



InterCom

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Placement of Personnel Starts

The arduous process of job placement has begun following the conduct of a corporate-wide assessment last November 10-12 taken by some 660 officers and rank and file.

The assessment tools were designed to determine who are deemed most qualified among those who are applying for positions in the new staffing pattern. Under the “most qualified and best fit” principle, skills, attitude, behavior, relationships and occupational interests are major deciding factors for selection and placement.

A total of 538 rank and file and 122 officers went through the screening process to gauge individual skills, stock knowledge and aptitude, among others. Of the 644 positions declared vacant, 10 percent has been reserved, to be filled at a later date.

.... As retirees express mixed feelings on retirement

Views, expectations and concerns on impending retirement were aired by 17 officers and staff in a focus group discussion conducted by the Corporation last November 16 and 18 at the 6th Floor training room. Aptly titled, Crossroads: An Interact on Retirement, the forum turned to page 6 



PDIC officers (above) and staff (below) take their corresponding assessment conducted last November 10-11 and November 12 for rank & file and officers, respectively.



Key officers gain insights on Covey's The 8th Habit

In his third visit to the Philippines, leadership and motivation guru Dr. Stephen Covey unveiled his much-awaited sequel to his Seven Habits of Highly Effective People, *The 8th Habit: Live and Work with Passion*, in a talk last November 19 before Philippine executives and career service professionals through live satellite feeds in three remote venues.

Led by SEVP RUC and EVP ISS, a total of 31 PDIC employees, mostly 3rd level officers, participated in Dr. Covey's session via satellite feed to the LandBank auditorium. The session was sponsored by the Career Executive Service Board (CESB) through the CES Club's learning and

nurturing program to “ensure a more focused, sustained and bite-size developmental interventions” for career executive officers.

Designed for people who are concerned about personal and professional effectiveness, the 8th Habit takes off from the classic seven habits and principles of highly-effective people which were first publicized 15 years ago. The 8th Habit means finding your “voice” and inspiring others to find theirs.

Dr. Covey, 72, started with the quote from Albert Einstein that speaks of being “thankful to people who rekindle the inner spirit” after the inner fire goes out.

Finding the inner voice starts with satisfying the four basic needs of people that according to him are to live, to love, to learn, and to leave a legacy, and affirming others in the family and the organization.

He said that people must avoid the Four Cs (Four Cancers) at all costs: Complaining, Competing, Contending, and Criticizing.

Expounding on his Seven Habits, he urged everyone to go for the win-win arrangement, to seek first to understand, then, accordingly, to be understood, as part of the process of emphatic listening

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Corporate Round-Up

ISS attends Executive Forum in Canada



EVP Imelda S. Singzon participated in the Executive Forum for Financial Sector Regulators and Supervisors which highlighted strategic planning as a means to institute changes in financial supervision, last November 9-13 in Toronto, Canada

The Executive Forum introduced **The Strategic Scorecard** developed for

use by heads of supervision and regulation. The scorecard is a structured assessment tool that builds on the balanced scorecard - a successfully proven methodology used in the private sector. It will help enhance strategic planning, prioritize strategic activities, align resources with most critical needs and assess progress in dealing with strategic issues.

Using the scorecard, participants learn how to narrow the gap between the need for change and the ability of the agency to implement such change. It also helps them understand how the scorecard can help balance competing demands on limited resources. As ISS puts it, "the introduction of strategic scorecard made us look into maturity of our respective agencies for change and taught us the effective process to ensure optimum utilization of limited

resources".

Twenty - four finance authorities from different countries led the discussion on the strategic scorecard.

The Executive Forum was organized by the Toronto International Leadership Centre for Financial Sector Supervision in partnership with the Agence de Transfert de Technologie Financière S.A. Luxembourg (ATTF), Canadian International Development Agency (CIDA), International Monetary Fund (IMF), Latin-American Association of Insurance Supervisors (ASSAL), Office of the Superintendent of Financial Institutions (OSFI), South East Asian Central Banks (SEACEN), the Ontario Securities Commission (OSC) and the World Bank. ❖

Employees review amended PDIC Charter



VP-TPAG Rescy Bhagwani explains key provisions of the amended PDIC Charter.

Fifty-five employees of the Corporation underwent a review of the amended PDIC Charter last November 18 at the 6th Floor Training Room with TPAG VP Rescy Bhagwani as facilitator.

