

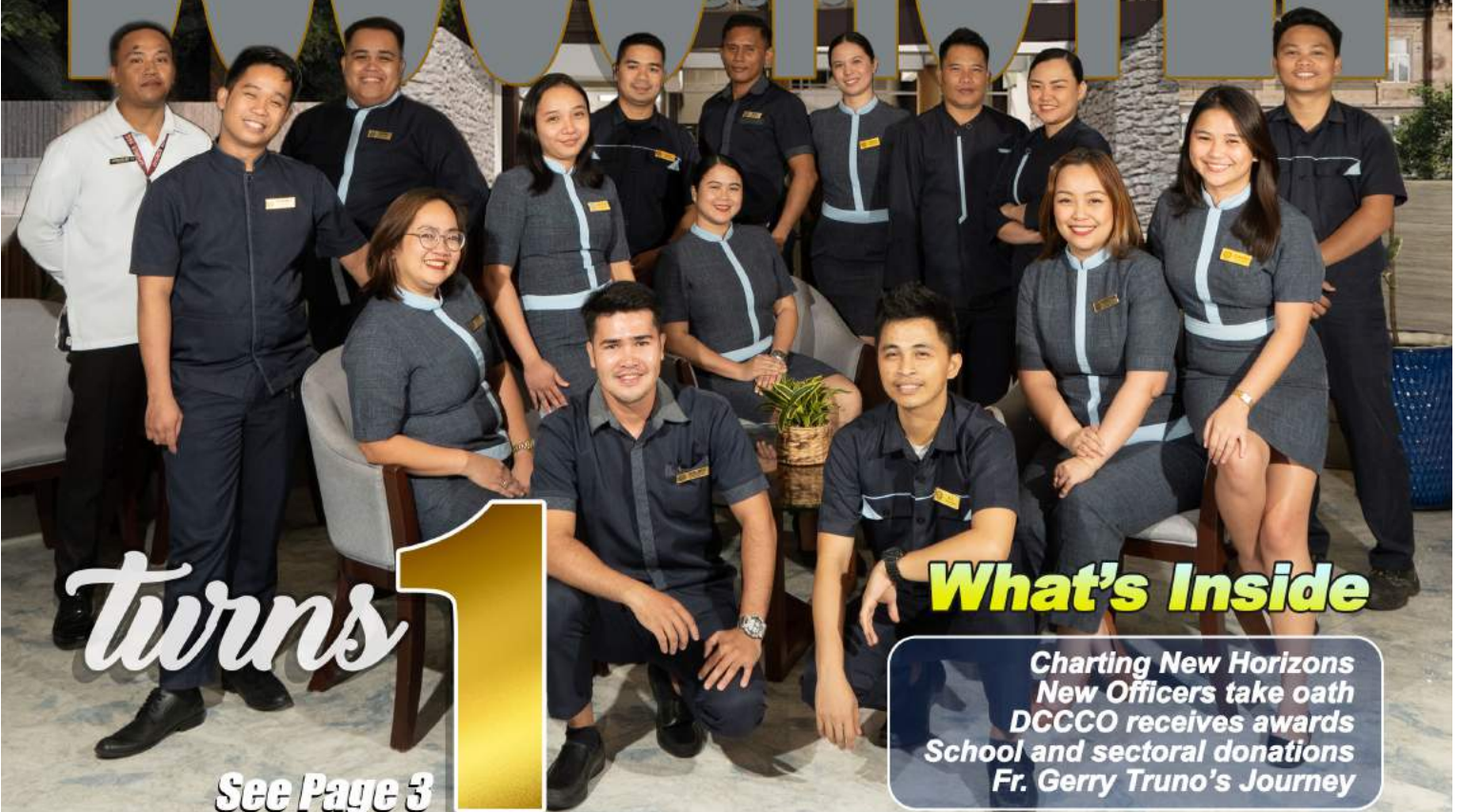


KASANAG

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The Official Publication of DCCCO Multipurpose Cooperative

DCCCO HOTEL



Turns **1**

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Chartering New Horizons: The Expansion Journey of DCCCO

By Dir. Edilberito B. Euraoba II, BOD Chairperson

I was reading a beautiful story about an eagle and it reminds me of our vision for our beloved Dumaguete Cathedral Credit Cooperative then, now DCCCO Multipurpose Cooperative.

Over 56 years ago, we started as a very small cooperative with barely 49 members and a capital of P1,181.50 only, and now we have grown into a billionaire cooperative and ranks fifth in terms of total assets in the entire country.

My reading tells me that an eagle is so focused with its vision. No matter what the obstacles, it is so focused until it grabs its prey and while other birds are afraid of storms, the eagle uses the storm's wind to lift itself higher.

To my mind, DCCCO is like an eagle and it has to leave its comfort zone and set aside plateau attitude. When we experience success, there is a tendency for us to be so comfortable with our achievements.

To broaden our horizons, we need to take the painful journey to rise to greater heights and not to be afraid of the challenges ahead.

Achievers are not afraid of challenges, rather they relish them and use them profitably just like what our founders took more than half a century ago.

While our savings and credit operations are able to bring us to greater heights, we need to reinforce this with new cooperative products such as the Business Development Services (BDS). This program seeks to empower our members by putting flesh to our commitment "to provide excellent financial and allied services to our members".

Simply put, as DCCCO is already a billionaire, we want to produce "millionaires" coming from the ranks of our ordinary members who possess the grit by joining the BDS program which will be the next big thing that will happen to DCCCO.

And as we are about to end our five-year Strategic Plan in 2025, we shall unfold our new expansion journey starting with our multi-million DCCCO HOTEL that serves with excellent care to our clients, the proposed agri-eco tourism lot acquisition, DCCCO Village 2, 3, and 4, funeral homes, gasoline station, and DCCCO Mart which will form part of our Allied Business Services.

These are part of our focus to Build New Capacities and New Strategies based on a Value Chain Perspective, as we cannot just rely on our past success, we should keep looking for new frontiers to conquer.

We need to conquer new heights and as 1 Chronicles 4:10 puts it, "God will enlarge your borders and territories, His hand is upon you!"



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Dumaguete City - DCCCO HOTEL celebrated its first anniversary on April 22, 2024. The celebration kicked off with a lively motorcade that paraded through the city streets, spreading joy and excitement among onlookers. Following the motorcade, a Holy Mass was presided over by Rev. Msgr. Robert A. Bongoyan, H.P., Parish Priest of the St. Catherine of Alexandria Parish, setting a tone of gratitude and reflection for the occasion. It was held at the Sala de Marcella on the 2nd floor of the hotel.

A program ensued. Dr. Mildredo T. Umbac, CEO, extended a heartfelt welcome message, underscoring the hotel's commitment to excellence and service.

The highlight of the celebration was the ceremonial Cake Cutting, symbolizing the hotel's milestone and the shared joy of the occasion. The hotel staff further enlivened the occasion with a delightful intermission number, showcasing their talent and camaraderie.

The short program ended with a closing speech by Dir. Edilberito B. Euraoba II, Chairperson of the Board of Directors. He expressed gratitude for the successful journey of DCCCO HOTEL's inaugural year and looked forward to many more years of success and service.

The celebration continued with an Open House event, inviting guests to explore the hotel's facilities and amenities until 5:00 PM. Overall, the first anniversary celebration was a joyous occasion filled with gratitude, camaraderie, and excitement for the future.

DCCCO HOTEL is located at Upper Luke E. Wright Street, Poblacion 2, Dumaguete City, Negros Oriental.

DCCCO HOTEL turns 1!

By Albert T. Trumata, Social Media and Events Specialist



New DCCCO Officers take oath



By Albert T. Trumata, Social Media and Events Specialist

DCCCO Multipurpose Cooperative conducted a special event, the Oath-Taking Ceremony, on April 2, 2024, as it welcomed its new leaders for the 2024-2026 term of office. The ceremony, filled with excitement and hope, marked an important moment for DCCCO and its members.

Mr. Edilberito B. Euraoba II, Chairperson of the Board of Directors (BOD), opened the event with a warm welcome to everyone. ACP Lalaine J. Eramas-Cimafranca, new member of the BOD, then introduced Honorable Ma. Angelita A. Banta-Alcoran, Presiding Judge of RTC Branch 37, Dumaguete City, as the Inducting Officer.

The new leaders swore to serve DCCCO and its members with honesty and dedication during the ceremony. They promised to do their best in their new roles. Judge Banta-Alcoran also shared some inspiring words, encouraging the new leaders to work hard and lead by example.

