



KASANAG

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DCCCO opens new satellite office at the Central Arcade

by: Epifania D. Sonjaco



DCCCO Multipurpose Cooperative (DCCCO) held a grand opening on Tuesday, April 18, 2017, for its new Satellite Office at Central Arcade, Cervantes Street, Dumaguete City. The celebration started at 8:00 a.m. with a Thanksgiving Mass presided by Rev. Fr. Gerry Truno, followed by the blessing and inauguration at 9:00 a.m. and ribbon-cutting ceremony led by the City Mayor of Dumaguete, Hon. Felipe Antonio B. Remollo, as the guest of honor and speaker. The program ended at 10:00 a.m. with a city motorcade led by the Traffic Management Office (TMO) Team and Banda Mangga.

After the ribbon-cutting ceremony, DCCCO customers and the general public were invited to partake of the free food and refreshments. The opening featured a fun activity for transacting members, i.e., the

raffling off of DCCCO souvenir items, e.g. wall clock, umbrella, t-shirts, pouch, and 3N1 Key Chain/Nail Clipper/Bottle Opener.

“We are excited about this opening of our new satellite office and we look forward to the opening of other satellite offices in Valencia and Tanjay City. Our Central Arcade satellite office is another example of how DCCCO continues to work hard toward providing our members with convenience and the best products and services,” said the Chair of the Board of Directors, Dir. William E. Ablong, in his words of welcome.

“DCCCO has indeed greatly expanded through establishing eight branches and recruited more than 80,000 members; and it is wonderful to have the coop broaden its reach in the city of Dumaguete, decongest, and thereby make itself accessible to the public,” said the

event’s guest of honor, Mayor Remollo, in his Message to DCCCO. “I advise DCCCO to invest in properties and build establishments such as the Arcade where it can invite lessees to lease its property, instead of leasing spaces for its branch offices such as the satellite office,” he added.

The management deployed two (2) employees, one Teller and one Loans Processing Specialist and Member Specialist for member and loan consultations/ application membership application/admission, loan applications among others from the Dumaguete Main Office for the operation of the newly opened Satellite Office. The satellite office is open every Monday through Friday from 8:00 a.m. to 4 p.m., and on Saturday from 8:00 a.m. to 12 noon.

Editorial

DCCCO and HB 4774

House Bill 4774 or the proposed Tax Reform for Acceleration and Inclusion Bill (or TRAIN Bill) threatens to repeal the tax exemptions of cooperatives. As a result, Philippine cooperatives are enraged with this proposed bill in Congress which aims to abolish their privilege of tax exemption.

We at DCCCO and the other cooperatives are not opposed to the entire TRAIN Bill. However, we are particularly wary on the provisions of the proposed law which seeks to repeal section 60 and 61 of the Cooperative Code of the Philippines (RA 9520). These provisions give cooperatives tax exemption privileges, of which among the non-taxable income of cooperatives are those derived from transactions with its members.

Articles 61 and 62 of RA 6938, as amended by RA 9520, read:

ART. 61. Tax Treatment of Cooperatives. Duly registered cooperatives under this Code which do not transact any business with non-members or the general public shall not be subject to any taxes and fees imposed under the Internal Revenue Laws and other tax laws. Cooperatives not falling under this article shall be governed by the succeeding section.

ART. 62. Tax and Other Exemptions. Cooperatives transacting business with both members and non-members shall not be subjected to tax on their transactions to members. In relation to this, the transactions of members with the cooperative shall not be subject to any taxes and fees, including but not limited to final taxes on members' deposits and documentary tax. Notwithstanding the provision of any law or regulation to the contrary, such cooperatives dealing with non-members shall enjoy the following tax exemptions: x x x.

The repeal of the provisions is inappropriate and misdirected and defeats the very essence of why cooperatives exist.

One reason why the repeal is unsuitable is grounded on the creation of the Cooperative Development Authority. The CDA is mandated in Section 15, Article XII of the Constitution which says that it is the policy of the state "to promote the viability and growth of cooperatives as instruments of equity, social justice, and economic development." Hence, repealing

tax exemption of cooperatives will defeat the very intent of the 1987 Constitution.

It must be remembered always that cooperatives are voluntary organizations of people who want to improve their economic lives using their own initiatives and employing their own resources.

As we all know, cooperatives are created mostly by poor Filipino individuals who contributed small amounts to the organization on one collective purpose -- to alleviate them from poverty. In short, cooperatives are government allies to alleviate scarcity and financial insufficiency of people residing in this country.

A CLASSIC EXAMPLE

Our legislators in Congress and Senate should learn from the landmark case of the Dumaguete Cathedral Credit Cooperative (DCCCO) vs. Commissioner of Internal Revenue (CIR), G.R. No. 182722, January 22, 2010 since the arguments and ultimate decision of the Supreme Court was based on social justice in the Constitution.

The issue in this case was -- is DCCCO liable to pay the deficiency withholding taxes on interest from savings and time deposits of its members, as well as the delinquency interest of 20% per annum?

THE SUPREME COURT HELD THAT THE COOPERATIVE IS NOT LIABLE.

In a 16-page decision penned by Associate Justice Mariano del Castillo, the Second Division of the High Court reversed a ruling of the Court of Tax Appeals in December 2007 ordering the DCCCO to pay over P2.6 million in unpaid withholding taxes on interest from savings and time deposits of its members for the taxable years 1999 and 2000, as well as delinquency interest of 20 percent per annum.

The SC also effectively nullified the pre-assessment notice on tax deficiency against DCCCO issued by the regional office of the Bureau of Internal Revenue in Bacolod City.

The High Court explained that cooperatives are not required to withhold taxes on interest from savings and time deposits of their members as declared by the country's major tax collecting agency

in BIR Ruling 551-888 promulgated on Nov. 16, 1988.

Likewise, the SC held that members of cooperatives -- like DCCCO which is a credit cooperative duly registered with the Cooperative Development Authority -- deserve a preferential tax treatment pursuant to RA 6938 as amended by RA 9520 (Cooperative Code of the Philippines).

The SC noted that under Article 2 of RA 6938, "it is a declared policy of the State to foster the creation and growth of cooperatives as practical vehicle for promoting self-reliance and harnessing people power towards the attainment of economic development and social justice."

"Thus, to encourage the formation of cooperatives and to create an atmosphere conducive to their growth and development, the State extends all forms of assistance to them, one of which is providing cooperatives a preferential tax treatment," the High Court said.

The SC said cooperatives deserve a preferential tax treatment because of the vital role they play in the attainment of economic development and social justice. "Thus, although taxes are the lifeblood of the government, the State's power to tax must give way to foster the creation and growth of cooperatives," the SC said.

The SC stressed that this withholding tax exemption on cooperatives under Article 126 of RA 6938 extends to their members.

In a nutshell, cooperatives, including their members, deserve a preferential tax treatment because of the vital role they play in the attainment of economic development and social justice. Thus, although taxes are the lifeblood of the government, the State's power to tax must give way to foster the creation and growth of cooperatives. To borrow the words of Justice Isagani A. Cruz, "The power of taxation, while indispensable, is not absolute and may be subordinated to the demands of social justice."