The seminar tackled the major amendments under RA 9302 including bank monitoring and examination, the grant of financial assistance and the

treatment of joint accounts. Sample cases in determining insurance coverage were also illustrated.

The employees were also given the opportunity to air questions and clarifications regarding the revised charter in an open forum that followed the discussion. ❖

Key officers...fr. p1

and respectful communication.

Dr. Covey propagates principle-centered living while asking everyone to achieve primary greatness by living out one's principles, to cultivate not just one's intelligence and emotional quotient but spiritual quotient as well "for this develops our capacity for meaning, vision, and value".

He said that for management to survive, it should have a kind of leadership based on moral authority and not just formal authority. The latter kind of management is bound for collapse.

To unleash the power of the 8th habit, one must pursue personal greatness that is anchored on the 7 Habits. A person in pursuit of his own greatness based on the prescribed principles of living will develop good leaders and eventually lead to organizational greatness.

He ended with this message: "You're not a product of your culture, neither are you a product of your genes. Sure these things influence you, but they do not determine you." ❖



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Air Show

By Romel M. Barrera

There's an air show everyday in Parañaque. Not at the infamous NAIA, but of all places, in Tambo.

I do not mean those air shows involving F-16s that make acrobatic loops and nosedives. I'm referring to air show of wild birds in Tambo mudflats and Freedom Island.

Tambo mudflats? Freedom Island? Where in the world are these places?

You'll be surprised. Tambo mudflat is a piece of land or more appropriately, heap of mud right behind the Coastal Mall. Freedom Island is at the left of Asia World, which is visible from coastal road. These areas unbelievably teem with mangroves.

Those white flecks surrounding Freedom Island seen through your weary eyes while on your way home to Cavite and Las Piñas are not heaps of garbage. If you are armed with binoculars, you will notice

that some of them are actually birds - egrets, herons, ducks, whimbler - foraging for food. A number of them are endemic, resident and migratory birds.

Migratory birds travel thousands of miles from neighboring Asian countries to escape the harsh winter season. Some go all the way to Australia. Some stay in the Philippines and prepare for yet another long flight when the winter season ends. Those which opt to stay here breed and fatten up, courtesy of the world-famous

Filipino hospitality.

To get a good view of these birds, a good pair of binoculars is a must. The best time to birdwatch would be early morning or late afternoon, especially during low tide. About this time, the birds are busy feeding on fish and crustaceans left by the ebbing water of Manila Bay. There's a restaurant along the Coastal Road (Rich Man, Poor Man Restaurant) which provides seats, shade and a good view of Freedom Island. You

may order some drinks while you're enjoying the scene.

Egrets will treat you with a low fly-by in perfect V-formation. Looking closely, one marvels at their grace in flight. Their wings flutter effortlessly while their feet are tucked behind. Individually or in groups, they are experts in the science of aerodynamics. Their pace is so relaxed one can study the details of their plumage even if they are in flight. They seem so carefree, unmindful of the garbage surrounding the island.



Grass Owl



Little Egret

Occasionally, a lone Kingfisher will glide over the water skimming for fish. Black Crowned Night Herons are a to page 4 

Si Juang sisinghap-singhap at ang hipnotismo ng midya

Ni Veron C. Dionisio

(Ed's note: The views expressed in this article are strictly those of the author and do not necessarily reflect that of the Intercom).

Si Juan sisinghap-singhap na lang... Pero nakatawa pa rin, kahit na nga walang laman ang kalderong nakapatong sa deuling niyang kalan ay ayun, tila masaya pa rin siya, makita niya lang lumilipad si Alwina sa Mulawin...

Hay naku, ang hipnotismo ng midya talaga! Kaya nga ang tawag ng mga Marxista sa midya ay ideological state apparatus o ISA, instrumento ng estado sa pagpapalaganap ng mga ideyang makapagpapanatili ng status quo o yaong mga paniniwalang lilinang sa false consciousness o mga paniniwalang naging

kalakaran dahil nga tinanggap na ng mga nakararami bilang siyang tama at dapat sundin. May consensus baga.

