

TIPS

PP Silver Sarmiento

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politicking rather than solving the problems of the country.

Other analysts say that she is not running because she fears she might not make it in the real presidential race vis-à-vis the other possible presidentiables - Roco, Poe, Lacson, former President Ramos, Angara and Guingona.

But now she is singing another tune. Yes, she sticks to her decision of not running but this might only be a disguise. She wants a Charter change and she is planning for a Constitutional Assembly to amend some of the provisions regarding the term and tenure of President, senators and congressmen. What is the reason for the amendment? Are they changing some of the provisions to extend the term of the President so that Arroyo will stay in power for a longer time?

The people are already confused with these conflicting decisions of the government. And, the President’s critics are even more doubtful now that she is up for another plan. She just said she wanted to give chance for peace to manifest among the Filipino people but she is now contradicting her first proclamation. By planning to have Constitutional Assembly, we infer that she also wants her term extended. Will this not cause trouble among the Filipino people? Well, let’s wait and see what will happen next.

Rotaxonomy

Rtn. Bong Ingalla

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ing. Third, to provide diversified financial and allied services for the chosen market and constituencies specifically for small and medium enterprises and individuals.

All Banks are required by the Bangko Sentral ng Pilipinas to have a minimum capitalization. The required minimum capitalization depends on the location of their Head Offices. If a Thrift Bank maintains its Head Office within Metro Manila, then the required minimum capitalization is P 400 million. On the other hand if its Head Office is outside Metro Manila, then the required minimum capitalization is P 64 million. Capitalized at P 3,986 billion, PSBank is not just stronger nor bigger in terms of size but more so in terms of being able to serve the multi-faceted needs of individual clients. PSBank was and is still seen as an industry innovator, introducing several firsts. No noon breaks, extended banking hours, installation of on-line electronic data system and banking-by-mail. Being a subsidiary of Metrobank – the country’s largest bank, PSBank, however, chooses to remain as a savings bank and use its resources to compete aggressively in retail banking. All to the benefit of consumers as PSBank offers a wide range of products as viewed below:

**DEPOSIT PRODUCTS/SERVICES** - Savings Account, Checking Account, Special Time Deposit, ATM Facility, Time Deposit, PSB Bank Rate Plus

**LOANS PRODUCTS/PROGRAMS** - PSB Multipurpose Loan, Hold-Out (Back-to-Back) Loans, PSB Home Loan, PSB Flexiloan, PSB Auto loan

**BANK CREDITS AND LENDING FACILITIES** - Domestic Bills Purchase Line, Domestic Letter of Credit, Credit Line Certification, Automatic transfer, Dollar Deposit, PSB Prime TD, PSB Premium Rate

**TRUST SERVICES** - Personal Trust Services, Corporate Trust Services

**FUND TRANSFER SERVICES** - Foreign and Domestic Remittances, Cashier’s Check

**OTHER SERVICES** - SSS Pensioner’s Remittance Prog., Pick-uo & Safety Deposit Deposit Services, Payroll Account

For further queries, one can get in touch with us at (072) 888-2173, 888-2371 or at 888-3279

PROGRAMME

Centerstage

Call to Order **Pres. Rex Mendoza**

Prayer &  
Four-Way Test **Fr. Rodel Arellano**

National Anthem **Harvey Tan**

LUNCHEON

Intermission Number **c/o Rey Bonifacio**

Welcome and  
Greetings **PP Albert Dy**

**Birthdays**  
Tim Warden - Feb. 1  
PP Rufi Macagba - Feb. 3

**Wedding Anniversaries:**  
PP Tony & Sophia Yee - Feb. 2  
Dir. Jun & Tessie - Tio

Club Singing **All Members of Pro-Active Team**

Friendship Session **PP Jerome Gaerlan**

President’s Time **Pres. Rex Mendoza**

Introduction of Guest  
of Honor and Speaker **PP Dan Bolong**  
Address:  
**Mr. Jonathan Steven Lederman**  
U.S. Peace Corps Volunteer

Response **PP Marc Prieto**

Adjournment **Pres. Rex Mendoza**

Master of Ceremonies **PP Rey Bonifacio**

**February is  
World Understanding Month**

**MR. JONATHAN STEVEN LEDERMAN**  
U.S. Peace Corps Volunteer  
Group 260  
English Language Assistance Program

**Education:**  
-Graduated Piper High School Sunrise Florida 1983  
-Graduated Hofstra University Hemp Steady, NY 1987  
-Earned Teaching Certificate Florida Atlantic University Boca Raton, Florida 1990