MY CONTENTION ON THE ISSUE

The reason for the drafting of HB 4774 was for the government to have access to additional funds to finance the 10-Point Socio-Economic Agenda of the Duterte administration. OK, I am not opposed to the idea that government should source out money to fund whatever needs to be funded, however, they have to be completely circumspect on where they source out their funds. Government should

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not “kill the hen that lays the golden eggs,” so to speak and that is because cooperatives are allies of the government.

COOPERATIVES AS PARTNERS OF GOVERNMENT

Everyone has witnessed how cooperatives have become a partner of the government in combating insufficiency and economic imbalance. For over 100 years now since the first cooperative decree was ratified, cooperatives have been operating in every curve and bend of the archipelago. Therefore, policies conducive to cooperative growth and development must be created or sustained.

As demarcated within the Philippine Cooperative Code, a cooperative “is an autonomous and duly registered association of persons, with a common bond of interest, who have voluntarily joined together to achieve their social, economic, and cultural needs and aspirations by making equitable contributions to the capital required, patronizing their products and services and accepting a fair share of the risks and benefits of the undertaking in accordance with universally accepted cooperative principles.” In other words, cooperatives are member-owned ventures whose objectives are not to maximize profits but to operate in order to address the social, economic and cultural needs of the members. The success and sustainability of a cooperative then relies strongly on relationships with its member-owners.

In the country today, there are 26,243 cooperatives registered with the Cooperative Development Authority, with combined membership of 13.7 million.

Cooperatives prop up food security. Producers’ cooperatives, dairy cooperatives, agrarian cooperatives, farmers’ cooperatives and fishermen cooperatives. On the other hand, marketing cooperatives help individual farmers; fisher folk and small entrepreneurs achieve economies of scale in trimming down production costs and enhance value chain participation.

The 7,421 agricultural coops in the country have members who are farmers and fisher folks and who are usually the ones deprived of livelihood and economic opportunities. These are the sectors who belong to the poorest of the poor.

In the service and utility sectors, we have housing coops, water service coops, labor service coops, transport service

coops, electric coops and health service coops providing cheaper alternative but quality services.

The 6,770 multi-purpose cooperatives offer a wide range of products and services. And as most people would say, co-ops services range from womb to tomb. Co-ops run hospitals, schools, cooperative banks, pharmacies and even funeral care services. In 2015, cooperatives directly employed 520,758 Filipinos and generated indirect employment of 1,923,047.

Cooperatives support and empower the most helpless segments of our society such as women, youth and persons-with-disabilities so that they can participate in economic activities and partake in nation building.

To sum the significance of cooperative enterprises, it can be safely said then that our cooperatives serve as catalysts for local and national development and as instruments for people empowerment.

IS THIS THE SECTOR WE WANT TAXED?

While the proposed bill has good intentions, repealing Articles 60 and 61 of the Philippine Cooperative Code (RA 9520) will threaten co-ops’ sustainability.

Tax treatment on cooperatives should not be the same with the usual businesses. Whatever earnings obtained by the cooperative are given back to the member owners in the form of dividends.

And let’s face it, CDA budget remains dismal. In 2010, the agency was appropriated P267.5-M. It was decreased to P257-M in the following year. CDA budget from 2012-2016 increased a bit; 321-M in 2012, 332-M in 2013, 320-M in 2014, 320-M in 2015 and 329-M in 2016. This amount is so meager given the volume of functions it has to perform. For 2017, the CDA originally proposed P838-M budget but the DBCC only approved P429-M. This is definitely not enough to meet the targets of the agency.

If this administration is serious in taking the more than 9 million Filipinos out of poverty, the repeal of the coop tax exemption and other privileges stipulated in Articles 60 and 61 of the Cooperative Code must not be pushed through and such provision should be scrapped from the proposed Fiscal Incentives Bill.

Fire Drill held

by: Marjorie B. Patajo, R.N.



Fire drills are important in any workplace in terms of safety. Through fire drills, employees are made aware of what to do in case there is fire. It is one of the effective ways to practice evacuation procedure to ensure it is well familiarized. Last March 18, 2017, a Fire Drill orientation was conducted at the 3rd floor DCCCO Main Office building. It was participated in by all Main and Head Office employees. The resource persons from the Fire Department were FO3 Earl Manny A. Uy, FO3 Dunhill D. Sayson and FO2 Rene E. Lagudas. Resource speaker, FO3 Uy, tackled the basic information about fire and fire safety. The DCCCO Fire Brigade Team, specifically the Rescue and the First Aid teams were being taught how to transport and handle victims during fire emergency. After the orientation, employees had a run-through of the fire drill scenario.

On March 20, 2017 (Monday) at 9:30 A.M was the actual Fire Drill. Mr. Gaspar L. Arbas, Main Office Manager, and Mr. Jade Ciano, Loans Officer, acted as the Fire Marshall and Assistant Fire Marshall respectively. They supervised the fire drill and checked that everyone got out safely. They ensured that the fire exit and routes remained free from obstruction.

Employees and members were being led to the evacuation area. They were able to perform their part by lining up and leaving the building as orderly as possible. Evacuation area is located at the right side of DCCCO Main Office Building, in front of the empty lot beside the "hot pandesal" store. To make it more realistic, some employees acted as victims (Ms. Mary Rose E. Tinguha, Mr. Lyndon F. Locario and Mr. Mark Ian Q. Racadio). Mrs. Marjorie M. Patajo, company nurse, and the members of the First Aid Team namely Mr. Ryan J. Carvellida, Mr. Joshua T. Pia, Mr. Guillermo T. Esona, and Mr. Don Alver V. Alabat tend to all the victims according to their cases of injury.

An evaluation was made between the Fire Officers and the DCCCO Fire Brigade Team to cite all the good and bad practices during the drill. They also evaluated the effectiveness of the evacuation procedure. Overall, FO3 Earl Manny A. Uy commended the DCCCO Fire Brigade Team and the rest of the DCCCO staff for a smooth procedure and a job well done during the drill.

It was another learning experience for DCCCO. As they say, it is always better to be prepared than be sorry in the end. After all, safety is everybody's responsibility.

Arbas, Flores attend CLIMBS General Assembly

by: Gaspar L. Arbas, Jr.

Main Office Manager Gaspar L. Arbas, Jr. and Siquijor Branch Manager Andrian S. Flores attended the 45th Annual General Assembly of CLIMBS Life and General Insurance Cooperative at SMX Convention Center, Lanang, Davao City on April 23, 2017. They also attended the Excellence Awards Night on April 22, 2017 at the same venue to receive the Certificate of Appreciation re Fresh Capital Infusion. Other awards given to various cooperative-investors were Top Producer of the Year, Top Premium Contributor, Millionaire's Club, and CAC Achiever Award. Entertainer Mitch Valdes performed during the awards night.

During the assembly, President and CEO Fermin L. Gonzales reported the following performance highlights for 2016 as compared with 2015:

- Gross revenue of 1.519 billion pesos increased by 18.08%;
- Net surplus of 136.82 million pesos

increased by 11.34%;

- Assets of 2.557 billion pesos increased by 23.26%;
- Net worth of 1.328 billion pesos increased by 22.50%;
- Managed funds of 1.254 billion pesos increased by 12.06%;
- Net premiums totalled 1.456 billion pesos while claims paid totalled 731.89 million pesos;
- Life confirmation of coverage totalled 3,622,253 individuals with net premium of 1.215 billion pesos; and
- Non-life or general insurance net premiums amounted to 239.86 million pesos which covered 39,609 policies.