Tulad ngayon, sabi ng gobyerno may fiscal crisis... Parang bigla naman. Di pa nga umiinit ang puwet ng mga bagong halal na opisyal ng pamahalaan, hala hayun at may krisis daw ang bansa sa pananalapi. Ay naku, parang kailan lang naglalakihan ang mga campaign billboards, paligsahan pa sa pagandahan ng TV campaign ads... Alam naman nating lahat na milyon ang ginastos d'yan! Oo nga, sige na nga di naman daw nanggaling sa kaban ng bayan ang mga milyones na iyon. Kanino kayang kaban? Sa 50 bilyonaryong kapitalistang Tsinoys kaya na ayon sa isang organisasyon ng mga

negosyanteng Tsinoys ay di nagbabayad ng tamang buwis kaya interesadong mag-avail ng tax amnesty?

As it is, the media picked up the news from the Presidential residence by the riverside and framed it as if we're really facing the worst crisis since. And we believed the press releases. Austerity, pagtitipid, paghihigpit ng sinturon, pamamaluktot sa kumot, etc... And a day after the much-fussed announcement, we saw the First Family along with their *alalays* going to a junket in China. Asus, private money daw was used. Sige na nga! Kakainggit naman sila dahil may private money sila to spend at hindi na nila

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OOPS! Sorry Po!

An employee was leaving the office one late evening when she found the President of the company standing in between the copier machine and the shredder with a piece of paper in his hand.

"Listen," said the President, "this is a very sensitive and important document, and my secretary has gone for the night. Can you make this thing work for me?" "No problem," said the employee as he took the paper from the President's hand and slid it inside the shredding machine. As the paper disappeared inside the machine, the President said "Excellent, excellent! I just need two copies."

Ah Ganun Ha!

A couple visited a doctor because the husband was complaining about chest pains. As the doctor examines the husband, the wife waited outside the clinic. After a few minutes, the doctor told the wife: "Your husband's condition is so bad. To prolong his life, make your husband very happy. On a daily basis year-in-year-out, give him sumptuous food. Don't tell him about bills. Don't let him do house chores and most of all, give him a good massage before bedtime or else he's going to die." On the way home, the husband asked the wife: "what did the doctor say?" The wife smiled at him: 'You're going to

Joke! Joke! Joke!

die!"

Mental Institute Answering Service

"Hello, and welcome to the mental health hotline. All our operators are busy at the moment.

If you are obsessive-compulsive, press 1 repeatedly.

If you are co-dependent, please ask someone to press 2 for you.

If you have multiple personalities, press 3, 4, 5 and 6.

If you are paranoid, we know who you are and what you want. Stay on the line so we can trace your call.

If you are delusional, press 7, and your call will be transferred to the Mother Space Ship.

If you are schizophrenic, listen carefully and a small voice will tell you which number to press.

If you are a manic depressive, it doesn't matter which number you press – no one will answer.

If you are dyslexic, press 9696969696969.



If you have a nervous disorder, please fidget with the star and pound keys until a representative comes on the line.

If you have amnesia, press 8, and state your name, full home address, e-mail address, driver's license number, SSS number, GSIS number, employee number, and your mother's maiden name.

If you have a bipolar disorder, please leave a message after the beep or before the beep or after the beep or wait for the beep.

If you have short-term memory loss, please wait while I try to remember the number you should press.

If you have low self-esteem, please hang-up. All operators are too busy to talk to you.

Air Show...fr. p3

common sight circling above the island before roosting on top of mangroves. Whimblers scour the mud for small crabs with their long bills.

Indeed, in this area, birds have found their paradise to treat avid birdwatchers with free air shows.

Aside from Parañaque, there are other places in Metro Manila to birdwatch. The Wild Bird Club of the Philippines (WBCP) usually conducts free guided tours at the American Cemetery in Fort Bonifacio. Other places to birdwatch in Metro Manila include *Nayong Pilipino*, U.P. Diliman campus and La Mesa Dam. Binoculars, if you do not have one yet, are rented out at P50. Mike Lu, president of WBCP always reminds first time birdwatchers that birdwatching means observation of wild birds in their natural habitats. Going to the zoo or an aviary is not counted as birdwatching.

Surprisingly, there are birds in Metro Manila aside from maya and domesticated pigeons that blur windshields with their droppings. When I joined the birdwatch at the American Cemetery, the first bird that greeted me was a green ring-necked parakeet.