**Work Experience:**  
-2/88-3/01 Substitute Teacher Broward County Florida  
-10/92-6/93 Teacher Assistant Drop-out Prevention 6<sup>th</sup> Grade  
-6/93-7/94 Sales Director Forum Lanes Sunrise, Florida Holiday Spring Lanes Coral Springs, Florida

**Honors & Awards:**  
-1/01 Received JCI Senator Slip – Florida JCI Senate  
-6/95 Named Top 5 Veteran Jaycee Member-U.S. Jaycees  
-5/95 Named Top Veterans Jaycee – Florida Jaycees  
-2/90 Named Most Outstanding Speaker – Florida Jaycees  
-Recognized over 20 charitable organizations for our stand by Service  
-Has spoken to over 100 schools and organizations on The Virtues of Community Service  
-Helped to raise over 2 million dollars for various charities in a 15 year period  
-Currently assigned to DSWD-RRCY Bauang 1995  
-U.S. Peace Corps Volunteers Teaching English Math Livelihood  
-Projects to 60 youth offenders. Also working on various community programs

# JAGed

## WORLD UNDERSTANDING MONTH

I had already discussed in previous articles the importance of committing ourselves both as individuals and as Rotarians to the advancement of world understanding and peace. However, I think a further discussion of the same topic would still be welcome for three reasons. First reason is that February is Rotary's World Understanding Month. Second reason is that our guest for today is a member of an organization set up to further World Peace, aptly named the Peace Corps. Lastly, another conflagration in the most volatile area of our planet now stares us in the face.

Our guest Mr. Jon Lederman is a Peace Corps Volunteer. The Peace Corps and Rotary share some things in common. Both are American inventions. Both are international in scope. And both are dedicated to the ideal of a world living in harmony. However, the difference is that the Peace Corps although lending a hand to people of other nationalities, is open just for Americans. Rotary however has really gone international, which is why Pres. Rex is presiding over this Rotary meeting today.

The Peace Corps was established by Pres. John F. Kennedy by executive order on March 1961. Since 1971 it has been part of ACTION, the US Government agency for volunteer activities at home and abroad. Anti-American propaganda has claimed that the Peace Corps is really working for the CIA and that its volunteers are really spying on their host country. There is no basis for this assertion and the Volunteers seem to be sincere in helping their host country improve its health care, food production, water supply and so on through education, organization and actual hands-on work. Most of their efforts are concentrated in rural areas.

I remember working with a Peace Corps Volunteer in my short stint as Rural Health Physician in Santol, La Union in the mid-1980's. She was in the place ahead of me and spoke Ilocano more fluently than I did. Perhaps I should have

asked her what she was doing working in a depressed barrio so far away from home. However, I was more concerned with her looks- her long light brown hair and smiling eyes and her lithe body. I guess as a young physician, my concept of 'promoting better relationships among different people' was, well different from now!

I guess Jon can feed you in on more details about the Peace Corps, the lasting legacy of Pres. John F. Kennedy. I want to spend the rest of the column discussing the probable legacy of another US President, George W. Bush.

Pres. George Bush the Younger, like a true Texan, is not too keen on diplomatic niceties and fully intends to use the vastly superior military power of the US to depose President Saddam Hussein and disarm the Iraqi military of any weapons of mass destruction. Now, hardly anyone, including the Iraqi people, are too fond of Saddam. However, innocent Iraqi civilians are bound to get caught in the crossfire, no matter how 'smart' the US weapons are. I've gotten into a conversion with the wife of an Iraqi physician once, in a Medical Convention. She was very nice and pretty just like the Peace Corps Volunteer in Santol. The thought of her getting blasted to bits disturbs me a lot. I'm sure that Pres. Bush is trying to prevent Iraqi nuclear, chemical & bacteriological weapons from getting passed on to Islamic extremists, who would use these for a more horrible reprise of the 9/11 attack. However, we hope that President Bush rethinks his unilateral stance and tries to use US 'intelligence' reports to convince other countries of the United Nations of the need to apply multilateral pressure on Saddam. Just like Pres. Kennedy did during the Cuban crisis.