The newly-inducted officers included those elected to the Board of Directors, Audit Committee, and Election Committee. Additionally, officers were appointed to the Ethics Committee, Mediation and Conciliation Committee, Gender and Development Committee, and Education, Training & Information Committee. Each officer brings unique skills and perspectives to his/her roles, ensuring a diverse and effective leadership team.

Dr. Mildredo T. Umbac, Chief Executive Officer, gave the closing remarks. He thanked everyone for being part of the special day and congratulated the new leaders. Dr. Umbac expressed his confidence in the new team and said he looked forward to working with them to make DCCCO even better.

Ms. Epifania D. Sonjaco, Cooperative Secretary and host of the event, made sure everything went smoothly. With the ceremony over, DCCCO is excited to start this new chapter with its dedicated and passionate leaders at the helm.

The said new Officers (elected) are as follows:

Board of Directors
Edilberito B. Euraoba II (Chairperson)
May Flor V. Duka (Member)
Lalaine J. Eramas-Cimafranca (Member)
William E. Ablong (Member)

Audit Committee
Jemsdey O. Dales (Secretary)
PJ O. Paglinawan-Manos (Chairperson)

Election Committee
Atty. Charmila R. Siplon (Secretary)
Atty. Rudylen O. Laurente-Villarin (Vice-Chairperson)

The appointed officers are as follows:

Ethics Committee
Rev. Fr. Ben Eric C. Lozada
Atty. Rey C. Himpayan
Annie B. Bacanto

Mediation and Conciliation Committee
Cristina O. Jumawan
Fay Garneth L. Buscato
Grace E. Caseres

Gender and Development Committee
Dr. Annaliza P. Loquias
ACP Lalaine J. Eramas-Cimafranca
Atty. Ronie G. Abrinica (GAD Focal Person)
Andrian S. Flores
Maria Mayonessa L. Dinglasa

Education, Training, and Information Committee
Mary Magdalene Z. Villegas
ACP May Flor V. Duka
Charlemagne M. Calunsag
Felix C. Pino
Cesar T. Tinay
Marie Keth A. Cabajon

Meanwhile, the incumbent Officers are as follows:

Board of Directors
Mary Magdalene Z. Villegas (Vice-Chairperson)
Dr. Annaliza P. Loquias (Member)
Dr. Jed R. Rosales (Member)

Audit Committee
Atty. Ivy Cara V. Sangangbayan (Vice-Chairperson)

Election Committee
Atty. Douglas J. Baldado, Jr. (Chairperson)





By Monaliza V. Timosan, Head Bookkeeper

Representatives of DCCCO Multipurpose Cooperative attended the 28th Annual General Assembly of the Philippine Federation of Credit Cooperatives (PFCCO)-Visayas Federation on May 15, 2024 and the 12th Annual General Assembly and Educational Forum of PFCCO-National on May 18, 2024 at Marco Polo Plaza Cebu, Cebu Veterans Drive, Nivel Hills, Apas, Cebu City. They were BOD Vice-Chairperson Mary Magdalene Z. Villegas, CEO Mildredo T. Umbac, HR Manager Andrian S. Flores, Legal & Compliance Manager Atty. Ronie G. Abrinica, BDS Officer Richie V. Ordoñez, Membership Services Officer Herminio C. Tatum Jr., Head Bookkeeper Monaliza V. Timosan, BDS Specialist Mona Lisa M. Nemenzo, and Collection & Monitoring Specialists Joshua T. Pia and Eddieton B. Delas Verlas.

During the AGA on May 15, 2024, DCCCO received from PFCCO-Visayas Federation the following recognition:

- 1) 2023 Top 1 Supportive Member (having the most number of participants sent to Federation-hosted activities and the most number of attended federation-hosted activities)
- 2) 2023 Highest CETF and Annual Dues Remittance
- 3) 2023 Top 1 Highest Depositor of Share Capital



On May 16, 2024, DCCCO participated in the Business Development Services (BDS) Trade Fair headed by BDS Officer Richie V. Ordoñez and assisted by BDS Specialist Mona Lisa M. Nemenzo. DCCCO showcased the products of its members under the BDS Program.

For Day 3 (May 17, 2024), four plenary sessions were conducted with topics as follows:

Plenary 1 – *Purpose: Discovering your Cooperative Compass: Aligning Personal Values with Collective Vision* by Resource Person ASEC. Luz H. Yringco, Member of Board of Directors, Cooperative Development Authority

Plenary 2 - *Purpose: Reimagine, Revitalize, Reinvent: Cooperatives as Engines of Community Development with Business Support* by Resource Person DCCCO CEO Dr. Mildredo T. Umbac

Plenary 3 - *People: Is your Cooperative Future Proof? Exploring Business Services for Sustainable Success with Artificial Intelligence (AI)* by Resource Person Dr. Dave E. Marcial, Director of Dr. Mariano C. Lao Global Studies Center, Silliman University

Plenary 4: *Investing in the Future Building a Sustainable and Thriving Cooperative Through Shared Purpose, People and Passion (Finding your Why in the Cooperative where Personal Passion meets Collective Power)* by Resource Person Ms. Elenita V. San Roque, Chief Executive Officer, Association of Asian Confederation of Credit Unions (ACCU)

The AGA and Educational Forum had the theme "Building Credit Union Momentum: Purpose, People, and Passion" with sub-theme "From the Present and Well into the Future: Livelihood Through Entrepreneurship Among Cooperatives".

This year's educational forum was hosted by the PFCCO-Visayas Federation with DCCCO as one of its distinguished members.

DCCCO receives 4 NATCCO awards

By Gaspar L. Arbas, Jr., Finance and Treasury Manager

DCCCO Multipurpose Cooperative received four awards from the National Confederation of Cooperatives (NATCCO) during its 46th Annual General Assembly and 22nd Leaders' Congress at SMX Convention Center, Davao City, Davao del Sur, on May 3-5, 2024. DCCCO was represented by Director Dr. Jed R. Rosales, CEO Dr. Mildredo T. Umbac, Accounting Manager Sheree Mae I. Javier, Finance & Treasury Manager Gaspar L. Arbas, Jr., Legal & Compliance Manager Atty. Ronie G. Abrinica, Research & Marketing Manager Liberato L. Engcoy, and Guihulungan Branch Teller Jeneve G. Pabelonia. The awards are as follows:

- Top 1 – 2023 Top Depositors Based on Yearend Balances
- Top 1 – 2023 Top Depositos Based on Annual Growth
- Top 2 – 2023 Top Consultancy Patrons
- Top 2 – 2023 Highest CETF Remitters

This year's theme was "Building Trust, Climate Resilience and Sustainable Futures: Happy Members of Secured Co-ops in an Integrated Network." In attendance were 1,228 delegates from 331 cooperatives from all over the country.

AM Javier is a member of the Board of Directors of NATCCO until 2025 while FTM Arbas is a member of the Investment Committee of NATCCO. They both represent DCCCO.

Meanwhile, CEO Umbac acted as a Reactor during the 1st plenary session with the topic "Building Trust of Members by Adhering to Financial Standards." He also presented the growth and success of DCCCO, and its plan of undergoing the ACCESS Brand accreditation within the year (2024).

National Confederation of Cooperatives (NATCCO) is the biggest federation of co-ops in the Philippines in terms of geographical reach, membership, financial capacity, and array of services. As of December 31, 2023, it now reaches 7,606,858 individual members coming from 957 co-ops and NGOs. It has 2,299 offices located all over the country with 207 employees. The consolidated assets of all its members amounted to P368 billion.





7 DCCCO collects CLIMBS awards

By ACP May Flor V. Duka, BOD Member

DCCCO Multipurpose Cooperative collected seven awards in the recently concluded Excellence Awards Night held at Marriot Hotel Newport, Pasay City, Metro Manila. The activity was part of the two-day Educational Forum and General Assembly of CLIMBS Life and General Insurance Cooperative held on April 25-26, 2024. DCCCO garnered the following awards:

- Top 10 Premium Producer (Consolidated, National Level)
- Top Premium Producer (Consolidated, Regional Level)
- CAC (Cooperative Assurance Center) Achiever Award (Visayas) with P20,000.00 cash prize
- Cooperative Sustainability Award
- Champion for Climate Action
- Increase in Premium P5M Up (Non-Life)
- Top 10 Premium Producer (Non-Life, National Level)

The 52nd General Assembly with the theme "Let's Connect, Lead, Inspire, Motivate, Build, Sustain Together" was attended by 216 registered cooperatives with 657 delegates, together with staff and personnel of CLIMBS.