For 2016, dividend is 11%, patronage refund is 4% and experience refund is 2%.

For 2017, CLIMBS projected a net income of 210 million pesos as compared with the actual net

income of 136.80 million pesos for 2016.

The assembly accepted the following Joint BOD and Management Recommendations:

1. Establishment of the CLIMBS Investment Corporation as Holding Company (Res. #5, s. 2017);
2. Construction of 4-storey CLIMBS Market at Pabayo-Borja Streets in Cagayan de Oro City and Retention of the 2016 Dividends, Patronage Refunds and Experience Refunds to finance the CLIMBS Market project (Res. #6, s. 2017); and
3. New logo of CLIMBS.

Hon. Orlando R. Ravanera, CDA Chairman and Atty. Ferdinand George A. Florendo, Deputy Commissioner for Financial Examination of the Insurance Commission, graced the assembly.

DCCCO Multipurpose Cooperative is an investor of CLIMBS.

DCCCO holds its 4th Annual Representative Assembly

by: Epifania D. Sonjaco



DCCCO's fourth Annual Representative Assembly (ARA) with the theme, "Go for Gold, for the Glory of God", took place on March 12, 2017 at the Lamberto L. Macias Sports and Cultural Centre. It is the largest and most diverse gathering of DCCCO Multipurpose Cooperative in its yearly calendar, bringing together officers and members who are elected representatives from their respective chapters or branches from the eight branches of DCCCO, viz.: Dumaguete, Bais, Bayawan, Guihulngan, San Carlos, Kabankalan, Siquijor, and Sibulan. The Branch Managers of the eight branches led their respective delegations to the annual representative assembly meeting.

The assembly which was attended by 3,512 representatives, 69.68% of the total 5,010 ARA representatives, opened with a concelebrated Thanksgiving Mass with the Bishop of Dumaguete, the Most Reverend Bishop, Julito B. Cortes, as the main celebrant. The event featured the recognition of member awardees of DCCCO, namely: Juliano C. Montero as Most Outstanding Platinum Awardee for Year 2016 and Natividad O. Dales, Membership Loyalty Awardee; and the conferment of the Branch of the Year Award to Siquijor Branch which garnered a rating of Very Satisfactory.

At mid-morning, the business meeting

was officially opened and the board presented to the assembly the reports from various committees for consideration and acceptance. Stand-out dancing and singing intermissions were rendered during the breaks, and members from different branches had the opportunity to take part in various minor and major raffle draws. The grand door prize was a Multicab with canopy.

Another important feature of the assembly meeting was the holding of elections for the following positions: a) Board of Directors (three seats); b) Audit Committee or AC (one seat); and c) Election Committee (three seats). The winners for the BOD were: Dr. James Jed R. Rosales; Ms. Mary Magdalene Z. Villegas; and Atty. Lowell A. Andaya. For the AC, former accountant of Guihulngan Branch, Ms. Helen Grace M. Acas, won; while for the Election Committee, the winners were: Atty. May Flor Duka, Ms. Lumel Dael-Chiu and Mr. Vecinzo D. Orano.

"The present time is characterized by rapid changes, multidimensional challenges, multiple opportunities and radical values," said Miss Luisa C. Magbanua, former director of the BOD of DCCCO. She said that the next 50 years will be exciting and challenging times for DCCCO. The BOD Chair, Dir. William E. Ablong, was happy to note in his Report that "it is safe to say then that DCCCO is on the right

President Rodrigo Duterte's Message for DCCCO's ARA



My warmest greetings to the DCCCO Multipurpose Cooperative as it hold its 4th Annual Representative Assembly.

By giving our countrymen the access to micro-financing, we can empower and give them the chance to have their own livelihood and stable source of income. Thus, I commend the DCCCO for its outstanding commitment to its members and for its involvement in community development. Through its products and services, it has enabled its members to attain economic self-sufficiency. With your cooperative's help, we can fuel our country's growth and ensure a better future for the next generation.

Let us raise the quality of life of our people and help them attain financial freedom through grassroots level initiatives and activities.

May you have a productive and meaningful assembly.

track" by being awarded as the Most Outstanding Community Enterprise on Poverty Reduction because of its success in the areas of "innovation, pioneering activities, creative strategies and methodical approaches in reducing poverty."

Congratulations DCCCO!

FUN... FUN... ONE MORE TIME!

by: Marie Keth A. Cabajon



“Work without fun is like peanut butter without jelly”, Jase Robertson.

The 2nd DCCCO Fun Games held last February 19, 2017 was indeed peanut butter and jelly altogether. There was fun and fellowship as officers and staff gathered to play their hearts out at St. Joseph Seminary Gymnasium, Agan-an, Sibulan, Negros Oriental.

The fun event opened with a

thanksgiving mass officiated by Rev. Fr. Geremvit I. Truno who was also a birthday celebrant. With cake candle blown and as the birthday song echoed, Fr. Gerry was all smiles as officers and staff greeted him with well wishes.

Energetic teams of yellow, red, blue and green packed in the gymnasium with their reverberating yells and beaming faces. There was a 30-minute zumba to start the excitement followed

by pinoy games like ball relay, paligid, egg catching, hourglass shake, charade and of course the bakya race. While social bingo was played by the “young once”.

Indeed, everybody had so much fun. As David Ogilvy says, “Where people are having any fun, they often produce good work”.

Good job to all DCCCO Officers and Staff.

Rest, relaxation, recreation

by: William E. Ablong

"A calm mind is the ultimate weapon against challenges" (Bryant McGill)

Operating a business, managing people in an office, organizing an event, even when they are not too big, can be a roller-coaster ride. These can lead to electrifying highs and distressing lows.

And as we juggle duties from here and there, fit all we have to do into a jam-packed and dwindling work day, changing and becoming accustomed to a continuously shifting "playground," combatting the upshots of declining trends or ravenous new competition, we experience stress.

If all these keep on mounting up, we start to feel the adverse effects -- plummeting zest, recurrent exhaustion, diminishing buoyancy, miserable viewpoint for the future, and even serious health issues.

To avoid all these from happening, we need to relax. It is the most productive thing to do after a grueling day. But why do we need to relax and engage in recreational activities from time to time?

Importance and Benefits of the 3Rs -- Rest, Relaxation, and Recreation

There are numerous benefits gained from

adequate rest and ample relaxation. Research reveals that when one gets less than eight hours of sleep a night, alertness, productivity, creativity, and general health are all adversely affected. The gains of rest relaxation, and recreation are:

- Restores/refreshes us when tired
- Repairs the body - The activities of the body slow down when we sleep, therefore body building cells carry on their recuperative work. When we sleep, nature builds up and repairs the waste of our organism.
- Provides additional energy
- Gives way to better sleep
- Enhances immunity
- Increases concentration
- Offers better problem-solving abilities
- Affords greater efficiency
- Ensures smoother emotions — less anger, crying, anxiety, frustration
- Results in less headaches and pain
- Gives the heart a rest by slowing the heart rate
- Reduces blood pressure
- Slows down the rate of breathing, which reduces the need for oxygen
- Increases blood flow to the muscles
- Decreases muscle tension

DCCCO R & R

Believing in the benefits of relaxation and what recreational activities can do to one's wellbeing, DCCCO Multipurpose Cooperative, on a yearly basis, allocates time and resources for R and R for its Board of Directors, officers, management and staff. Usually this is done during summer vacation so that families can attend the R and R activities, go on site seeing and appreciate the beauty of nature and the environment.