During the International Rotary Convention in Texas, I got the chance to visit the Alamo, which is considered sacred ground by patriotic Americans. There about 180 Texan soldiers led

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Editor Jerome Gaerlan

# roTAWA

Dir. Alan D. Sy

## CONDOM AWARENESS

### Wrong Size

When the Thai government first distributed condoms to the male population at risk, courtesy of supplies from the World Health Organization, no instruction on its use was given. So some males tied the over-sized condoms around their waist while having sex!

### Changing Attitudes

Before AIDS, the prevailing sentiment among American males regarding condoms was: "Using a condom during sex was like using a raincoat when taking a bath."

Now the common sentiment is: "Not using a condom while having sex is like going to Iraq without a gas mask."-contributed by PP Jerome

### Safety...

A businessman packing for a trip glances in his briefcase. "Honey!" He says, in mild exaspera-

tion, "why do you persist in putting a condom in my briefcase every time I go on a trip? You know I only have eyes for you. I would never be unfaithful." "Oh, I know, darling, and I trust you," she replies sweetly. "It's just that, well you know, with all those terrible diseases out there, it would make me feel better to know that if anything did happen, you would be protected. So please darling, take it with you for my peace of mind."

"Oh, alright, if you put it that way," he relented. "I'll do it for you. But for safety's sake, give me more than one."

### Dialogue...

CONDOM says to SANITARY NAPKIN: Whenever you start to do your job, I'm out of work for close to one week.

SANITARY NAPKIN to CONDOM: Well, when you don't do your work, I'm out of business for nine whole months!

# COPE (Crosswords & Other Puzzles for Enthusiasts)

PD Tim Warden

World Understanding starts with knowing the names of countries. Try to see if you can match the old and the current names of ten nations given below. Connect with lines

GHANA	GAUL
SRI LANKA	PERSIA
MYANMAR	EAST INDIES
IRAQ	SIAM
IRAN	EAST PAKISTAN
FRANCE	GOLD COAST
THAILAND	MESOPOTAMIA
BANGLADESH	CEYLON
INDONESIA	RHODESIA
ZIMBABWE	BURMA

*Answers are with our Secretarial Aide, Lydia.*

# TIPS

(**T**idbits, **I**nformation & **P**ractical **S**uggestions)

## Socio-Political Views

Politics now has become a source of income among politicians who invested their money wisely in baiting the popular votes of their constituents. They spend millions to assure victory. And, when they are finally sworn in to their position, they regain their money with a tenfold of interest. Indeed, politics is business, it's an investment.

Logically, the inference that we can draw from this viewpoint is that when you did not spend a single centavo in a position you are presently occupying, you would not dare risking your money for a second chance. This might be one of the possible reasons why President Gloria Macapagal-Arroyo is not running in the 2004 elections.

She declared her lack of interest to run in the

2004 elections on December 30, 2002, which shocked the nation especially her critics.

We have to consider the fact that Arroyo is now enjoying the privilege of being a president without spending a single centavo for it. Her presidency is a gift from the people, a gift from God. It's a privilege that she didn't expect to happen.

She will not run in the 2004 elections to prevent a more chaotic political race. And she is doing it to give peace and unity a chance for the Filipino nation. In her speech, she claims that politics becomes the reason why people are divided into factions and whose political ambition triggers dispute and conflicting ideologies. As a result, lawmakers and leaders indulge in

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PP Silver Sarmiento

# TEST

(**T**en **E**xercises for **S**tudents of **T**rivia)



**Shakespeare Trivia** – Just ten questions about Shakespeare and his works. Hope you enjoy it.

1. In which play does the following quote appear? 'To be or not to be, that is the question.'
2. Which play was 'West Side Story' based on?
3. In 'Julius Caesar', who is the conspirator who convinces Brutus to go against Caesar?
4. Who is Hamlet's best friend?
5. Did Shakespeare write 'Cyrano de Bergerac'? Yes or No.
6. In what place was 'Romeo and Juliet' set?
7. In 'Henry the Fourth', what country is Henry the king of?
8. What was the name of the king who was murdered by Macbeth?

9. How many lines are in a Shakespearean sonnet?
10. What is the name of the creature that is Prospero's slave in 'The Tempest'?