CLIMBS introduced its new tagline, "A Climate Insurance: Insuring where you are," which connotes adherence of the said cooperative to global climate change action. Being an insurance cooperative, it seeks to prevent the atrocious effect of climate change in order to preserve people and properties.

It was also during the assembly that CLIMBS through its "Build with Us" campaign sought help and support from all attending cooperatives to commit a certain amount or donation in order to finally start building the cooperative college which aims to be an educational institution reserved for cooperative primaries and members. The cooperative college is one of the subsidiaries of CLIMBS which focuses on collaboration with Asian Institute of Management (AIM), global cooperative college, and other international cooperatives in order to promote the principles of cooperativism and formation of good cooperative leaders through education.



New DYZLC Officers take oath, Outgoing Officers honored

By Honey Mae R. Grepon, Youth Program Coordinator



After the conduct of the 4th Annual General Assembly of the DCCCO Youth Zone Laboratory Cooperative (DYZLC) came the induction of the newly-elected officers and the honoring of outgoing officers on April 20 to 21, 2024. This was a bittersweet moment where we bid goodbye to the officers who have served and dedicated their efforts to achieving the vision of DYZLC during their term of office. It was also a momentous event where we welcomed the newly-elected officers willing to serve and represent the whole General Assembly of DYZLC.

Urban Garden Exposure Visit

The two-day activity started with an Urban Garden Exposure Visit. This activity offered participants a firsthand experience of urban gardening practices in Tabuc-tubig Barangay Hall, Candau-ay Integrated Farm, and Rooftop Garden of Calindagan, Dumaguete City. These visits aimed to educate the young officers to grow their own plants, raise livestock, inculcate in them the importance of urban gardening, and engage them in sustainable and healthy urban living practices. The group was guided by the Urban/Organic Focal Person from the City Agriculture's Office, Mr. Roden Udarre.

Leadership Training and Team-Building

The training was more than just a series of lectures and workshops but a transformative experience. Young leaders were equipped with the skills and mindset needed to lead, innovate, empathize, and collaborate effectively. This training was conducted by an expert facilitator, Mr. Gerald C. Grancapal, the Member Relations and Development Officer of DCCCO. He guided the officers in creating plans and activities for their members. He also strengthened the camaraderie and cooperation of the team through lively and educational team-building activities.

The Induction into Office of the Newly-Elected Officers

The Induction was presided over by a distinguished guest, DCCCO BOD Vice-Chairperson Mary Magdalene Z. Villegas, who is known for her support to the youth and dedication in uplifting the lives of DCCCO members. The officers who took their oath were the new members of the Board of Directors, namely, Dir. Mallows Emarlia Gheret Cadavis, Dir. Mary Grace T. Abrasaldo, Dir. Almie Joy O. Jorolan; new Audit Committee Officers, namely, Ms. Michaela Gyle F. Molero and Ms. Mejah Grace A. Butalon; new Election Committee Officers, namely, Ms. Niña Angela L. Aniñon, Ms. Ericka Chea A. Eregil, and Mr. Godwin Fred E. Laxina; new ETI Committee Officers, namely, Dir. Mae Therese C. Cabije, Ms. Rheagil Danjelyn C. Pancho, and Ms. Jasmin E. Suerte; new BOD Secretary Ms. Marianne Barachielle S. Alabado and Treasurer Ms. Zachea Khate G. Ortega. The oath-taking symbolized the trust and responsibility bestowed upon these new officers. Each officer pledged to make a dedication in a spirit of cooperative service.

Honoring of Outgoing Officers

"There are no goodbyes for us. Wherever you will go, you will always be in our hearts." This quote describes the feeling which manifested as we gave honor to the officers who set a high standard of leadership and humble service. During their term of office, they experienced great transition from face-to-face to online set-up because of the COVID-19 pandemic. But they bounced back from the challenges with resilience, commitment, and open-mindedness. These outgoing officers were BOD Chairperson Mark F. Lerasan, BOD Vice-Chairperson Paula Louise G. Tampus, BOD Member Jones Syrha Pearl G. Setomira, BOD Secretary Princess Jane S. Abequibel, Audit Committee Secretary Jayverluz Nicole L. Deque, and Election Committee Chairperson Kris Lorraine T. Layague. They delivered heartfelt messages that resonated in the hearts of those who attended. The activity was formally closed with a message from the new BOD Chairperson, Mr. Athens Deru C. Mortillero, who expressed his deep gratitude to the outgoing officers and promised to build upon their legacy with enthusiasm.



DCCCO donates funds for classroom, dining hall

By Annamar E. Bacubac, Social Performance Management Specialist



On June 5, 2024, the celebration of World Environment Day marked a significant milestone for DCCCO Multipurpose Cooperative (DCCCO) as it signed a memorandum of agreement with Malusay Elementary School to fund the construction of a new classroom and dining hall. This project, valued at PHP1,637,179.96, promises to transform the learning environment for the students of this school in Guihulngan City, Negros Oriental.

For years, Malusay Elementary School has dreamt of expanding its facilities to provide better learning spaces for its students. Now, thanks to DCCCO's generous support, this dream is becoming a reality. The school, one of DCCCO's pioneering partners in the Aflatoun Program, has about 70% saturation of the student population under this program, indicating a high level of engagement and participation in the cooperative's initiatives.

"DCCCO understands that to produce outstanding graduates, schools must have quality equipment and facilities," said Dr. Mildredo T. Umbac, CEO of DCCCO. The cooperative's commitment aligns with Sustainable Development Goal #4 which promotes quality education for all. Through its Adopt-A-School Program, DCCCO focuses on sustainable projects which deliver substantial benefits to school stakeholders, especially students.

CEO Dr. Umbac reflected on the cooperative's roots, noting that DCCCO began its journey in a school campus, inspired by the school's directress. Over time, the cooperative has flourished financially, thanks to dedicated management and loyal member-owners. The Adopt-A-School Program has become a flagship initiative, symbolizing DCCCO's dedication to community development, education, and its roots.

The MoA signing ceremony was attended by DCCCO Guihulngan Branch Manager Michael Clark A. Dumat-ol and other key figures. Ms. Lara A. Alcala, the school head, expressed her heartfelt gratitude for the project fulfillment and commencement. Also present at the event was the HNKL Construction Services, led by Mr. Lindsey Leal, and Hon. Rowela E. Montejar and Hon. Esrael S. Sumalinog, members of the Barangay Council of Malusay.

A 7-meter-by-9-meter classroom and a 50-student-capacity dining hall will be built enabling a much better educational experience and favorable learning atmosphere for the students and faculty members.

The partnership between DCCCO and Malusay Elementary School stands as a testament to the power of community collaboration and the transformative impact of investing in education. The project not only honored the spirit of the celebration of the World Environment Day but also set a precedent for future initiatives aimed at fostering sustainable development and quality education in the region.





The Guihulngan Branch staff went to the historical and fantastic city of Dapitan. We visited the parish church of Saint James the Greater and took a quick tour at the Rizal Shrine. Then we enjoyed the rides at Glorious Fantasyland as well as the snow land and the 8 colors of fantasy.

We then moved to Dakak Resort on our second day. It was a quiet and peaceful place where we felt connected with nature and a good place for meditation and relaxation. Everybody enjoyed the beach and had fun catching up with each other.

Our short staycation in Dapitan was indeed one of the most unforgettable experiences we ever had. It enabled us to build rapport and stronger connection with our colleagues, which, we believe, is essential in maintaining a harmonious workplace.

Guihulngan Branch

Rest and recreational activities are essential for maintaining overall well-being and balance in life.

Last April 17, 2024 the DCCCO Bais Branch Staff went to Bohol, a captivating island that offers a perfect blend of natural wonders, rich cultural heritage, and opportunities for rest and recreation.

Bohol stands as a testament to the beauty and tranquility of the Philippine archipelago with its stunning natural landscapes, rich cultural heritage and abundance of restful and recreational activities. Bohol offered us a truly immersive experience that rejuvenated the body, mind, and soul. Bohol invited us to embark on a journey of discovery and exploration, where every moment was infused with the magic of the enchanting island paradise.

We thank DCCCO for allowing us to experience this kind of activity, to visit the enchanting island paradise of Bohol that allowed us to bond with our colleagues. It was a success and an escape to remember!

Gerimy D. Suarez, Bais Branch

It was with great privilege that the branch staff were able to spend time together. We gathered to feel the rhythm of relaxation we all felt we deserved.

We toured the historic place of our national hero, Dr. Jose P. Rizal, and were tremendously thrilled with the rides at Glorious Fantasyland as well as the different water activities and action-filled recreational activities at Dakak Resort. Some of us had our firsts with these rides and activities.