Last June 3-4, the board and officers of DCCCO had their R and R in the Island View Coastal Resort (overlooking the marine-rich Apo Island) in the municipality of Dauin, Negros Oriental. Those who attended include myself with wife Yolly and daughter Clare Therese, together with the outspoken Director Atty. Vivian Maquiling with hubby Cano Maquiling; the generous-hearted Director Dr. James Jed Rosales with gorgeous wife Dr. Delia Rosales; Sibulan Municipal Accountant, beauteous Director Mary Magdalene Villegas; and Director, former City Prosecutor Atty. Lowell Andaya. Also present were the DCCCO officers, namely: the easy-going Vice-Chair of the Education and Training Committee Dr. Consolacion Corsame-Unabia (NORSU Dean of the College of Arts and Sciences), the indefatigable 81-year old Mrs. Loreta Sable of the Credit Committee; the insightful Treasurer Meliton Gabas, former banker and an Accounting Professor of Silliman University with wife Shellane Gabas, Asian Union Bank (AUB) Manager, and their children Milton John and Mishell Marie.

All of us enjoyed fully the truly relaxing fun – videoke singing, swimming in the pool and the crystal-clear coastal waters near the marine sanctuary, selfies, the exchange of wholesome jokes, and eating healthy food. Everybody enjoyed the

fun and the laughter which was truly proven to be the "best medicine." Witnessing the fun of the participants shown on Facebook, Chief Executive Officer Flordeliz V. Bokingkito could not help but comment: "Naka relax gyud..." Dir. Marina Mendoza who's in the U.S. sent a note saying "missed the fun." The workaholic Board Secretary Epifania "Eping" Sonjaco regretted for not being able to join the fun because as always, "still working." She said: "Can't be there. Still working on the minutes for Monday's ManCom."

An engaging book entitled "Rest: Why You Get More Done When You Work Less," written by Alex Soojung-Kim Pang, asserts that having a breathing space is an essential component of both productivity and creativity. Pang, a senior consultant at Strategic Business Insights and a visiting scholar at Stanford University, draws on biographical accounts of famous artists and scientists and a trove of psychological studies to make his case in exploring the benefits of sleep, relaxation, play, recreational activities, and exercise.

I took a few extracts (taken verbatim) of the book author's insights to better illustrate how the 3Rs can boost any man's physical wellbeing and mental health:

What I mean by rest is engaging in restorative activity. It's not necessarily completely passive for one thing. We tend to think of rest as putting your feet up and you've got the margarita and you're binge-watching Orange is the New Black. For people in my study, their idea of rest was more vigorous than our idea of exercise. These are people who go on long walks covering 15 or 20 miles in a day or climb mountains on vacation. For them, restful activities were often vigorous and mentally engaging but they experienced them as restorative because they offered a complete break from their normal working lives.

The critical thing to recognize is that when we are mind-wandering, when our minds don't have any particular thing they have to focus on, our brains are pretty darn active. When you do things like go for a long walk, your subconscious mind keeps working on problems. The experience of having the mind slightly relaxed allows it to explore different combinations of ideas, to test out different solutions. And then once it has arrived at one that looks promising, that is what pops into your head as an Aha! moment.

It's easy to think of the mind burning out the way circuits' burn out, and I'm pretty sure it doesn't work that way. Rather, the psychological consequences of intensive sacrificial work are what we are talking about when we talk about burnout. It's not that you can no longer calculate problems or think about plot twists. If you work intensively on things and there is a bad psychological consequence, your mind learns not to do that again. It's more like that than a loss of innate ability. Even if you have these burnout experiences, you can in fact recover from them. When you learn how to balance work and rest, you can sustain a higher level of productivity and creativity. It makes it possible not just to have one brilliant work when you are young but a whole shelf

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New Faces...At Your Service

Head Office



LORSHEEN V. ARADO
Executive Secretary

"I am Lorscheen V. Arado, 24-year old lass. Prior to joining DCCCO Multipurpose Cooperative, I had four (4) years of experience working in a bank. I consider myself as a hard worker and takes pride in having a stellar attendance record in my previous employment. I am passionate about being an easy-going person wherein I enjoy meeting new people and finding ways to help them. As a reliable and honest person, I give credit to my parents for the good upbringing and to my alma mater, St. Paul University Dumaguete for the good values instilled."



SHIRLEY O. PATROCINIO
Office Assistant
Office of the Secretary/Treasurer

"My name is Shirley O. Patrocinio, assigned in the Office of the Secretary/Treasurer as an Office Assistant. I hail from Valencia, Negros Oriental with one sister and brother. My father works in NORECO II while my mother is a stay-at-home mom. I am a product of St. Paul University Dumaguete. I describe myself as very simple, caring, understanding and trustworthy person. I believe in the quotation, "Be who you are and say what you feel, because those who mind don't matter, and those who matter don't mind". Travelling, sight-seeing, listening to music and reading fiction novels are the things that I love doing during my free time."

Sibulan Branch



KENT JAMES R. SOLITANA
Field Loans Monitoring Specialist

"I choose to work in the COOPERATIVE because I want to serve people and to give good service to them. DCCCO gives an excellent service to the members and to the community. It molds me as a better employee and gives me challenging trainings as well. I have learned to face different members and their attitudes and how to cater them. Being an employee of the cooperative it unifies co-employees so that the work can be done on time. It also teaches Christian values to the members and gives better governance. It also teaches me how to become a hardworking person with less supervision of work and to be a God fearing person."



KRIS ANNE B. CALINGACION
Member Specialist

"I am Kris Anne B. Calingacion 23 years of age from Ajong, Sibulan, Negros Oriental but currently residing at Mainit, Looc, Sibulan, Negros Oriental. DCCCO Multipurpose Cooperative has given excellent service to enrich the quality of life of its members and of the community. It is also a good and convenient workplace for its employees resulting in the willingness to provide the needs and wants of the members. DCCCO never thinks first its needs but gives the quality products and services to the members. That's why I like working at DCCCO Multipurpose Cooperative."

Bais Branch



GERALANE V. GUZAREM, CPA
Accountant

"Being part of DCCCO Bais Branch is really an awesome opportunity. I get to serve other people in my own expertise as the Branch Accountant. I feel blessed and grateful to my colleagues and Manager who helped me grow as a professional. Encountering people from different walks of life in our daily transactions is very inspiring. We get to touch their lives and able to help them through cooperativism. I look forward to the years of working with DCCCO as much as I can. Thank you!"

Dumaguete Main Office



HONEY MAE R. GREPON
Member Specialist

"As one of the privileged recipients of the scholarship grant of DCCCO, I was able to finish my studies at Negros Oriental State University and overcome adversities in life. Working in the coop under the Membership and Extension Services Division, it is my aim to provide utmost services to the members as a way of giving back for all the things the coop has done for me. It is of great privileged to be part of the DCCCO family."



