall	SAT	J	-	J	-	Manjing Fulache		
PALOMPON	PACCI	SAT	J	-	M	-	Edwin Cortez		
BACOLOD NORTH	Quan / Casa Noble*/Quan&Jollibee**	SAT	M	M	S**	J*	Marlon Geriane	09279984906	
BACOLOD SOUTH	ExecInn / L'Fisher /JollibeeLS*	SAT	M	M	S*	J	Pepe Ledesma	09177070057	
BACOLOD EAST	BCBP Activity Center	SAT	M	-	M	-	Ogie Ascalon	09209269851	
BINALBAGAN	Sn Teodoro Hall	SAT	-	J	-	J	Liby Frias	09173008968	
KABANGKALAN	Snackee Restaurant	SAT	-	J	-	M	Albert Garcia	09228115476	
SILAY	BCBP Center, Santan , Rizal St	SAT	M	M	S	M	Nonoy Catugas	09212406882	
VICTORIAS	VMC Fastfood	SUN	-	-	M	J	Martin Osano	09275192490	
	Marjhuns	SAT	-	L	-	-			
ILOILO	Amigo Terraces Hotel	SAT	J	M	S	M	Reyno Garcia	09189156400	
MOLO	Jollibee UPV	SAT	J	M	S	M	Tom Cheng Chua	09183007978	
KALIBO	Nazareth Home	SAT	S	J	M	M	Jack Acaling	09186978112	
BORACAY	Tropical Guest House Stn 3	SAT	J	J	J	J	Rey Tagua	09194903590	
ROXAS	Pizza Junction, Rizal St.	SAT	J	M	S	M	Jess Diaz	09209213448	
MINDANAO									
BUTUAN	Luciana Convention Center	SAT	M	J	-	J	Lazer Lapa	09198840839	
CDO EAST	Max Fried Chicken Toribio	SAT	M	M	J	S	Gerry Garcia	09209007495	
CDO WEST	VIP Hotel	SAT	M	S	J	M	Cons Arce	09189083613	
DAVAO	Royal Mandaya Hotel	SAT	M	S	M	J	Wally Tapia	09177081079	
DIGOS	CAP Building	SAT	-	J	-	J			
GEN. SANTOS	East Asia Royale Hotel	SAT	J	-	J	-	Francis Carlos	09177267679	
MALAYBALAY	House Malibu	SAT	J	-	S	-			
SURIGAO	Gateway Hotel	SAT	J	-	J	-	Jun Bayana	09208344407	
TAGUM	CAP Bldg., Tagum City	SAT	-	J	M	J	Boy Galagala	09177197790	
VALENCIA	Taipan Restaurant	SAT	-	J	-	S	Nick Baliguig	09067714431	
DIPOLOG	Top Plaza Hotel	SAT	-	J	M	S	Nilo Dalmacio	09185935688	
ILIGAN	Madelicious Native Foods	SAT	M	J	-	J	Mike Magsalin	09198971597	
KAPATAGAN	Alsons Palace	SAT	J	-	J	-	Fernie Legaria		
OROQUIETA	Kamayana sa Oro Resto	SAT	-	J	-	J	Mario Gonzales	09198371291	
OZAMIZ	Royal Garden Hotel	SAT	M	-	J	-			
PAGADIAN	Pinchik Restaurant	SAT	-	J	-	J	Joe de Pedro	09178194168	
ZAMBOANGA	Astoria Hotel	SAT	J	-	J	-	Buloy Mendoza	09177105988	
IPII	Sibugay Hotel	SAT	-	J	-	J	Buloy Mendoza	09177105988	

SOUTHERN CALIFORNIA:

DITO/TATA DE LA CERNA: Residence - 4886 Pacific Ave., Long Beach CA 90805; T (562) 422-9339; CP (562) 2296998; email: <epc48@hotmail.com>

NORTHERN CALIFORNIA:

DENNIS/EDITH GALVEZ: (510) 325-1064; home (926) 462-0435; email: <dennis_s_galvez@yahoo.com>

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



A message from

The Brotherhood of Christian Businessmen and Professionals