We experienced the heartfelt camaraderie of our co-employees and we felt loved and valued being employees of DCCCO.

Bayawan Branch

Escaping the hustle and bustle of cooperative life, the San Carlos Branch staff traveled to Boracay Island for a rejuvenating rest and recreation. Amidst the island's pristine beaches and vibrant culture, we discovered the power of relaxation and camaraderie in fostering a harmonious workforce.

From thrilling water sports to immersive cultural encounters, each moment in Boracay was cherished by the employees. We embraced leisure activities, savored local cuisine, and reflected on their achievements, all while strengthening bonds and igniting inspiration.

The short vacation underscored the importance of incorporating R&R into cooperative culture. By prioritizing team's dynamism and oneness, DCCCO ensures a motivated and cohesive workforce, poised for future success.

As the San Carlos Branch staff bid farewell to Boracay's shores, we carry with us more than just memories - we carry a renewed sense of purpose and unity, fueling our drive for excellence in the cooperative world.

Boracay may be left behind, but its impact on the team's spirit will endure.

San Carlos Branch

Rest and

In the bustling world of corporate culture, where deadlines loom large and productivity reigns supreme, the significance of rest and recreation often takes a back seat. However, DCCCO Multipurpose Cooperative understands that fostering a healthy work-life balance is not just a perk - it is a necessity for sustained success and employee well-being.

At the heart of DCCCO's moral values lies a profound understanding that a thriving workforce is not just about meeting targets and deadlines but about ensuring the holistic well-being of its employees. With this vision in mind, DCCCO Multipurpose Cooperative has embarked on a journey to redefine the workplace, recognizing that true success stems from fostering an environment where employees feel valued, supported, and empowered to thrive both personally and professionally.

Truly, you will find yourself saying, "mubalik ko sa Bohol", which is from the famous Bohol song, "Balik sa Bohol, Balik."

Volveré a Bohol.

Gerard C. Grancapal, Head Office - Bohol Group

The rest and recreation activity in Cebu was a very revitalizing experience for me. Indeed, a rest with a touch of exploration in picturesque places and an opportunity to foster friendships and camaraderie were some of the things that maintained the balance between work and personal life.

It is very rewarding to know that DCCCO staff are being taken care of well by the cooperative. In a way, this rewarding feeling fuels us to be more dedicated in our tasks and sharpens further our faculties in order to deliver the best that we can offer to our members.

Head Office - Cebu Group

We enjoyed a fantastic two-day rest and recreation in Bohol, and we're incredibly grateful for the experience. From exploring the iconic chocolate hills to visiting the enchanting tarsier sanctuary and wandering through the captivating man-made forest, every moment was filled with wonder. Even under the scorching heat, we embraced all that Bohol had to offer, thanks to the generous opportunity provided by DCCCO to its employees. Relaxing at the hotel was a welcome respite and exploring Panglao Beach allowed us to witness the diverse mix of nationalities drawn to Bohol's magnificent views and warm hospitality.

One of the highlights was cruising along the serene Loboc River, surrounded by lush greenery and serenaded by local musicians. It was a peaceful and scenic journey that allowed us to immerse ourselves in Bohol's natural beauty. As we journeyed home, our hearts were full of joy, and we couldn't resist picking up souvenirs to cherish the memories.

A heartfelt thank you to DCCCO for this unforgettable experience and to everyone involved in making our rest and recreation truly meaningful!

Carcar Branch

The three-day rest and recreation activity of Kabankalan Branch staff was worthy, memorable, and fun. Baguio City not just welcomed us with its cold temperature but provided us with a calm, refreshing, and relaxing environment through its beautiful landscapes and sceneries.

We visited its tourist spots and each of those spots gave us a unique and picturesque scenery. We were also challenged because most of its spots need hiking.

Thank you, DCCCO, for giving us this work-life balance opportunity to explore and enjoy!

Kabankalan Branch

The annual Rest and Recreation experience is something we employees eagerly anticipate each year. It's a cherished memory that will forever hold a special place in our hearts. We extend our heartfelt gratitude to DCCCO Multipurpose Cooperative for making this experience possible. Its unwavering support and care for its employees never go unnoticed. This experience not only allows us to unwind but also brings us closer to our colleagues, strengthening our bonds beyond just being coworkers, evolving into a true family. As we look forward to 2025, we eagerly anticipate the next destination and the adventures it will bring. Here's to more exciting journeys ahead!

Dumaguete Branch

Recreation

Imagine being a kid again leafing through elementary books and stopping on certain pages where the quintessential rice terraces, Palawan scenic views, and of course, the legendary Boracay Island are always present. Reminiscing the aspiration to travel to these places during younger days sends nostalgia at present times. Fast forward to 2024 when those aspiring kids grew up and became part of the DCCCO Sibulan Branch family. Fortunately, the once-considered-a dream-travel destination turned into reality.

For 2024, we were able to experience the island paradise of Boracay. The timeless and captivating beauty of this natural wonder is no doubt hard to resist, from its pristine crystal-clear waters, to the long stretch of white beach with powdery white sand, and the ever-delectable variety of food selections. During our stay, we were able to navigate through variety of experiences that the island has to offer starting from day tour package comprised of island hopping, snorkeling and crystal kayak. After a long day of fun and adventure, by around 4pm, we gathered near the bay shore to witness the stunning sunset and upon sundown, the quest to search for the best food began. The overall Boracay experience is such a delight and an unforgettable one.

By the end of the day, we were filled with gratitude for the fulfillment of a childhood dream which enabled us to unplug from the noise of social media and daily life stress. It made us realize that we need to disconnect to convert our curated reels to raw real deals because in essence, we become more connected once we detach ourselves from false reality.

Cherry May Hyacinth A. Diputado, Sibulan Branch

A getaway from the loads of work to a nurturing awareness towards nature was what DCCCO Siquijor Branch decided to have for its 2024 rest and recreation activity. The branch went to Oslob, Badian, and Moalboal in Cebu exploring the beauty of nature. The highlights of the activity included whale watching, turtle watching, snorkeling, exploring Aguinid Falls, and watching Moalboal sardines run. The journey was short but Cebu's astonishing treasures of beauty are truly magnificent giving the thrill of experience worth sharing which will live last among Siquijor Branch Staff.

Siquijor Branch

DCCCO donates school stage

By Annamar E. Bacubac, Social Performance Management Specialist

On May 9, 2024, DCCCO Multipurpose Cooperative generously handed over PHP173,974.00 to Bais City West Elementary School to fund the construction of a new school stage.



The school principal, Mr. Laurence Dagle, could not hide his joy as he shared his long-held dream of having a stage to celebrate student achievements. "A stage is a powerful symbol of success," Mr. Dagle remarked. "Every time a student steps up to receive an award, it marks his/her hard work and dedication."

Representing the DepEd Division of Bais, Assistant Schools Division Superintendent Nilita L. Ragay expressed her heartfelt thanks to DCCCO for its unwavering support. "The Division of Bais City is deeply grateful for DCCCO's continuous contributions, from Brigada Eskwela initiatives to building stages for other schools," she said. These efforts, she noted, significantly uplift the community and provide essential support to the education sector.

Mr. Edilberito B. Euraoba II, Chairperson of the Board of Directors of DCCCO, reaffirmed the cooperative's commitment to supporting local education. "Our mission is to uplift the lives of our members and the community," he said. "We pray for continued success so we can keep serving through our community development fund."

Just 15 days after the turnover, the newly-constructed stage was officially inaugurated. Students and teachers gathered with bright smiles, excitedly anticipating the upcoming graduation ceremony, the first event to grace the new stage.

Ms. Josie Jane M. Jumud, Bais Branch Manager, represented the cooperative at the inauguration. The event was a testament to DCCCO's mission and the positive impact of its support.

DCCCO funds drip irrigation project

By Annamar E. Bacubac, SPM Specialist



DCCCO Multipurpose Cooperative (DCCCO) has been a steadfast advocate of sustainable development. On May 30, 2024, it demonstrated its commitment once again by turning over funds for a vital project at Cang-alwang National High School in Siquijor, Siquijor.

The school, which plays a crucial role in the sustainability of its feeding program through gardening, is set to benefit greatly from this initiative. Cang-alwang National High School is known for its focus on agricultural education. The school actively participates in the "Gulayan sa Paaralan" program, aimed at supporting the school's feeding initiatives. With a thriving 4H Club boasting 156 members, the school is a hub for young agricultural enthusiasts.

However, maintaining a productive garden has been challenging due to inadequate facilities, particularly during the dry season. The new drip irrigation project, funded by DCCCO, is expected to resolve this problem.