EDGAR A. LUMAYA
Loans Processing Specialist

"My name is Edgar A. Lumaya. Currently, I am living in Sibulan, Negros Oriental. I took up Bachelor of Science in Accountancy at Saint Paul University Dumaguete. I shifted to Management Accounting in my 3rd year and graduated last March 2012. My friends call me "Ed". I am passionate in everything that I do, and I always believe in the saying that "behind the clouds", there are airplanes?"...seriously, "Behind the clouds, there is a silver lining." On the other hand, DCCCO had helped my family for almost 25 years. In God's grace, I've been working in this prestigious institution for 7 months now and I really find it challenging and enjoyable at the same time. I am very excited to what DCCCO has to offer and I promise to provide service beyond service."



ELLEN S. SATINGASIN
Member Specialist

"I'm Ellen Sabaldan-Satingasin, married to Jovie B. Satingasin and a mother to a-month old baby boy named EJ Yohann. To be employed as Member Specialist in DCCCO Multipurpose Cooperative is such a gift from heaven for me since I dream to work in this prestigious cooperative. Being able to serve our members from different walks of life gives fulfillment. I am forever grateful to DCCCO Multipurpose Cooperative for this rare opportunity and live out the core values it stands."



CYRA V. VILLAFUERTE
Member Specialist

"I am Cyra V. Villafuerte, 20 years old, a degree holder of Bachelor of Science in Business Administration major in Human Resource Development Management. I am currently designated in Membership and Extension Services Division as a Member Specialist. Being part of this industry is truly an honor and privileged for me because this is the perfect avenue for me to showcase my skills, knowledge and most importantly my attitude towards work. I will be the best version of myself, as I continue clinching the greater height of success."



ANGELINE J. TAQUI-ANG
Office Assistant – Finance Division

"I am Angeline Jerez Taqui-ang. I am gratified to say that I completed my degree because of the DCCCO Scholarship Program. Never did I imagine that my life could changed dramatically, from being an ordinary citizen to a person of profession. DCCCO's existence has so much impact to my being. I am happy that I was given this opportunity to serve DCCCO and its people.."



VERNA KRISTELLE M. ALFEREZ
Loans Processing Specialist

"I am Verna Kristelle M. Alferez, 21 years old with a bachelor's degree in Business Administration major in Management. I was recently hired as Loans Processing Specialist at DCCCO Multipurpose Cooperative. Joining and becoming a part of DCCCO has given me the opportunity to showcase my skills and acquire diverse experience that would help me grow and reach my maximum potential. To be given the chance to work here at DCCCO is truly a huge blessing for me."



CLIFF S. CARCUSIA
Field Loans Monitoring Specialist

"I'm Cliff S. Carcusia from Poblacion 3, Siaton, Negros Oriental. I graduated in Foundation University. I feel blessed and thankful when DCCCO hired me as Field Loans Monitoring Specialist. My work here is very exciting and challenging, but I enjoy it a lot and I'm so happy of being here in this religious, compassionate and helpful environment."



KRISTEN G. CULAJARA
Office Assistant – Loans Division

"I am Kristen G. Culajara, 22 years old and a graduate of Management Accounting at Foundation University. Becoming an employee of a big and well-distinguished cooperative such as DCCCO is a great opportunity for me to be exposed in this type of industry as well as a challenge to be able to meet the expectations of not only my employer but most importantly the member-owners. I am really grateful to DCCCO for giving me this chance to prove myself and I hope that the cooperative will continue to grow as the year go by."



RENATO P. PATROCINIO
Driver

"My name is Renato P. Patrocinio, a graduate of Bachelor of Science in Industrial Technology at Negros Oriental State University. I develop my skills over the years and excited and honor to be able to contribute my abilities to DCCCO. As a newly hired employee, I am happy and I feel so blessed to be part of the DCCCO family that has continued to grow and expand its reach. Working at DCCCO is a great pleasure and a privilege."

Sibulan Branch holds its 1st Aflatoun Youth Summer Camp 2017

by: Kris Anne B. Calingacion

Teaching children how to save money is one of the most important things parents should do so that they can value the money they will save to help them meet their future needs. That is why DCCCO Multipurpose Cooperative Aflatoun Program is a very good avenue for elementary and high school students to save their money because they can deposit any amount. In this connection, DCCCO Sibulan Branch conducted its 1st Aflatoun Summer Camp held at the Bishop's Palace Emmaus, Bagacay, Dumaguete City. It started in the afternoon of April 27 and ended in the morning of April 28, 2017. The activity was facilitated by Sibulan Branch Manager, Mr. Mildredo T. Umbac, two ETICOM Officers, Ms. Ma. Teresa P. Ragay and Mr. Mark Jason B. Sasing, Area Coordinator, Mr. Ronie Abrenica with the assistance of Ms. Kris Anne B. Calingacion and Ms. Blessa Mae M. Esturas. There were 28 students in attendance from the ten (10) participating schools and each school was represented by at most three (3) student leaders.

Day one started with an orientation about the activity and participants were given specific task and team building activities to shape the leader within them. At night, there were also team building activities and group sharing around the bonfire. On its last day a Holy Mass was officiated by Rev. Fr. Ramonito Maata. Afterwards, Ms. Ragay read and explained the guidelines on the election of officers. Election and induction of officers followed. Rev. Fr. Ramonito Maata served as the Inducting Officer.

The Summer Camp was designed for the students to be acquainted to new endeavors and to reflect on God's love and mercy aside from understanding the value of savings and to become responsible without their parents' supervision. It was full of enjoyment and the students participated actively in all the activities. Indeed, the Summer Camp was very successful and participants learned many things. It provided them the value of savings and how to value money and for them to be reminded also that God is the center of all things.

DCCCO Sibulan Branch Officers, Staff visit Bohol

by: Juna Fe C. Melon

Jobs fill your pocket, but adventures fill your soul. So press pause, because we are finally taking a break!

Last April 30, 2017, the officers and staff of DCCCO Sibulan branch embarked on a three-days and a two-night trip to the beautiful island of Bohol. An itinerary was set in advance for the three-day adventure which included a tour in the city's famous attractions and tourist spots. On the first day, we encountered an unexpected delay in our trip which was scheduled at 8:30 in the morning. The excited travellers waited for about three hours before leaving Dumaguete City. As we arrived at the port of Tagbilaran, Bohol at 1:00 pm, a coaster van fetched us and brought us to our first destination which was just what our famished tummies needed-- the floating restaurant! The restaurant can accommodate up to 50 people and has a buffet of sumptuous meals. There was also a singer playing good music at the floating restaurant. Along the river, there was a quick stop to witness the lively performance of the children of Loboc. What a joy to watch! Indeed, this place is the center of music in Bohol. From Loboc, we made a quick stop to the enchanting Man-Made Forest. The gigantic trees made the trip very cool and refreshing; an evidence of Boholano's great love for nature. From this point, we went for a quick stop again, this time at the Tarsier Sanctuary where we got to see the famous primate. Then we went to the Butterfly Sanctuary in Bilar, Bohol where we saw many more species of butterflies. The group enjoyed taking pictures in this beautiful place especially that the local tour guides were accommodating and very friendly. To end our 1st day in Bohol, we went to the famous Chocolate

Hills. You can't say you have been to Bohol, if you weren't able to see the breath-taking view of this place. Although, the big portion viewing deck was destroyed by the earthquake, it has been restored just as beautiful as its original and you still have to walk the 214 steps to reach the top. Yes, I remember that figure correctly! From the Chocolate Hills, we headed to Dumaluan Resort to check in, as the night was drawing in and our tired feet were calling for rest.

