



Tahanan News

A Biannual Newsletter

Volume 10, Issue 1 - April 2013

Save A Tahanan's mission is to mobilize resources to improve the lives of families through training and microfinancing and to empower them as responsible members of the community.

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2013 STI Charity Golf Tournament

When: Saturday, July 13, 2013

Where: Sunol Valley Golf Club
6900 Mission Road
Sunol, California



California Dreaming

by Carmen C. Hernandez

San Francisco, CA -- Needing a vacation *after* a vacation certainly rang true for us on arrival at San Francisco International Airport - *after* 23 hectic but fulfilling days in the Philippines!

Yes, we're back in not-so-sunny (not this time of the year!) California and what we foresaw would be a relaxed and fun-filled hiatus turned out to be more than relaxed and fun - it was adventure-filled, rewarding, emotional, and action-packed!

our breath away with their energy. The Trias are the life and spirit of Save A Tahanan Inc., a US-based nonprofit whose focus is providing assistance to impoverished families and scholarships for youths, who would otherwise remain in poverty without education. We - Goya Navarette, Lita Quiban and I - were house guests of Zenaida Bonete, a retired public school superintendent and adopted "mother" to some 32 STM college scholars, whom she guides spiritually and academically with wisdom and love.

The students we met were amazing: a fourth-year education major destined to be valedictorian, whose mother earns a living washing clothes; a math major whose father tills a small piece of land; another English major aspiring to be a teacher, whose father is a padyak (non-motorized pedicab) driver earning P5 per passenger; a would-be teacher in second year whose father is a fisherman.

The Trias guided us to a small private rural high school, named after Nuestra Señora de La Salud, in Calabanga. The campus' dilapidated state shocked us, but its principal, Crispina Librero, proudly showed us the accomplishments of the students: the toilet they had built, the fruit trees and vegetable plots they had cared for, the crafts they were making and selling. Their library was a meager shack with more meagerly bare shelves. How could we provide them with

more books? Being a private entity, they did not qualify for Books-for-the-Barrios assistance. The teachers, four of them, receive P3,500 a month, hardly enough to sustain a small family. However, the school was good training ground and in a year or so, they would be snatched up by public schools and get better pay and benefits. Still, the students were thriving, earning grades high enough to qualify them for college. As visitors from the United States, all we could offer them were palliatives: a free Jollibee lunch, candies and small bags of rice. We vowed to find ways to somehow help the school, with clothes, with books, possibly by raising funds from America.



Mrs. Bonete with STM Calabanga scholars

I confess the main highlight (there were so many highlights!) of our vacation was the never-a-dull-moment visit to Camarines Sur, hosted by Fremont, California-based Rosie and Honesto Tria. Both so tireless, they took



Gawad Kalinga Sta. Cruz

Years ago, Honesto and Rosie Tria donated some five hectares of land in Calabanga to Gawad Kalinga for their famous housing

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OUTGOING CHAIRMAN'S MESSAGE



In my family, I am nicknamed Hover Mother. I never leave my children alone; I constantly give them assurance that I'm always there for them. In this age of technology, they know and feel my presence everywhere – phone calls, e-mail, texting. From my perspective, I only want to make sure they do well.

With my decision to step down and pass on the helm to our young professionals, my neurosis would have come into play. After all, moving forward a nonprofit organization – a Filipino group at that - is not like working at any old job. It's very different from work where you play with ideas or wrestle with numbers. In this task, you have to give a lot of emotional and psychological energy. You have to deal with expectations and personalities. You have to even cope with personal hang-ups. I think that's a tremendous investment for ones so young!

Thus, I was on helicopter mode, all set to role-play and set ground rules and clarify expectations to prepare STI's new team. But before I could set anything in motion, they opened my eyes to their new scheme of processes and ideas. They demonstrated they are much better prepared, better geared up, better organized for the responsibility ahead of them. They proved that, in spite of the fact that they did not plan on it nor did we give them any option, they are appreciative of the confidence we have given them and are committed to it.

To all our friends and supporters, I can proudly and unequivocally say -- and will put it on record -- Save-A-Tahanan has the best and solid officers and volunteers I have seen in my many years of community work.

To our young leaders, know that you give us great pride and joy as you carry on with what we want to be our legacy to you.