The primary purpose of the project is to ensure sustained gardening throughout the year, even during the dry season. This initiative aims to increase the effectivity of vegetable production up to 50%, support and sustain the school's feeding program, encourage the school to use gardening and farming as income-generating projects, and support further school projects and improvements.

The total project cost amounted to PHP182,000 for the Phase 1 and Phase II projects. Ms. Marie Keth A. Cabajon, Membership and Community Development Manager of DCCCO, along with Mr. Clyde C. Adalia, DCCCO Siquijor Branch Manager, formally turned over the fund for the Project Phase II.

Ms. Anita A. Denolan, school principal, expressed her gratitude and excitement during the turnover. She highlighted how this funding would significantly enhance their gardening efforts and ensure the sustainability of their feeding program. With the new drip irrigation system, Cang-alwang National High School is poised to become a model for sustainable agricultural education and community development in Siquijor Province.

Honoring a Life of Faith: Fr. Gerry Truno's Journey

By Gerald C. Grancapal, Member Relations and Development Officer

"The sudden passing of Very Reverend Father Geremvit Inoferio Truno, aged 58, Rector of Saint Joseph Seminary College, has deeply saddened many. He departed on April 13, 2024, at 5:17 PM in Coron District Hospital, Coron, Busuanga, succumbing to cardiac arrest resulting from myocardial infarction. He was enjoying a break in Coron with the Seminary Fathers, faculty, and staff following the conclusion of the school year activities." (Source: William E. Ablong, Metro Post/April 21, 2024)

Rev. Fr. Truno's journey with our Cooperative began on June 18, 1993 as a regular member. Over 30 years, he served DCCCO Multipurpose Cooperative with unwavering dedication. From 2010 to 2021, he was the Ethics Committee Chairperson, advocating tirelessly for the cooperative community. His efforts extended to securing scholarships for academically gifted seminarians, ensuring they had the financial support needed to pursue the priesthood, a cause close to his heart.

Fr. Gerry's service to DCCCO and the wider community went far beyond expectations. His kindness, wisdom, and steadfast dedication touched many lives. In remembering Fr. Gerry Truno, we find comfort and inspiration in the Bible verse he embodied: "I have fought the good fight, I have finished the race, I have kept the faith. Now there is in store for me the crown of righteousness, which the Lord, the righteous Judge, will award to me on that day - and not only to me but also to all who have longed for his appearing." (2 Timothy 4:7-8)

Fr. Gerry's life was a testament to his faith, service, and compassion. His legacy will continue to inspire us all. May he rest in peace.

Rest in paradise, Very Reverend Father Geremvit Inoferio Truno.



Empowering Education: A Stronger Foundation

By Annamar E. Bacubac, SPM Specialist

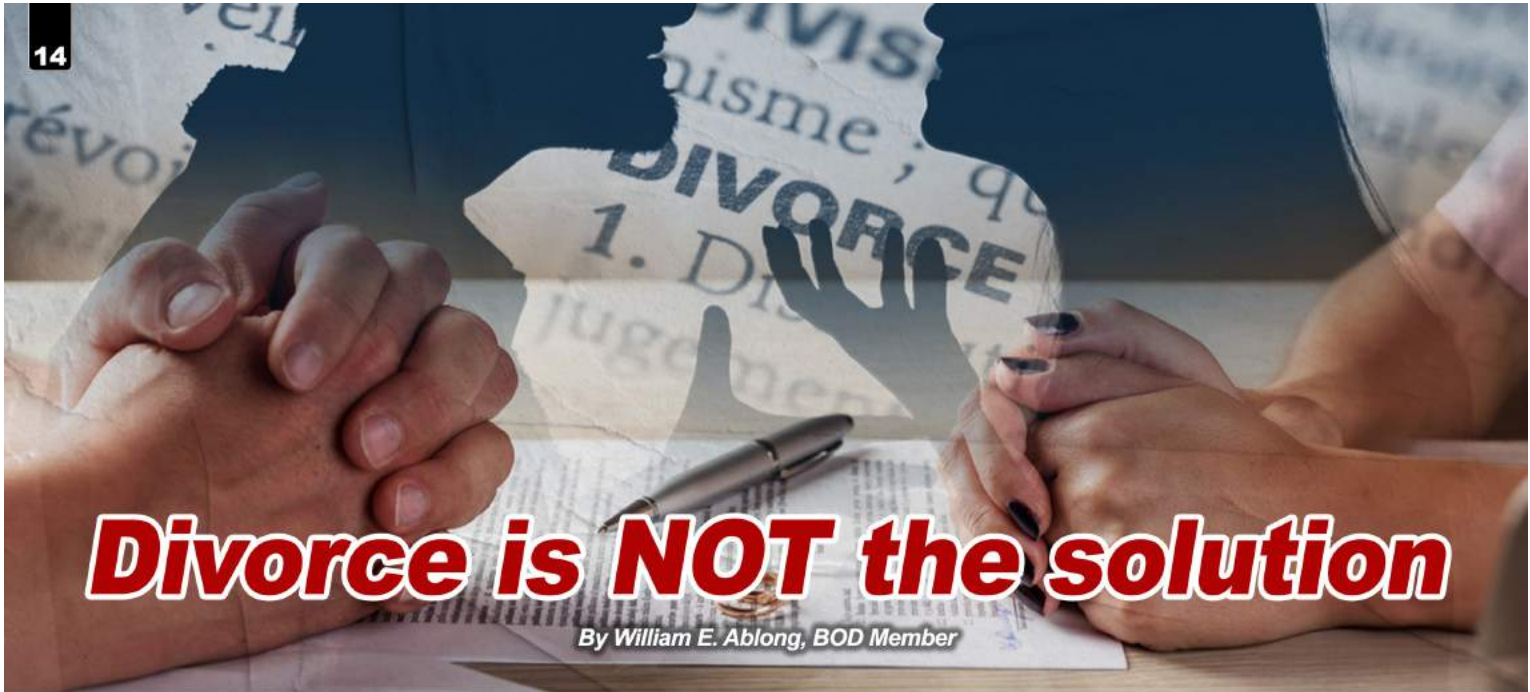


DCCCO Multipurpose Cooperative (DCCCO) took a significant step forward in strengthening educational infrastructure by officially sealing a partnership on April 27, 2024. DCCCO committed to financing the construction of the St. Andrews School Amlan Administrative Building (which will house the computer laboratory, library, clinic, faculty, principal's office, registrar's office, and treasurer's office) and the renovation of the school canteen. This is a project valued at PHP1,725,661.50 located in Amlan, Negros Oriental.

The significant Memorandum of Agreement (MoA) Signing and Fund Turnover was gracefully attended by esteemed individuals. Ms. Mary Magdalene Z. Villegas, Vice-Chairperson of the Board of Directors, and Dr. Mildredo T. Umbac, Chief Executive Officer, took the helm in leading the donation. Representing the school in graciously receiving this donation were Rev. Fr. John Renil F. Quilope, Diocesan School Superintendent, and Ms. Rizalina V. Patriarca, School Principal.

This initiative underscores DCCCO Multipurpose Cooperative's unwavering commitment to community development. It marks yet another milestone, dedicated to enhancing educational facilities and fostering a brighter future for the youth.





Divorce is NOT the solution

By William E. Ablong, BOD Member

On May 22, 2024, the House of Representatives approved House Bill 9349 reinstituting absolute divorce in the country. The bill named Absolute Divorce Act, had 131 affirmative votes, 109 negative votes, and 20 abstentions.

On May 24, 2024, Bishop Julito B. Cortes of the Diocese of Dumaguete expressed his gratitude to all who voted against the Divorce Bill.

The bishop's sentiment was quoted in an article published by Rappler as he commended the legislators who upheld the sanctity of marriage, which he said was a reflection of deep Christian convictions, and as they defended marriage as an institution that cannot be dissolved by human law.

On the same day, former Supreme Court Chief Justice Hilario Davide, Jr. also issued a statement: *"The representatives who voted for Absolute Divorce have defied our Lord Jesus Christ's teaching in today's Gospel reading, Mark 10:1-12. We pray that our Senators align with Jesus and our Constitution when they review this bill. Section 2 of Article XV of our Constitution on the FAMILY asserts that 'Marriage, as an inviolable social institution, is the foundation of the family and shall be protected by the State.' This bill is unconstitutional."*

Fr. Jerome Secillano, Executive Secretary of Public Affairs for the Catholic Bishops Conference of the Philippines, added, *"Divorce won't solve abusive marriages."*

Another exorcist priest strongly condemned the bill, declaring, *"The Divorce Bill is a rebellion against God. Those who favor it favor hell. Divorce is yes to the devil. May God forgive the congressmen who favor the devil over Him."*

Opponents argue that a failing marriage should not justify divorce. They contend that marital issues indicate the need for maturity in entering marriage and affirm the Church's role in pre-marital counseling. They also emphasize existing legal provisions for addressing oppressive marriages, including legal separation, annulment, and remedies under the Anti-Violence against Women and Children Act (Republic Act No. 9262) and the Family Code's Article 36 on psychological incapacity.