We say "Maajong Buntag Bohol!" as day 2 came. The island tour in Panglao started with an astounding view of the playful dolphins which left us all in awe. Amidst the crystal clear blue waters of Panglao, Bohol, we were brought to the island of Balicasag. Here, the group went snorkeling and experienced the magnificent view of "pawikans" and a variety of fishes underneath the well protected marine sanctuary. Hereafter, we went to the Virgin Islands where we saw a very picturesque long and white sandbar. The scorching heat of the sun did not stop us from enjoying the sea, the white shores and cleanliness of Panglao. As if the adventures we had weren't enough, we took a tour around the municipality of Panglao. We went to other hidden gems, the Hinagdanan Cave and Bohol Bee Farm and also visited Daus Church. To end our amazing Bohol experience, the staff and officers went for a dip in the cool pools of Dumaluan Resort.

Indeed, it was a great experience! All the delays meant nothing compared to the fun and bond we shared during the trip. A big thanks to the Boholanos for giving us the best summer experience and to DCCCO Sibulan for this opportunity. Till we meet again Bohol!

AFLATOUN orientation held

by Sonia P. Garrucha



Aftatoun Orientation of students and parents of Sampiniton High School, Manjuyod



Signing of the Memorandum of Agreement for the Aflatoun Program (L-R: Branch Manager Teodomero T. Almaida of DCCCO Bais Branch, Mrs. Juacrisa D. Balbon, principal and Mrs. Marse Awayan, PTCA President of Sampiniton High School)



Aftatoun Orientation of students of Bais City National High School

Two additional schools became members of the AFLATOUN Program of DCCCO Multipurpose Cooperative, Bais Branch for the 1st quarter of 2017. The first is Bais City National High School where the Grades 9 and 10 students of Mrs. Jesalyn Martos and Mrs. Cherry Lou Lumantas have undergone orientation on January 25,

2017, with Mr. Teodomero T. Almaida and on January 26, 2017 with Mrs. Sonia P. Garrucha and Mrs. Hermosila Adalid, ETIC Officers. The program was supported by the principal, Mr. Ernesto Q. Alasas, Jr. who strongly advocates the need to train students to save for their future. With a minimal fee of ₱25.00, a student can already open an account. The

program received a positive response from the students. Dissemination of the activity to the parents was made by the advisers of the said classes.

On the other hand, last February 10, 2017 an orientation among prospective Aflatoun members and MOA signing between DCCCO MPC, Bais Branch represented by Branch Manager Teodomero T. Almaida

and Sampiniton High School (Manjuyod) principal Mrs. Juacrisa D. Balbon, and PTCA President Mrs. Marse Awayan was realized. Mr. Teodomero T. Almaida conducted the orientation after the Pre-membership Education Seminar with parents. Not only are the parents interested to save but they also encouraged their children to do the same.

Annual spiritual recollection of Bais Branch personnel and officers

by: Hermosila Adalid



DCCCO Bais Branch Annual Spiritual Recollection

Function Hall, DCCCO Bais
April 4, 2017

Retreat Master: Rev. Fr. Hendrix C. Alar



On April 4, 2017, (at 6:00 in the evening,) the staff and officers of DCCCO Bais Branch welcomed the Lenten Season by holding a recollection with Fr. Hendrix C. Alar as the facilitator. He was introduced by Teodomero Almada, the Branch Manager. It was held at the Bais Branch Function Hall. The said recollection gave the participants

the opportunity to reflect on how to prepare themselves for the incoming Holy Week. Fr. Hendrix dwelt on the message of Pope Francis as guide to give meaning to the passion and death of Christ as an individual Christian and as a part of the DCCCO team. Each one has his own potential and capability that can contribute to achieving the

goal of an organization. Thus, each member of the DCCCO team is essential in achieving the mission of the cooperative.

Fr. Hendrix wrapped up the session by giving a deep analysis on the symbols used in the parable of the Rich Man and Lazarus. The Branch Manager gave the certificate of appreciation to Fr. Hendrix

for sharing his expertise as the facilitator. To make the groundwork complete, the sacrament of reconciliation was made available in to welcome Jesus in each heart during the Lenten Season. Attending the session was indeed worthwhile and the best preparation for Holy Week.

Reflections on LOVE

by: Cherry May Hyacinth G. Ablir

One of the basic components of human life is spiritual nourishment, for without it we will lose the very essence of our being. We often times regard it as the kind that supplements us physically but nonetheless it is something more for it goes down skin deep, the type that reaches the soul. This is important to take note of, for one can look very healthy on the outside but lifeless and decaying on the inside. So that's why last March 26, 2017, the DCCCO MPC Sibulan branch took hold of the opportunity to gather as one family to recollect and reflect and to find one's path to spiritual growth.

It all started with a prayer led by Fr. Hendrix Alar, the officiating priest of the said activity, then he proceeded with series of discussions and lectures

that were highly interesting since the core topic was love. The mere mention of this word evokes mixed emotions of curiosity, excitement, happiness and giddiness. Well, it is not so surprising since this is so universal that any person from kids to adults can recognize and relate with it. He relayed that at the different stages of our lives we experience various kinds of love and one cannot expect to have synonymous perspective towards it since it is uniquely fabricated according to one's personal encounter. But he said that no matter how dissimilar things may seem, the bottom line is that love is being felt it's just that it is being manifested and shown in different ways. A realization that he pointed out to each one of us, and from that moment on we recognized

“It is not necessary to do an act of bravery on a daily basis just to show off how you can make others feel so loved but it can just be simple yet meaningful gestures”

the simple things that we can recall of that we exhibited as an act of love that we have shared with other people. It may be a simple tap at the back at times of grief, a smile at times of sadness, a helping hand at times of hardship, a hanky in times of heart-breaking moments and many more. These are the things that opened our minds to the realization that it is not necessary to do an act of bravery on a daily basis just to show off how you can make others feel so loved but it can just be simple yet meaningful gestures. It may not be so fancy but it can somehow uplift another person's mood and

might even be life changing; we would never know but what is so important is that as a person one do not become greedy by not sharing kind acts towards others because at the end of the day these are the things that speak of genuine love.

The recollection ended with a Holy Mass. The activity has been concluded and we were back to our daily routine; family, work and friends but unlike any another comeback this is much more significant since we have gone through a day attesting the absolute power of love and it's life changing magic that can touch different lives.

Staff, Officers attend Sexual Harassment Orientation

by Sonia P. Garrucha



An orientation on the sexual harassment policy manual was conducted to the employees, trainees and officers of DCCCO MC Bais Branch last March 18, 2017. This was initiated to prevent

sexual harassment in the workplace and to discuss the procedures of sexual harassment cases, as well as guidelines for the proper decorum of officers and employees.

Mr. Joven Estrada, GAD officer and Board of

Director, Director James Jed Rosales were invited to share their expertise on these issues. It was pointed out that not only women but men as well can become objects of sexual harassment. Thus, they emphasized the need

for all working in DCCCO MC to understand and prevent incidents of sexual harassment in the workplace since this will create an unfavourable environment that will also affect the performance of employees.

2017 Staff Development Activity: A Realization

by: Hisovi Kristine A. Alonzo

“Coming together is a beginning. Keeping together is progress. Working together is success.”