*Answers next issue*

*Answers last issue*

1. Viola
2. Oboe
3. Bassoon
4. Trombone
5. French Horn
6. Flute
7. Clarinet
8. Saxophone
9. English Horn
10. Cello

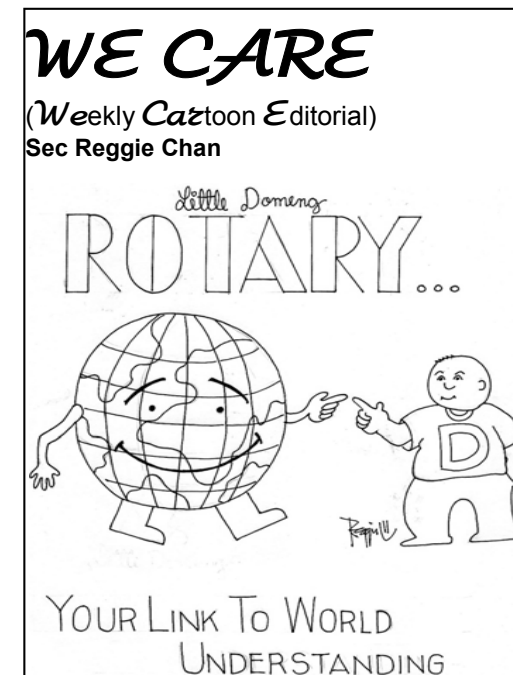
Rotarian Ruel T. Tana

# C.P.R. (Club Pass & Review)

Sec. Reggie Chan

Last Tuesday, we saw Rotarians engaged in some form of diversion through an evening of relaxation, amusement and pleasure. After all, we do deserve a break from our busy and toilsome day to day work. Thanks to the Dream Team headed by their Captain, PP Ferdinand Fernandez, our 2nd Fellowship Night was extraordinarily outstanding. The beach house venue provided a fresh and breezy atmosphere perfectly paired by an exquisite dinner. Surprisingly, the lovely beach view was ignored by everyone (perhaps excluding Rev. Dave, Rev. Romy and Father Rodel) whose attention was focused on "Gigi" the hot babe sexy diva who entertained us with music the whole night through. Allured by her charms, the Rotarians couldn't help but make friendly and harmless flirting, especially young at heart, PP Arsing Ignacio, the emcee who's more like a stand-up comedian, who constantly teased Gigi.

The program was simple but fun. Pres. Rex called the meeting to order at around 7:15 pm. Prayer and 4 Way Test was led by Rtn. Romy de Castro followed by the National Anthem led by Rtn. Frederick So. Welcome and Greetings was ofcourse given by the host, PP Ferdinand. In behalf of Rtn. Wynn timer, PP Arsing, Gigi and a bunch of Dream Team guys led the Club Singing. Laughter filled the air as we moved on to the Friendship Session conducted by the finest Fine-Master of our club, Rtn. Dave. After this, we were glad to see Pres. Rex back from a tough two-week leave. During the President's Time, he expressed his appreciation and thanks to all Rotarians who gave their compassionate condolences and support during the wake of his departed father. He added, however, that his experience made him more matured, having now a wider understanding of life and the after life. Following this, games were introduced by Rtn. Edgar Biteng. The Balloon Relay got everyone inspired because Gigi and a cute waitress from Oasis were placed in front of the contestants to serve as turning points. The result was a tie between the two contending groups. After the games, the meeting was adjourned but the party just begun. Rotarians took turn in enjoying the pleasure of singing duet with Gigi. Drinks kept coming. Everyone had a swell time. It ended as an evening to be treasured and kept.



**e-QUIP** (Quotes from the Internet)

Sec. Reggie C. Chan

*“Seek first to understand and then to be understood”*

**- Steve Covey**

# Prex

**An open letter to all members of the RCSFU, Inc.**

## To my Co-Rotarian:

Enjoy our luncheon meeting today, the assigned group has prepared for us something mysterious today. Enjoy the mystery!