Those of us who believe that divorce is not the solution to problematic marriages, continue to assert that the pain purportedly suffered because of a failing marriage is more imagined than real if one does not utilize available legal remedies. We argue that divorce discourages couples from working through their differences and it undermines the concept of marriage as a lifelong commitment.

Furthermore, we highlight the blatant adverse effects of divorce on children, who may experience distress and trauma from their parents' separation and custodial battles. They warn of long-term societal impacts, including increased mental health issues and criminal behavior among affected children.

From an economic perspective, divorce is costly and reduces economic growth by increasing the need for separate housing and reducing household income, which in turn diminishes purchasing power and affects businesses.

As a Roman Catholic, I believe that divorce is unconstitutional, immoral, and destructive to Filipino culture and families. It sanctions promiscuity, leads to broken families, and harms children through traumatic custody battles.

We must remember the biblical principle that marriage is a sacred covenant: *"For this reason, a man shall leave his father and mother and be joined to his wife, and the two shall become one flesh.... So they are no longer two but one flesh. Therefore, what God has joined together, no human being must separate"* (Matthew 10:2-9).

As president of the Diocesan Council of the Laity, I have reiterated our stance against divorce in various forums, including a letter to former Senate President Koko Pimentel in 2018, supported by a statement signed by about 12,000 individuals. Our position remains firm -- the Absolute Divorce Act is against our Christian faith, unnecessary given existing legal remedies, and devastating to Philippine society. We strongly oppose this bill as anti-marriage, anti-family, and anti-children, in agreement with former Chief Justice Hilario Davide's view that it is *"clearly unconstitutional"*.

We must uphold the sanctity of marriage as intended by God, ensuring that what He has joined together, no human can separate.

My Retirement: A New Beginning

By Mary Magdalene Z. Villegas, BOD Vice-Chairperson

The mandatory age of retirement from a government office is 65 but I chose to retire a little earlier than this age. I started working as Municipal Accountant in the Local Government Unit (LGU) of Sibulan in 1992. Prior to the promulgation of the Local Government Code of 1991 (Republic Act No. 7160) which establishes the system and defines powers of provincial, city, municipal, and barangay governments in the Philippines, all municipalities did not have accountants. In compliance with this mandate, I was lucky to have been hired as the first municipal accountant of LGU Sibulan. I truly believed then that it was God's providence for me to be appointed straightaway to a position of a department head in a government office even if I had no one to serve as my patron, just my credentials.

When I turned 60 in 2019, I already started making several plans for my retirement. I needed to see who I would be without anymore the pressures of working too much. Among others, my plans included first, to go on a vacation outside the country for months to be able to relax, to see new places, and to enjoy another kind of culture and ambience without being bothered anymore of work or any kind of responsibilities waiting for me when I come back home. Second, since I love making pastries, I wanted to start a small business like a pastry and coffee shop in the property of my sister which is not far from my residence. I was thinking that this small business could keep me busy and help me from not getting bored while at the same time possibly get some earnings. Nonetheless, I had to ensure that all my retirement activities would not be a hindrance to my usual work as officer of DCCCO Multipurpose Cooperative, to my voluntary work as accountant to the Diocese of Dumaguete, and to my daily church service at Carmelite Monastery Chapel in Agan-an, Sibulan.

When I finally retired on December 31, 2023, I strangely felt nostalgic especially when my accounting staff gave me a surprise simple retirement party and tribute. It was so heartwarming to hear unexpected and authentic words of appreciation, gratitude, and love from co-workers who I thought abhorred me as I was always stern with them when it came to their work performance.

I was ready to embark on my new journey as a retiree and excited to pursue my retirement plans but from out of the blue, Bishop Julito B. Cortes, Bishop of the Diocese of Dumaguete, told me that if I would agree, he would assign me as Vice-President for Admin and Finance of Colegio de Santa Catalina de Alejandria (COSCA) to help the school manage its finances. I did not exactly know why I accepted the job and even told the Bishop that I would work for the school as volunteer forgetting to consider my initial retirement plans.

When I started the work as Vice-President for Admin and Finance of COSCA on March 1, 2024, I figured out that there are a lot that I can do for the school's financial system. Almost every day, I get preoccupied with the work that at times I do not even notice the passing of time as I am now enjoying the task.

The reality of my retirement has been different from what I thought it would be. But perhaps, this is what the Holy Spirit is leading me to do. As the saying goes, "Man proposes, but God disposes"! People can make plans, but God determines how things will actually turn out. To God be all the glory!



Miscarriage

(A Mother's Day Feature)

By Epifania D. Sonjaco, Cooperative Secretary

I miscarried my unborn child at 12 weeks into my first pregnancy in early 2002. I was 38 years old. It was a very saddening and a painful experience for me as a new mother-to-be. I got married at 38 years old and I was unsure if I could still have a baby. Luckily, I got pregnant right away so I was ecstatic but three months later, I lost it. I guess, it wasn't meant to be. I experienced heavy bleeding on my third month of pregnancy and was advised to go on bed rest for one week. My readings on pregnancy say that light vaginal bleeding is relatively common during the first trimester of pregnancy and does not necessarily mean you're having a miscarriage but mine was not light at all. I got scared. After a week's bed rest, I was bleeding heavily again. I had to be rushed to the hospital. The doctor found out that the baby did not have a heartbeat anymore. The doctor called it a complete abortion and had to perform a dilation and curettage (D&C) on me to remove the tissue from inside my uterus and clear the uterine lining caused by heavy bleeding. I told myself I could have done better after a week's bed rest. I could have taken care of myself, but I returned to work and unnecessarily put pressure on myself.

I have never felt so sad in my entire life. It was such a torture thinking about how I handled my pregnancy, how I lost my baby. I blamed myself for losing her/him. I thought that had I been careful, I would not have lost her/him. It was quite a vague experience, though, because it's been so long but I am trying to recall now how I managed to survive and get over it. All I could remember is I was told by the doctor that she couldn't find the heartbeat and said sorry. It wasn't like giving birth to a baby so I was discharged from the hospital shortly. I cannot even

remember what we did with our three-month old embryo or fetus and if we had buried it or something. I was so confused and could just recall that I trembled and cried at the sight of our dear embryo placed inside the jar when we left the hospital. When I asked my husband, he said he took care of burying her/him.

Grief heals over time

Grieving over a significant loss is normal, we just have to give ourselves time to grieve and recover. If we will not allow it to happen, we will not be able to move on and heal ourselves. I tried reaching out to my family and friends and tried talking about it with them. I did not let my grief affect my thinking and my emotional, physical, spiritual, and social well-being. I realized I had to do something.

After the miscarriage, I had some doubts if I could still have a baby. I was anxious and thoughts about being too old to have a baby bothered me a lot. The loss was too emotionally draining for me. My thoughts included: "my husband and I were quite irresponsible for making it happen." But I had to move on, get back to work, make myself busy. I was quiet and reflective on what had happened. Where did I go wrong? What did I do? What must I do to get back on track, be healthy, and get pregnant again? Looking back, I was not ready when I got pregnant. We were just newly married and still trying to build and settle in our new home. We were still adjusting to each other and things happened so fast. I had to convince myself I did not do anything wrong to our baby. Sometimes, I wake up in the middle of the night and cry remembering my lost baby.

I cut short my two-month maternity leave and went back to work. I also went back to the church where I served as lector and commentator, and kept myself occupied. I went back to doing my usual chores and office and church work even if I feel like a piece of me died. Nothing can erase the loss, so they say, but I experienced healing over a few months or so. Life has to go on.

My husband and I decided to try again but it took me three years later to get pregnant again. It was a long wait but the long wait was worth it. I guess it is true that most people go on to have a successful pregnancy in the future after a miscarriage.

We celebrate Mother's Day in May of every year. And every year, I still remember the precious embryo that was taken out of my uterus. To honor her/him, I celebrate Mother's Day in May and in August 9 of every year, to commemorate my baby's due date.