They are endemic in India but not in the Philippines. The theory is that they were previously pets which escaped their cage. Going further among the field of white crosses, a Richard's *Pipit* marched on the grassy ground. I do not know who Richard is, but he must be very proud because this bird walks (unlike the ordinary *pipit* which hops) with its head up high. Did you know that there are *Tiklings* (Barred Rails) at Fort Bonifacio? And even if it's far from the sea, Kingfishers live in the cemetery because their menu is not limited to fish, but includes insects as well. All in all, we counted more than 15 species of birds during the two-hour afternoon bird walk.

Having become a regular member of the club, I learned that a bird called Yellow-vented *Bulbul* (yes, that's correct, you dirty-minded you) is a common bird here in Metro Manila. I have yet to see an Elegant Tit, though (yes, it's another kind of bird!). Now, those are interesting! How would you like to like to meet Pygmy Woodpecker, Melodious Babbler, Lesser Coucal, Plaintive Cuckoo, Buzzing Flowerpecker and Philippine Frogmouth, birds all found in the Philippines.

Incidentally, "birders" usually keep a list of birds that they have seen for the first time. A new bird added to the list is called a "lifer" in the birder's lingo. There are about 570 species of birds recorded in the Philippines, so keep a notebook with plenty of pages to spare. Be on the lookout for more than 170 species found only in the Philippines, especially the Cebu Flowerpecker which was last seen in 1906 and was thought to be extinct until it was sighted again in 1992. By the way, in this era of Internet and space probe, birders are still discovering new species of birds. Lately, the Philippines made it on international headline after a group of birders discovered the Calayan Rail (named after the island of Calayan, Batanes where it was discovered) which was previously unknown to science world.

I added about forty lifers in my bird list when I joined the trip to Candaba, Pampanga, which is a marshland hosting several kinds of birds, mostly waterfowls. Here, I was treated to the ultimate air show. I was training my binoculars on this Grass Owl (*Pagaspas* of *Mulawin* is a Grass Owl)

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The Lighter Side of the RB Culasi takeover

By Kenneth T. Atibula

I was part of the second batch of the R/L contingent, composed of deputy liquidators and PED staff assigned to cover the RB Culasi takeover. I was assigned to assist in the take-over and in the initial CSO.

It was already early evening when our plane touched down at Kalibo airport last October 22. We wanted to catch up with the first batch in time for the take-over, so we hired a van to take us to the town of Culasi. We endured two hours of bumpy and dusty roads from the airport. By the time we arrived at our destination, I could taste dust and feel it all over my body.

Culasi is typical of thousands of small municipalities found in the Philippine archipelago, where time seemed to have stood still. Everything was quiet you could hear a pin drop. We found out later that at exactly 7:00 p.m., the entire town goes to sleep.

Being the second batch, we were unable to witness the actual take over of the bank. The closed bank was small and unkept. It was apparent that the place had not been cleaned for quite some time. The

examiners were already busy with the bank records, while the others were already conducting an inventory of the various furniture, fixtures and equipment of the bank when we reached the place.

During our interview with the bank depositors, we learned that many of them tried to withdraw their money for the past two years, with no success. The bank manager kept pleading for a reprieve from depositors, with the usual line: "Just be patient, and money will be coming soon from an interested party who is willing to infuse capital." How he was able to sustain this line with the poor depositors for two years is really beyond us.

The depositors hardly paid any attention to what we were doing, or saying. They were just interested in one thing: when and how they would get their money back. So we had a standard reply to all depositors who lined up asking the same question. It seems that their patience finally wore out after two years of hearing the same line from the bank manager, and now could hardly wait even a day for their money.

Despite its remote location, lodging

houses abound in Culasi, but we had to take a tricycle to reach the bank from our boarding house. Another shocker was the price of food. It was so expensive! A half-inch slice of a medium sized fish cost us P25. And this place is at the innermost recesses of Antique, where food is supposed to be plenty and cheap. Tanigue and all the most expensive fish are found in the place, but unfortunately, it was not for the taking. It would probably have cost us an arm and a leg to buy an entire tanigue. Breakfast cost us P45 with a fried egg costing P10. An ordinary lunch with only one dish was priced at P50. It seems that inflation has caught up even in remote Culasi.