For the past few weeks a lot issues has been opened up for discussion and hopefully for consideration. You are part of this Club and we need your voice to be heard.

a. Last December during the election the constitutionality of electing a Youth Club Director has been discussed thus, PP Cres is suggesting the following for amendments of our by-laws, as follows:

1. Let the vice-president handle the Youth Directorship **OR**
2. Additional two Directors, with voting power and to be elected to handle the Youth Directorship and as Secretary of the Club, thus increasing the number of Directors from 7 to 9 (the President, the Vice-President, the 5 Directors, the IPP and the Secretary)

b. I heard that the Department of Foreign Affairs is considering our building, the Rotary Youth and Service Center in Bauang as possible area where they can transfer. Are you amenable? Consideration are as follows:

1. The building will be a Training Area for the Youth that's what we told to our donors, but the whole building is too big for such a project alone
2. The building will help future Presidents thru its revenue - then we have to make sure that the revenue is enough for the number of staff to be hired, its maintenance, to sustain the project for the youth, to build up the TRUST FUNDS that we had before and some more pesos to support the Club projects.

## PRESIDENTS' CORNER President Rex O. Mendoza, Jr.

3. The building is OUR project not just that of the BOARD, the officers and the BLDG COMMITTEE. Have you shared already?

c. This is the last year for the POLIO fund campaign project to make this world a POLIO FREE WORLD, be counted! Your name may not be printed in papers, but consider your deeds imprinted in the SOUL of the future generation. We are not requesting thousands, any amount will do – a peso, a dollar, a million will do.

d. Rotary Foundation is requesting our support! We are not campaigning for another Paul Harris Fellow. We are campaigning that all the members be a SUSTAINING MEMBER, just \$100. Do your share.

e. Our club need FUNDS for projects and administrative expense - PLEASE PAY ALL YOUR CASH OBLIGATION now, we only have PHP 5,000 in the bank now.

*Some says, ROTARY is becoming too expensive. I say ROTARY is a means of helping us EARN MORE. How? By sharing more. I consider my share as my TITHE. How much I share will dictate how much I will earn. WHEN DO I TITHE? **When I have nothing at all.** Do your share and experience abundance.*

f. Our District Governor is requesting us to sponsor a new Club in Northern La Union. Please Help.

g. Our Club needs more members. Share Rotary to your friends. Invite them to our Club.

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## PRESIDENTS' CORNER President Rex O. Mendoza, Jr.

# Prex

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h. This month is a fellowship month, please take note of the following sked:

1. February 8 – Grand Military and Civic Parade for the City Fiesta, 7 am, be in Rotary T-shirt
2. February 11 – Valentines Party – Spouse Day, 7:00 PM at CAP auditorium
3. February 12 – an Intercity meeting – 7 PM, Max Restaurant, PP Andy Astom is the speaker
4. February 13 – TANGO Night, 7:30pm at the City Plaza

Thank you taking time to read. Hope to settle issues on February 18, 2003.

# JAGed

**Editor Jerome Gaerlan**

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by William Travis and Davy Crockett died defending their fort against an army of thousands of Mexican troops led by Commander Antonio Lopez de Santa Anna, who fancied himself as the Napoleon Bonaparte of the Americas. Since, then “remember the Alamo” has been adopted as a slogan by Americans during times of war. We hope that if President Bush invokes this Texan ‘battle-cry’ in the present crisis, it brings back memories of Davy Crockett and his valiant men fighting for a just cause and not memories of a cruel Commander Santa Anna proving that ‘might is right!’

## Rotaxonomy

(Rotary Classification Talk)

**Rtn. Bong Ingalla**

### Classification: Finance, Retail Banking



The Banking Institution has been classified into Three General Categories. First we have the Commercial Banks and those with EKB Authority (Expanded Commercial Banks or the Universal Banks). Second, are the so-called Thrift Banks. And lastly, are the Rural Banks. Specialized and unique government banks (such as LBP and DBP) are not covered by these classifications. But still they remain to be subject to the supervision and regulation by the Central Bank.

Under the Thrift Banks, we have the Savings and Mortgage Banks, the SSLA's or Stock Savings and Loans Association and then, the Private Development Banks or PDB's. The Thrift Banks were created based on three purposes: First, to accumulate the savings of depositors and invest them together with capital loans secured by bonds, mortgages in real estate and insured improvements on chattel, loans for personal or household finance, financing for homebuilding and development, marketable and debt securities, commercial papers and accounts receivables, drafts, bills of exchange, acceptances or notes arising out of commercial transactions and in such other investments and loans which the monetary board may determine as necessary in the furtherance of national economic objectives. Second, to provide short-term working capital, medium and long-term financing to businesses engaged in agriculture, service, industry and hous-

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