So, will my children rejoice in hearing I am ready to shut off my inner helicopter? Let's just say I'm all for fostering independence now, but I will still be here supporting you all in your endeavors.

Congratulations!

Marisa Robles

President's Message

Last December 2012, my family and I went back to the Philippines to surprise our mother on her 90th birthday. I took this opportunity to visit STI/STM recipients, mainly the La Salud Farm School with 4 teachers and 34 students.

This farm school was founded to support the least fortunate families to send their children to school. It relied on individual donations, which included the Trias. The school is being managed by Crispina Librero and Joy Cervas.

I brought my family there as well. Crispina provided information on the school and gave us background of their students.

There are some students that have the skills and talents but cannot afford to pay the tuition fee for their education which is only 3800.00 pesos per year, which is less than \$100.00. Our

hearts were touched and, immediately, my two sisters and I each volunteered to sponsor one student for their tuition until they finish High School.

We were blessed to have this opportunity to get back to our community or to our roots especially to our less fortunate "kababayan" back home. This is the very least we can do but to these people who are in need is the biggest thing for them already.

STI/STM is only a vehicle or means for us to reach out to these people that are in need of our support.

As the incoming president of STI, I would like to ask you to share your support in any way you can and to continue patronizing this good cause through STI.

On behalf of STI, I thank you.

Errol Barra

Passing of the Guard

by Frederick Esteves

An organization needs strong, trusted and reliable leadership in order to prosper. For years STI was fortunate to obtain the services of people with phenomenal work ethics, genuine kindness and great interest in public service.

As part of life, the cycle of change is inevitable and after almost seven years of productive stewardship of STI, a new breed of leadership will carry on the tasks of creating opportunities for under-served families in the

Philippines. Nevertheless, the outgoing officials' commitment and support to the organization will continue.

We are honored by your service and enriched by your friendships. You belong up there with all of those who made such a mark in public service minus the glitz and the glamour. And we welcome and bid good luck to the incoming leaders.

- Board Chairman:** Roselli Tria
- President:** Errol Barra
- Vice-President:** Irma Feliciano
- Secretary:** Noel Parato
- Treasurer:** Rosie Tria

California Dreaming

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projects. Armed with chocolates and lollipops, we ventured to the project and were immediately swarmed by more than a hundred babies and toddlers! Didn't the pill ever get here, we wondered. Yet the families were so happy to welcome strangers that they hurriedly put up a show, with speeches and dancing by the kids.

We toured their communal garden and their well-stocked nursery school. We welcomed gifts of home-grown jicamas, guavas and eggplants. We deplored the condition of their small homes. Clearly, maintenance and upkeep needed to be addressed. South San Franciscan Lita Quiban donated P3,000 to pay

for one year's school supplies. Daunted by the sheer number of children, we opted not to distribute our meager supply of sweets and decided to let STI worry about distributing same.

Excerpt from "California Dreaming" column in QC Life by Carmen Hernandez. Used with permission from the author.



Gawad Kalinga Sta. Cruz Communal Garden

Nuestra Señora de la Salud Family Rural School, Inc.

(Excerpts from an interview with Crispina Librero and Joy Cervas, conducted by Rosie & Roselli Tria on February 4, 2013)



La Salud School Entrance

Crispina Librero:

Nuestra Señora de La Salud Family Rural School, Inc. is a member of the Philippine Federation of Family Farm Schools, Inc. The first Farm School was in 1986 in Batangas: Balete Farm School (for girls) and Lagatan Farm School (for boys). From the two schools, expansion happened and there are now 11 farm schools in the Philippines.

The first opening of the school in 2008, a niece and her friend sponsored honorarium of two teachers. They gave P8,000 a month to cover both teachers. I did not get a salary. On the second year of school (2009-2010), they could not provide financial support and I was in financial crisis. We were collecting P250, which covered for utility bills and maintenance costs. All students are top scholars, good enough that on the second year of operation, Joy [Cervas] was able to secure P55,000 for the school from Villafuerte.

[Also] on the second year of operation, I had to open another room. I mortgaged one rice field but it was not enough. I was able to get the walls built but not the roof. I approached Mayor Yu, who was my classmate at one time, and I asked for 14 galvanized irons and got the roof completed. The next year, I had to open another room. The problem again was

roofing. This time, I approached Ate Rosie [Tria] for the roof expense. I received P20,000 and got the roof completed.