Healing one's body after a loss

I sent a question to some important people I know regarding their experience of miscarriage and only Ms. Gladys Mae E. Quisil of the Internal Audit Department answered. So here's what she said:

"Allow yourself to grieve and feel the pain but also remember that healing is a process. After going through the pain, pick yourself up, prepare your body because by the grace of God, baby dust will come. We don't want to house them in a sad and lonely body."



Embracing Fatherhood: Welcoming our Daughter into the World

By Vhrence Kirby B. Nuñez, Marketing Specialist

As I reflect on my first experience as a father to a beautiful baby girl, I am filled with a mixture of emotions – joy, wonder, apprehension, and of course, an overwhelming sense of responsibility.

Becoming a father is a profound journey that transforms your entire existence in ways you can never truly anticipate. My fatherhood journey began long before the birth of our baby girl. It was around 2:00AM and I was awakened by the whisper of my wife, saying she tested her urine that time and tested positive on a pregnancy test kit we bought. That was when fatherhood began for me. From that moment on, my world took on new dimensions, pondering what it means to raise a girl child in today's world - the opportunities and challenges that await.

There were moments of excitement and anticipation, along with uncertainty and self-doubt. Will I be a good father? Can I provide my daughter the love, guidance, and support she needs and deserves? Yes, these questions popped up in my head.

Nine months passed and that day arrived – the day when I held my daughter's tiny and fragile form in my arms with my heart expanding in ways I never thought possible. The sense of joy, wonder, and excitement I felt when we found out we were pregnant was multiplied a hundred times. As I gazed into her innocent eyes, an overwhelming sense of love was poured over me. It was a love unlike any I had ever known - it was unconditional and boundless.

We were so excited to come home after her birth. But the first week was a little rough because our daughter had to stay at the hospital for a little while, for a short treatment. I could not forget the pain I felt watching our daughter receive treatment. We had to watch her stay under a blue light for treatment. When she cried, I never felt more protective than ever. But as expected, like her mother, she was very strong and overcame that challenge. We had never been happier going home with our daughter.

In those early days of fatherhood, every moment felt like a precious gift. From the late-night wake-up calls to early morning cuddles, each experience deepened the bond between us. I found myself always staring at my daughter, marveling her existence. Those perfect tiny fingers and toes, and the sound of her sweet laughs and cries filled our home with joy and happiness.

But along with the joy came a newfound sense of responsibility. As a father to a girl child, I felt a deep-seated desire to protect her, to become the shield that protects her from the harsh realities of this world today. I found myself thinking about the kind of model father I wanted to be for her, the values I hope to instill, and the lessons I want her to learn. I am aware of the pressure she will face, the expectations that society will place upon her, the obstacles she may encounter simply because of her gender. But I am hopeful and I trust that we, her parents, can raise her to be strong and independent.

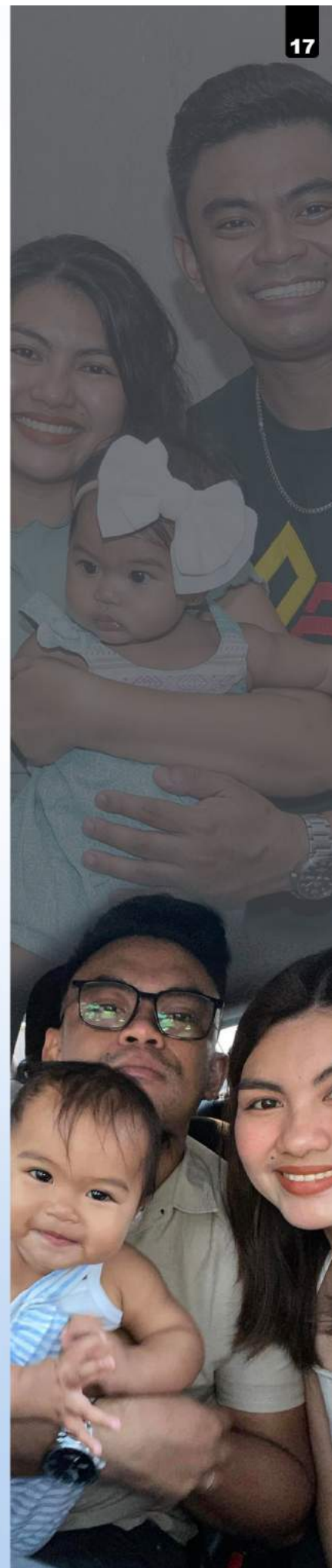
As I navigate this journey of fatherhood, I am learning as much from her as she is from me. She has taught me patience, resilience, and the true meaning of unconditional love. She is a constant reminder of home, of love, of the importance of being present in the moment, and of the joy that can be found in the smallest things.

Talking about fatherhood, I would also like to mention my Papang, my father. He died two months after my daughter was born. He was able to see his granddaughter for a little while when he visited us. But he was not able to carry her because of his health condition. He died because of internal health complications. He may not be the world's greatest father, but he was a great father to us. I was so excited for him to play and spend time with his granddaughter, as he was very excited to become her Daddy Lolo. He had grandchildren from his nephews and nieces, but my daughter is his first direct granddaughter. He would have loved to cuddle and carry her around. He was the kind of Lolo that would spoil his granddaughter. And I already anticipated how to approach him if he was spoiling our daughter too much, but unfortunately, I could not anymore.

"I can only promise that I will take care of your granddaughter, Pang. I will always be there for her when she needs me. I will share your greatness to her and make sure she gets to know you, her Daddy Lolo."

Happy Father's Day, Papang!

Happy Father's Day to us all!





Tuwing buwan ng Mayo, isang makulay at masiglang kapistahan ang ipinagdiriwang sa buong Pilipinas bilang parangal kay Birheng Maria. Tinatawag itong Flores de Mayo, isang salitang nagmula sa Espanyol na ang ibig sabihin ay "bulaklak ng Mayo" o mas kilala bilang "buwan ng bulaklak," na isinasagawa sa loob ng simbahang Katoliko sa Pilipinas.

Noong panahon ng kolonyalismong Espanyol, nagpasimula ang mga prayle ng mga tradisyong Katoliko bilang paraan upang ipalaganap ang Kristiyanismo sa bansa. Isa sa mga tradisyong ito ay ang "Rosa Mistica" o "Mystical Rose," isang pagdiriwang na inialay sa Mahal na Birheng Maria. Sa pagdaan ng panahon, ito ay naging kilala bilang Flores de Mayo. (https://en.wikipedia.org/wiki/Flores_de_Mayo)

Pinoy Tayo!

Ni Sheena Pearl G. Rodeo, Research and Development Specialist

panalangin para kay Birheng Maria at kay Hesukristo. Sa ganitong paraan, ang Flores de Mayo ay nagdudulot ng maraming benepisyo sa mga kabataan upang palalimin ang kanilang debosyon kay Birheng Maria at patibayin ang kanilang pananampalataya. Sa pamamagitan ng aktibong pakikilahok at pagiging boluntaryo sa mga kaganapan ng Flores de Mayo, ang mga ito ay nagbibigay ng pagkakataon sa mga kabataan na mahasa ang kanilang kakayahan sa pamumuno at pina-uunlad ang kanilang abilidad sa pag-oorganisa.

Sa pagdiriwang na ito, hindi lamang ang mga kabataan ang aktibo, kundi pati na rin ang mga institusyong Katoliko gaya ng DCCCO Multipurpose Cooperative (DCCCO). Bilang isang institusyong nakatuon kay Kristo, ang DCCCO ay nagpakita ng kaniyang pagpapahalaga sa pananampalataya sa pamamagitan ng pagpapadala ng mga piling empleyado sa "culmination celebration" ng Flores de Mayo sa Dumaguete Cathedral noong Mayo 30, 2024. Ang mga empleyadong ito ay inatasan bilang taga-alay sa misa at tagahatid ng titik na "Ave Maria" sa prosisyon ng misa. Sa kanilang pakilahok, ipinakita ng DCCCO ang kaniyang dedikasyon sa pagpapalaganap ng mga aral ng Kristiyanismo at sa pagsasabuhay ng mga prinsipyong Katoliko sa komunidad nito.

Flores de Mayo: Pagdiriwang ng Pagmamahal kay Birheng Maria

Ang Flores de Mayo ay hindi lamang isang simpleng pagdiriwang kundi isang pagtitipon ng pananampalataya at debosyon. Sa pangunguna ng mga pari at relihiyosong lider, ang mga deboto ay nagtitipon upang magbigay-pugay kay Birheng Maria. Isinasagawa ang iba't ibang uri ng mga ritwal at panalangin, kabilang na ang pagdarasal ng Santo Rosaryo, pag-alay ng mga sariwang bulaklak at pag-awit ng mga awitin na nagpapakita ng pagmamahal sa Mahal na Ina. Ang mga handog na ito ay karaniwang inilalagay sa Altar ni Maria na pinalamutian ng magagandang dekorasyon.