We usually went home with practically nothing in our pockets and stomach. While we had a lot to gripe about the town, our depositors had nothing to complain about our service. At the end of the deployment, we were able to accomplish our mission on target. ❖

** PDIC was able to service claims for insured deposits three working days, after takeover.*

Re-org sa PDIC

Ni Obet Flores

Sa PDIC, new Charter na, may re-org pa,
Tayo ba'y napabuti? O tayo'y napasama?
Sa iba ay promosyon, sa iba'y mawawala,
Hay naku! naku! Karamiha'y nababahala.

Sa mawawala ang katumbas ay halaga,
Nang may magamit sa bagong panimula.
Sa mga bata'y punong puno ng kaba,
Ma-place kaya? O matsuging kawawa?

Marami sa mga officers ay nangangamba,
Dahil MBA kailangan daw sa kanila.
Subalit maraming non-MBA sa Pasong Tamo't
Ayala,
Saksakan nang sipag, galing at sobra sa tiyaga.

Bigyan sana konsiderasyon pagiging CPA nila,
Di hamak ang hirap nang PRC board ay ipasa.
Kaya nararapat lamang na sila'y i-angat ng talaga,
Nang marami ang matuwa at maging masaya.

Sa mga taong kulang naman sa QS baga,
Kayo'y kumilos at ngayo'y mag-aral na.

Sa mga SG 11, SG 10, SG 9, at pababa,
Huwag hayaang sa pagtanda ika'y andyan pa.

Hangga't bata at kaya pa, ika'y mag-aral na,
Mag-exam sa CSC, piliting ito'y iyong ipasa.
Magdasal at manalangin sa ating Bathala,
Nang sa susunod na re-org ika'y walang kaba.

Sa placement Com, konsiderasyon sana,
Sa mga taong kulang sa QS na kawawa.
Sa management naman dagdagan pa sana,
Benipisyo at pera dun sa mga pa-retiro na.

Aking hiling sa lahat, magdasal tayong talaga,
Konti lang sana ang matanggal sa opisina.
Ang maipuwesto ay karapat-dapat at tama,
Nang samaan ng loob at inggit, di maglipana.

Hanggang sa muli, OBET F. po ang may akda,
Nitong tula na talagang cute at nakatutuwa.
'Nga pala paalala: ako po'y binata pang talaga,
At naghahanap ng mapapangasawa, ha! ha! ha!

Placement...fr. p1

into a venue for the meeting of the minds and hearts of employees who are at the crossroads of retirement.

At the helm of the activity was Ms. Corazon Alma de Leon, former CSC Chairman and currently PDIC consultant, who gave inspirational messages to the participants and facilitated an informal exchange of ideas regarding retirement.

Tips on how to cope and prepare for retirement were also discussed.

Meanwhile, as of November 23, 76 employees have expressed intention of bowing out from government service through the Separation Incentive Program (SIP). The decision which many considered a “leap of faith”, sprung from the would-be retirees’ hope that the PDIC

“experience” would serve them well in their quest for a productive and fulfilling life outside of the Corporation. The number of retirees is expected to rise with many employees still weighing the advantages and disadvantages of availing of the separation incentive program (SIP). ❖

Air show...fr. p4

circling above us. When I finally focused the lenses on the bird, we were seeing eye-to-eye! It appeared so close, I thought it was going to pluck me out of the ground and mince me for its fledglings. Thankfully, it chose to lunge into a thicket of cogon grass. When it came out, it was carrying a mouse in its claws! The scene seemed to have come straight out of the National Geographic Channel.

According to Tim Fisher and Nigel Hicks, authors of the book, *A Photographic Guide to Birds of the Philippines*, birdwatching is not only an absorbing hobby but, when the observer makes detailed notes of his observations,

he helps scientists monitor changes in the environment.

Incidentally, it will be helpful to carry a field guide, which is simply a book containing illustrations and description of birds, in order to correctly identify the species. Identification of resident Eastern Reef Egrets versus the migrant rare Chinese Egrets (population about 2,500 only) poses challenge even to an experienced birder. Currently, the bible of birders in the Philippines is authored by Robert Kennedy entitled, *A Guide to Birds of the Philippines*.

So what’s so absorbing about birdwatching? Can it be considered some

sort of sports? According to Nilo Arribas of WBCP, “birdwatching is like hunting without blood.” Perhaps birdwatching is a non-competitive sport, but a leisurely one. But given the fact that some of the rarest and most colorful birds are lurking underneath the canopy of remote forests, the demands can be as extreme as in any other sports.