Henry Ford

On the 29th of April 2017, the Main Office Staff travelled all the way to Piñan, Zamboanga del Norte for the Staff Development Activity which was held at Manuel’s Resort. A series of simple yet challenging activities was prepared for the group to create camaraderie. Building relationships does not happen once but all throughout our employment. Thus, developmental activities like these create an avenue to work harmoniously. This plays

a vital role in knowing our strengths and weaknesses as individuals and work on to help one another in order to use our strength to support and backup the weakness of others in order to meet the cooperative’s vision and mission.

Just what Hellen Keller said, “Alone we can do little, together we can do so much.” Let this be a reminder for us to always work hard not only for our individual upliftment but for our simple acts of caring service together may lead to help our members enrich the quality of their lives. Having this envision in each of our staff will aid our cooperative to achieve its goals and prosper. Let it be a constant



reminder for us that there is no I in the word Team and just like how a portion in our cooperative pledge states, “Alone I am weak, but with others I am strong.” Let this always be an opportunity for us to grow and develop our individuality as we grow

together in the service to our members in the cooperative.

And as we journey through our life in the cooperative movement, let this be always carried out in our minds and in our hearts that, Together Everyone Achieves More.

A decade of celebration

by: Romil Baguio-Alangilan
ETIC-Chair, Guihulngan Branch

February 11, 2017 marks the 10th anniversary celebration of DCCCO Multipurpose Cooperative, Guihulngan Branch. It marks another milestone of partnership and service to the member-owners of the cooperative and with other institutions to respond to one of its corporate responsibilities which is "concern for the community."

Various activities were being conducted to highlight the celebration. To help save lives, bloodletting was done in coordination with the Philippine National Red Cross where 31 persons shared their blood. The donors came from various sectors of the community, mostly students from NORSU, Guihulngan Campus and Guihulngan National High School-Poblacion.

To answer the health needs not just of its members but of non-members as well, medical mission was conducted

in coordination with the NOSCO doctors and staff. 131 beneficiaries were served who were given medical check-up, medicines and vitamins. There was also feeding for the street children and triskad drivers with 116 beneficiaries. Free haircut was also availed of by 40 beneficiaries.

Some members of the Board of Directors and staff from the Main Office attended the occasion namely Atty. Vivian O. Maquiling, Mrs. Marina Mendoza and Mrs. Fe Ortega. The launching of the new wealth building products of the cooperative which are the YES, SAYA, Emergency and Recreation was given by Ms. Fe Ortega. Several door prizes were given away to the members and visitors who were able to answer during the question and answer portion after the presentation.

A million thanks to one and all who made the celebration a successful one. Looking forward for many more to come!

Spell Excellence in 5 letters, DCCCO!

by: Junrey C. Dagodog-ETIC Vice Chair, Guihulngan Branch



Driven by passion for excellence, DCCCO Guihulngan Branch launched its first ever Academic Excellence and Leadership Awards to Grade 10 Completers this SY 2016-2017. It is in this spirit that the coop recognizes the achievements of Grade 10 completers through the demonstration of exemplary leadership and stellar academic performance. Ten (10) gold customized medals with engraved DCCCO logo and tagline "WE CARE" were given to deserving Grade 10 completers. The recipient schools were: St. Francis College, Guihulngan National High School-Poblacion (General and Science, Technology, Engineering and Mathematics) and P. Zamora Extension in Guihulngan City and Tayasan Institute in

Tayasan.

The two (2) awardees from Tayasan Institute were Almira T. Jaluag and Junella Claire B. Casabar both "With High Honors" were so grateful to DCCCO for recognizing their efforts towards achieving excellence in their studies. They assured that they will continue to aspire for excellence in their studies and soon in their work place as what the coop embodies. Present during the awarding ceremony was Mr. Junrey C. Dagodog, Vice Chair of the ETI Committee and the Principal of the said school.

The coop hopes to be a motivational influence to all Grade 10 completers and to always strive for excellence and challenge them to transform their exemplary leadership to actions worthy to be emulated by others.

Expect the Unexpected

by: Roche Ike B. Vios
ETIC Chair, Siquijor Branch

It has been said, "If there is cooperation, there is unity."

DCCCO Siquijor Branch is so blessed and overwhelmed of the unexpected recognition during the 4th ARA as Branch of the Year 2016. This award would not have been possible without the full support of Branch Manager Sir Andrian Flores together with his staff, officers of the different committees, Area Coordinators and of course the members. The branch received P 25,000.00 cash and plaque of recognition.

It was such a wonderful and memorable day for DCCCO

Siquijor Branch as the BM, staff and officers joyfully marched the aisle to the stage to receive the prize and to be recognized.

The Board of Directors and the Chief Executive Officer expressed their heartfelt and warmest congratulations to DCCCO Siquijor Branch for the job well done.

Dedication to work, honesty and full cooperation among the BM, staff, officers and members are the key towards success.

To God be all the glory for the greatest achievement of DCCCO Siquijor Branch on its six year of operation in the Island of Siquijor.

DCCCO gives awards to deserving Aflatoun members

by: Angelie B. Suan
ETIC, Member



Last, April 7, 2017, the manager of DCCCO Siquijor Branch Sir Andrian Flores, attended the Recognition Day of Tag-ibo Elementary School to give gifts and award certificate of recognitions to top five (5) depositors of the Aflatoun Program, top 5 Regular Depositors, and the top 5 best painting during the Painting Workshop held last November, 2016.

The top 5 highest depositors were: Willard R. Puno, Queny Hyacient Perez, Shanry O. Misamis, Niko Sim A. Mosqueda, and Chauncey Maata.

The top 5 regular depositors were: Gwyneth O. Balustre, Ma. Princess Erich J. Omiping, Jake Giesler E. Laranjo, Jhon Rhys E. Laranjo, and Yshie Daniela M. Enjambre.

The top 5 best paintings were, 1st placer Gliza Mae Calubag, 2nd Annie Grace Ongy, 3rd Argie Mae Intencion, 4th Gleezel Anne B. Bonilla, and 5th placer Jhon Patrick Calunsag.

The pupils were given a back pack and certificate of recognition. It was awarded by Sir Andrian Flores assisted by the school head of Tag-ibo Elementary School, Mrs. Angelie B. Suan.

The pupils and parents were very happy and thankful to DCCCO. The giving of rewards and recognition challenged the aflatoun members to deposit and save more. It also attracted non-members to join DCCCO. Congratulations to all the awardees and keep on saving in our cooperative for a brighter future.

Tambisan National High School organizes Aflatoun program

by: Roche Ike B. Vios

One of the programs that have to be implemented in every DCCCO branch is the so called Aflatoun. This program is sought to help and train children the value of saving and thriftiness.

At the very start, Sir Andrian Flores oriented the Grade 10 parents the rationale and guidelines of the said program on February 28, 2017. It has been found that parents were interested to enrol their children in the aforementioned program.

In the first week

of March, there were forty-three students from Grades 7 and 8 who were able to fill out the membership form for aflatoun. Some of them started to have their deposits the following week. It was observed that students were very interested to join the Aflatoun Program.

The campaign of the said program is on-going. Hopefully, the target of one hundred memberships for aflatoun this year will be achieved or even higher than the target.

Rest, relaxation, recreation . . . from page 7

of work.