Bukod dito, inaanyayahan ang mga kabataan ng bawat barangay na magtipon sa kapilya upang matuto ng mga magandang asal at mga

Sa kabuuan, ang Flores de Mayo ay hindi lamang isang simpleng pagdiriwang ngunit isang makahulugang pagtitipon ng pananampalataya, debosyon, at pagkakaisa sa bansa. Sa bawat pagdiriwang nito, ipinapakita ng mga Pilipino ang kanilang matatag na pananampalataya kay Birheng Maria at kay Hesukristo, pati na rin ang kanilang pagmamahal sa kanilang kultura at tradisyon. Ang aktibong pakikilahok ng mga kabataan at institusyong Katoliko tulad ng DCCCO Multipurpose Cooperative ay nagpapakita ng patuloy na pagpapahalaga at pagpapalaganap ng mga aral ng Kristiyanismo sa lipunan. Sa bawat taon, patuloy na nagiging daan ang Flores de Mayo sa pagpapalalim ng pananampalataya at pagpapayaman sa kulturang Pilipino, naglilingkod bilang inspirasyon at gabay sa buhay ng bawat katolikong Pilipino.

SIX LITTLE STORIES

1. Once, all villagers decided to pray for rain. On the day of prayer, all the people gathered.
But only one boy came with an umbrella.
THAT'S FAITH.
2. When you throw a baby in the air, he/she laughs because he/she knows you will catch him/her.
THAT'S TRUST.
3. Every night we go to bed, without any assurance of being alive the next morning but still we set the alarms to wake up.
THAT'S HOPE.
4. We plan big things for tomorrow in spite of zero knowledge of the future.
THAT'S CONFIDENCE.
5. We see the world suffering, but still we get married and have children.
THAT'S LOVE.
6. On a senior's shirt was written a sentence, 'I am not 75 years old... I am sweet 16 with 59 years experience.'
THAT'S ATTITUDE.

Source: meaning.nckl.gov.kh

5 types of rest we all need

Mental Rest

- Meditate
- Limit news and social media
- Journal your thoughts
- Read for fun

Social Rest

- Do solo activities
- Spend time with animals
- Avoid social media
- Say no to meetings and dates

Physical Rest

- Prioritize sleep
- Get a massage
- Take a relaxing bath
- Practice yoga or stretching

Sensory Rest

- Turn off devices
- Use noise-canceling headphones
- Dim the lights
- Go to nature

Emotional Rest

- Write in a gratitude journal
- Spend time alone
- Draw your emotions
- Talk to a trusted friend
- Schedule therapy
- Watch a comedy

Source: Dr. Tony Leachon

Paghimo sa "DCCCO Hymn"



Usa sa dili naku malimtan sa akong pagka-opisyal sa DCCCO mao ang pagmugna sa atong "DCCCO Hymn." Samtang nagpadulong ako sa Dakbayan sa Sugbu, gidasig ako sa Espiritu Santo nga maghan-ay og mga linya nga mahimong "theme song" sa DCCCO.

Pag-abut naku sa Dakbayan, ako dayong gisulat ang nahan-ay sa akong hunahuna nga mga linya, unya akong gipakita ni Msgr. Rudy Villanueva nga among English ug Music Professor sa Seminario Mayor de San Carlos. Iya kining gipanindutan ug gigam-an og tuno. Unya, iyang gipa awit ni Bishop Julito B. Cortes ang iyang ginama nga tuno ug mao kini karon ang atong "DCCCO Hymn."

DCCCO Hymn

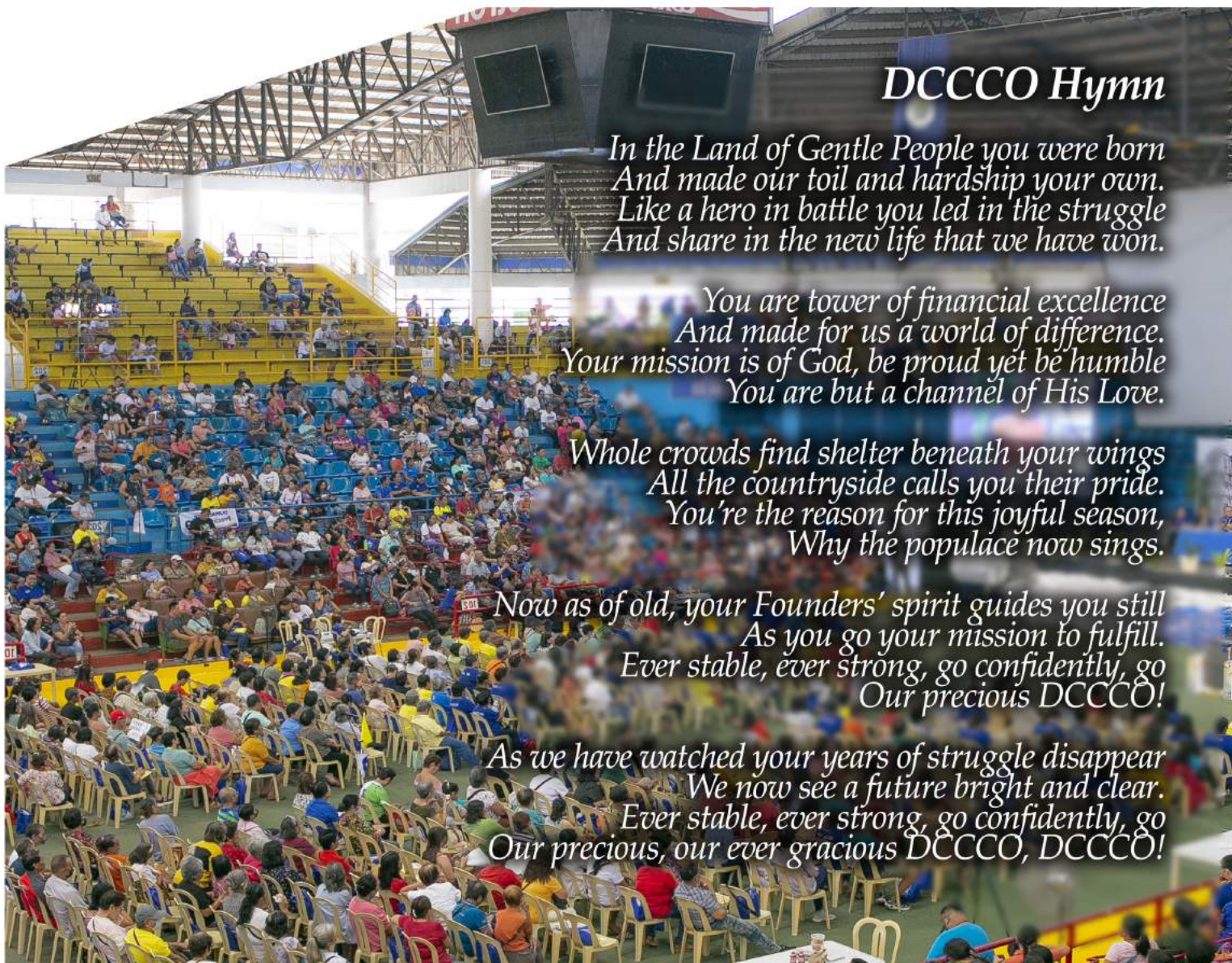
*In the Land of Gentle People you were born
And made our toil and hardship your own.
Like a hero in battle you led in the struggle
And share in the new life that we have won.*

*You are tower of financial excellence
And made for us a world of difference.
Your mission is of God, be proud yet be humble
You are but a channel of His Love.*

*Whole crowds find shelter beneath your wings
All the countryside calls you their pride.
You're the reason for this joyful season,
Why the populace now sings.*

*Now as of old, your Founders' spirit guides you still
As you go your mission to fulfill.
Ever stable, ever strong, go confidently, go
Our precious DCCCO!*

*As we have watched your years of struggle disappear
We now see a future bright and clear.
Ever stable, ever strong, go confidently, go
Our precious, our ever gracious DCCCO, DCCCO!*





DCCCO HOTEL



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Premium:
Php 3,000.00 ONLY



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Renewable Yearly
NO Medical Examination Required

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2. Has Capacity to Pay
3. Has an existing Insurance Fund Savings of any amount prior to loan availment.