Anybody who has spare time to smell the flowers and observe the birds can log on to www.birdwatch.ph for details, or call Mike Lu at tel. no. 711-4793. ❖

**Atty. Barrera of the Litigation and Operations Dept. II is a member of Birdwatch Philippines for more than a year now.*

Si Juang...fr. p3

kailangang magpigil ng hininga sa paghihigpit ng sinturon tulad ng hinihinging ng kanilang matriarch sa sambayanang Pilipino!

In the meantime, nalilibang na naman ng midya ang mga Pilipino. Mula kay Marina, hanggang kay Aguiluz, at isama mo na rin si Winston Garcia at Carlos Garcia, hindi na naman namamalayan ni Juan na tila pinaglalaruan na naman ang kanyang katinuan.

Meanwhile, sisinghap-singhap na naman si Juan, nag-aabang kung ano ang susunod na kabanata sa kanyang malateleseryeng buhay na puno ng pasakit, pagmamalabis, panlilinlang, at pagkukunwari na pinanday ng isang kasaysayang hinubog ng kabalintunaang naghubad sa tunay niyang pagkakakilanlan. Hanggang ngayon may identity crisis pa rin siya.

Ngayon, ayaw na yatang kumilos ni Juan. Kawalan ng pag-asa yata. Hirap na hirap na siyang maghintay. Nasanay na siyang naghihintay. Dati nakikita ko pa siya sa kalsada, nakikipaglaban sa kanyang paniniwala at prinsipyo. Yaon pa’yung mga

panahong hindi pa nilalamon ng materyalismo ang kamalayan ng sambayanan. Ngayon, wala na siyang pakialam kahit tumataas araw-araw ang presyo ng langis at mga bilihin sa merkado. Ngayon, wala na siyang pakialam kung si Winston Garcia ay walang habas na gumagasta ng salapi ng bayan sa mga walang kapararakang bagay. Ngayon wala na siyang pakialam kahit tumataas ang bilang ng mga walang trabaho at mga batang sa kalsada na ipinanganak at sa kalsada na rin natututo ng mga aral ng buhay. Ngayon wala na siyang pakialam kahit alam niyang niloloko na siya ng gobyerno niya! Basta wala na siyang pakialam! Tapos!

Nakakalungkot, parang iginupo na siya ng kawalan ng pag-asa. Ngayon, sisinghap-singhap na lang si Juan sa isang tabi. Nanonood sa mga nagdaraan sa harapan niya. Walang reaksiyon sa mukha. Malamlam ang mga mata. Nagkakasya na lang siyang manood. Manood nang manood. Maghintay.

Sikatan at lubugan man ng araw. Sisinghap-singhap na lang si Juan.

Mukhang naniniwala na naman siya na nasa krisis nga ang bansa.

Maraming salamat na lang kina Alwina, Aguiluz at Marina, kahit papaano nakakalimutan ni Juang sisinghap-singhap na lang siya. Kahit papaano nangingiti siya paminsan-minsan, sa mga ilang sandaling lumilipad sina Aguiluz at Alwina o lumalangoy si Marina, para na rin siyang nasa langit lumilipad o lumalangoy nang malaya sa malawak na karagatan kasama nila.

Kahit papaano nakakalimutan ni Juan na sisinghap-singhap na lang siya. ❖

Carmela Angeles...fr. p7

God has been very gracious, indeed.
* As written by Carmela’s mother, Beth R. Angeles of the IAG. ❖

He who walks with integrity walks securely, but he who perverts his ways will become known.
-Proverbs 10:9



CARMELA JEAN R. ANGELES

Born on November 23, 1979 with congenital eye muscle/nerve atrophy, Carmela Jean R. Angeles is described as an “overachiever” by one of her mathematics professor at the University of the Philippines. The last few months before graduation, together with colleagues from the Math Major’s Circle, she co-authored a fun-film about the lives of some great mathematicians. For quite some time, the same film became the favorite fun-show of the UP President’s grandson.

Presently, Jean is enrolled at the Pamantasan ng Lungsod ng Maynila for a master’s degree in business administration to be completed by May 2005. Her most recent achievement is a love song composition (words and music) entitled, “I Give Up”.