If you think of rest as mainly about mental restoration, recovery of the energy you need to do a job well and be creative, exercise is a really great way to provide that. We have this stereotype of scientists and writers and other creative people as not being athletic or athletes being dumb jocks, and that's an incredibly unfortunate assumption. I was really surprised at how many people who learned to rest well were also serious athletes. There are academic subcultures where athleticism is really valued. In modern mathematics and physics there are lots of really respected scientists who are avid rock climbers. Lisa Randall [the theoretical physicist] has climbs named after her in Colorado. There are so many people who find that a workout, a long hike, clears their minds, helps them calm down, and gives their subconscious mind opportunity to think through problems. What all of that teaches us is that exercise is a really important form of rest.

It offers similar psychological rewards to work but in a very different medium or context. Winston Churchill took on painting after the First World War. He talks about it in a book called *Painting as a Pastime* as being very much like political argument—it requires the same kind of boldness and decisiveness; you literally have to have a clear vision of what is in front of you and what you want to achieve. At the same time the materials you are using are completely different

and the way you are using brush and paint allow you to put your cares aside. Over and over again people choose hobbies that they describe as being like their professional disciplines, but also totally different.

I think about rest very differently now than when I started working on this project. I thought about rest as much more passive and as something you do when you're finished with everything else you have going on. I now firmly believe that is wrong. Rest is not this optional leftover activity. Work and rest are actually partners. They are like different parts of a wave. You can't have the high without the low. The better you are at resting, the better you will be at working.

For many people, daily relaxation is easier said than done. It can be hard to find the time, or you might find that even as you're trying to relax, your brain is racing through all of the different things you have to do. Like most things, relaxation takes practice. If you want to live a full life – relax!

I believe that the physical and financial growth of DCCCO and the productivity and efficiency of its board of directors, officers, and employees in the delivery of its products and services to the general membership and the community as well as the numerous national awards received by the cooperative can also be attributed to the relaxation and recreation programs undertaken by the cooperative.

DCCCOlympics promotes wellness, sportsmanship and teamwork

By: Fe P. Ortega



In time of this year's Mother's Day, May 14, 2017, all employees in all branches/offices gathered at the gymnasium of Foundation University High School for the 2017 DCCCOlympics. There were only two (2) events being played, namely volleyball, both for men and women category and basketball for men only. They were organized into four (4) teams according to color such as blue, green, red and yellow.

To energize the participants, Carl and company led the zumba session, in partnership with Intellicare. The perspiring dance prepared the participants to take the sports ground. Volleyball game was played first by the women category: Green Team vs. Red Team and simultaneous with Blue Team vs. Yellow Team. The Green team defeated the Red Team while Yellow Team won over the Blue Team that played with the Red Team to fight for the 2nd Runner-up of which the latter made it, thus placing the Blue Team in the 3rd runner-up. The Yellow Team tried its best to beat the Green Team, however, with the latter's strong determination to be triumphant, with the help of coach BM Felix C. Pino and by the grace of God, the Championship Award was garnered by the Green Team with the following composition, namely: Romil B. Alangilan, Rheadiane C. Alvarez, Lorscheen V. Arado, Gracell G. Banogon, Kris Anne B. Calingacion, Edalin G. Catan, Airei T. Delacruz, Vernie L. Flores, Mae Belen D. Gajunera, Josie Jane M. Jumuad, Juna Fe C. Melon, Fe P. Ortega, Judith Q. Retes, Lovely U. Teves (Team Captain),

Regine Faith E. Teves, Dr. Consolacion C. Unabia and Jocelyn V. Veriña.

The volleyball game – men category followed right after the women, and the results were as follows: Champion –Blue Team; 1st Runner-up – Green Team; 2nd Runner-up – Yellow Team and 3rd Runner-up – Red Team. The Blue Team's composition were as follows: Mark Jovan Acibo, Chris Leojoann Bacane, Crisanto D. Abrasado Jr., Anakim T. Balbon, Roar B. Bello, Felix R. Calum, Cliff S. Carcusa, Francis Mark V. Castel, Junrey C. Dagodog, Jemsdey O. Dales, Mitchelle Dizon, Nick R. Epanto, Orland E. Escorial, Jayfrey B. Gapol, Angelito L. Garingo, Cyrel C. Jorolan, Lyndon F. Locario, Roy M. Pinanonang, Allan Paul J. Poblacion, Mark Ian Q. Racadio, Kent James R. Solitana, Herminio C. Tatum and Reynan Tenebroso.

In the afternoon, it was set for basketball game wherein the Red Team conquered the rest of the teams having most players with so much passion in basketball, namely: Rodel O. Bacubac, Feljun L. Bomediano, Clyde C. Adalia, Don Alver V. Alabat, Roque E. Baricar, Cheron C. Caldera, Kerwin T. Catubig, Raphy H. Cayapas, Libert E. De La Cruz, Gerald M. Dela Cerna, Guillermo T. Esona Jr., Ramon E. Esparcia Jr., Bruno O. Gumahad Jr., Edgar A. Lumaya, Ronald J. Pinero, Rengie F. Tanihon, Mildredo T. Umbac and Herbert M. Remolano.

The DCCCOlympics ended with the awarding of prizes where everyone had a share to take home with.

DCCCO Multipurpose Cooperative Financial Highlights As of March 31, 2017

Total Assets	3,547,963,693.18
Loans Receivable (Net)	2,019,246,264.24
Savings Deposit	747,493,693.54
Time Deposit	1,353,901,456.58
Share Capital	998,453,971.21
Undivided Net Surplus	3,547,963,693.18
Membership (Total)	87,959
Regular	72,128
Associate	15,831
Number of Offices/Branches	9

DCCCO Branches

Dumaguete Main Office

Sta. Rosa St., Dumaguete City
6200 Negros Oriental, Philippines
Tel.No. (035) 225-4701/226-1016/422-4493

Bais Branch

National Highway, Talungon, Bais City
6206 Negros Oriental, Philippines
Tel. No. (035) 402-3368

Bayawan Branch

Cor. Peping Gamo & Rizal Streets
Tinago, Bayawan City
6221 Negros Oriental, Philippines
Tel. No. (035) 430-0171

Guihulungan Branch

Mabini St., Poblacion, Guihulungan City
6214 Negros Oriental, Philippines
Tel. No. (035) 410-4076

Siquijor Branch

Estrella M. Ambalong Building,
Caridad St.
Poblacion, Siquijor
6225 Siquijor, Philippines
Tel. No. (035) 480-9092

San Carlos Branch

Baric Bldg. cor S. Carmona & H. C. Rigor
Streets, San Carlos City
6127 Negros Occidental, Philippines
Tel. No. (034) 729-3319

Kabankalan Branch

RTM Bldg., JYPerez Highway, Brgy. 2
Kabankalan City
6111 Negros Occidental, Philippines
Tel. No. (034) 746-7081

Sibulan Branch

Osmeña St., Poblacion, Sibulan,
Negros Oriental, 6201 Philippines
Tel. No. (035) 419 - 8226

Dumaguete Central Arcade Satellite Office

Central Arcade Bldg., Cervantes St.,
Dumaguete City

Soon to Open

Valencia Satellite Office

Legarda St., North Poblacion
Valencia, Negros Oriental

Tanjay Satellite Office

Brgy. 5, Rizal St. (Fronting Plaza Osmeña
Park) Tanjay City, Negros Oriental