Even as her father preferred that she work with him at the Philippine Airlines in preparation to his retirement in 2005, she

I GIVE UP

I
I over-analyzed,
I over-criticized,
I overdo all things,
Still I don’t know.
Oh-wo-Oh
REFRAIN:
What it means
When those eyes
Are caressing me.
But at times, it seems
You are rejecting me.
Well I find it hard,
I think I’m going crazy.

I give up, I give up.

II

I want to be your friend,
And I wish you comprehend.
It’s not easy to be this way,
Cause I don’t know.
Oh-wo-Oh
(Repeat Refrain)
CODA
What do I do to forget you?
What do I do to resist you?
All of these days are wasted,
Finding out what I’ll never know.
Oh-wo-Oh
(Repeat Refrain)
I give up....Now!

opted to be on her own. After graduating with a BS Mathematics degree in 2000, she was immediately employed with ASTEC Power, (a division of Emerson Technologies) as a technical staff in the Documentation Control Office.

A sweet, shy, silent and obedient child, her first name Carmela means *vineyard* while her second name, Jean means *God is gracious*.
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CHESTER PAULO F. LUNA

Fourteen-year old Chester Paulo “Spike” F. Luna, son of Ma. Theresa F. Luna of CRLDSSD, is a math wizard. He is a third year high school student at Lourdes School of Mandaluyong (LSM) and one of the student-trainees at Ateneo de Manila University’s Program for Excellence in Mathematics chosen among numerous junior high school students who applied in the Ateneo Student Exchange Council.

He has been a consistent honor student since grade school, graduating salutatorian in his class.

A consistent awardee for academic excellence in science, math and history, Spike is a member of Program for Mathematically Inclined Students – a special class taking enrichment/advanced lessons in math and ranked 18th out of 63 contestants in the recently-concluded Pinoy Histo Quiz held in Poveda Learning

Center last October 2004.

It is not all-school activities that Spike enjoys. He loves to play soccer and to swim. He enjoys tinkering with high-tech electronic gadgets, playing computer games, surfing the internet and watching car races whenever he has the free time.

“Spike” is a term used by volleyball players. It means hitting the ball swift and with force. A hitter does a spike when he is sure to win the game. Spike simply lives up to his name. ❖



THEEJAY D. NATIVIDAD

Theejay D. Natividad, son of ITD’s Ma. Theresa D. Natividad is a senior student at Paco Catholic School (PCS) where he tops the roster of the best and brightest.

Soft-spoken and unassuming, 16-year old Theejay’s scholastic performance and exemplary manners have



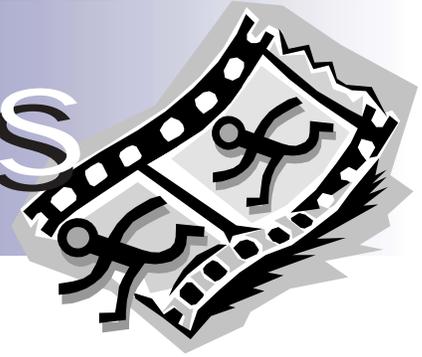
won the respect and admiration of his teachers and colleagues. A student teacher in math, science and religion, he is also the news editor of the PCS Gazette. This achiever has added another feather

to his already colorful cap when he was adjudged best debater in a competition participated in by 10 other schools.

Aside from his membership in PCS Math Club and Dynamic Thinkers Club, Theejay is also actively involved in the school’s Ministry of Lectors and Commentators. A number of scholarships has been offered Theejay by various organizations. He has taken all these scholarship examinations to help his parents in his college education.

His class adviser has this to say about him: “ Every time I see Theejay, he lifts my spirits because I know that as long as we have someone like him in our midst, then there is still hope for today’s generation”. ❖

Snapshots



Seminar on Financial Regulation in a Deregulated Environment, November 24

Ms. Melanie S. Milo, Ph. D., Research Fellow of the Philippine Institute for Development Studies elucidates key points in her lecture on Financial Regulations In A Deregulated Environment held last November 24. The lecture was attended by unit heads.



Assessment for Placement, November 10-12



Employees taking the assessment get a helping hand from Mr. Malcolm J. Pick, President of Profiles Asia Pacific, and OVP-HRMG's CEO II Rose Adviento.

Retirement Counseling, November 16 and 18



Ms. Corazon Alma De Leon gives seminar participants pointers on how to make the most out of life after retirement.

Conquer yourself rather than the world.

-God's little devotional book