In 2011-2012, I was able to get other sponsors for ten students but one pulled out his sponsorship of five students. The salary of one teacher was charged to the elementary [school]. On the fourth year to this time, the elementary is also undergoing financial crisis so the Internet was cut off. Electricity, water and others is shouldered by me. My daughter, Carmelita, told me to close the school and enjoy my life. I told my daughter that I am enjoying my life. Half of my pension goes to the salary of the teachers because the children could hardly pay.

My receivables for the High School is P45,000. My payables is P2,000 for the books. Ate Rosie sponsored one student. Joy sponsored one student. One sponsor pulled out his sponsorship this year after finding out there are only 29 students. He told me: "M'am, my money here in the States is hard-earned money so I cannot push through with my scholarship." When Mrs. Barra's family came, Errol and

his two sisters sponsored three students. Errol's student had not paid tuition since first year. The student that Elma sponsored was only able to pay for the entrance fee so it was good that she sponsored this student.

The other program that helped was the government's ALS Program (Alternative Learning System), a program for Out-of-School Youth. The school was a service provider and the school received P75,000 and this went to the teachers. They taught every Saturday. I gave them the honorarium.

There were five elementary students who passed the alternative test and were promoted to First Year High School. If you completed second grade or third grade and pass the Alternative Test, you are promoted to First Year High School. If you are a high school student and pass the test, you are promoted to college. We were lucky enough to have five students pass: three from Quipayo, two from Santa Salud. The Department of Education gives the test. We have a complete set of ALS modules. The mayor sponsored the printing of the modules. You will work on your own or with a tutor depending on what you complete.

There are 34 students now: first year - 6, second year - 5, third year - 7, fourth year - 16. When Malayan Computer School closed because of the death of the administrator, eight of their students came and two dropped out. Other students from Malayan Computer School transferred to local high schools. The transfer students chose La Salud because of the good name of the school. During the Private School Day contest, we had 5 gold

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Original Schoolhouse

La Salud School

continued from Page 3

medals. Errol's scholar placed 2nd out of 39 private schools. There were other awards.

Next year, I will close the formal secondary program and shift to vocational because I want to focus on out-of-school youth in the area. Some of them have not finished high school so they cannot do "post secondary" work. "Post Secondary Program" will begin in 2016. The Department of Education created the "K-12 Plus Program" where students, after completing four years of formal secondary, will undergo two years of vocational training. This is the new curriculum.

I will inform the present sponsors of the program change and will ask if they are willing to help with equipment. TESDA will supply the instructors but the school needs to shoulder the cost of equipment. For example, if we want to teach welding, we need to buy welding equipment.

The present students will transfer to the local high schools. They can be accepted to these schools and they can get school supplies. There are many barangay high schools. There are 52 schools in the entire Calabanga. The only things the students will miss are Values Formation and the close attention. But I think out-of-school youth need these more. Right now, there is no other school that gives ALS training with vocational training at the secondary level.

The secretariat of the federation of Family Farm Schools asked for my projected budget and I told him of my plans to close the farm

school. When asked why, I explained I wanted to serve the out-of-school youth and he said: "Oh, good."

If this vocational program works, I will go on. Maybe the students can just come to La Salud for the vocational courses.

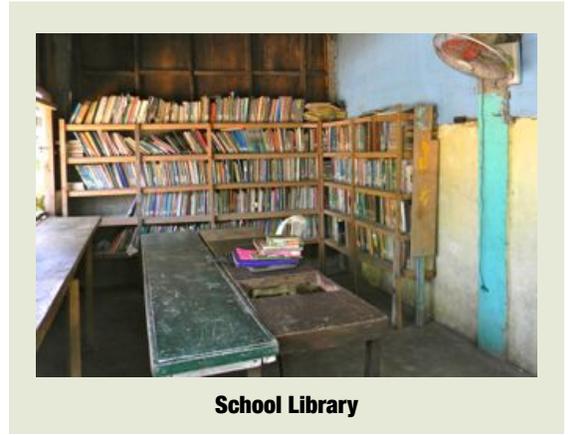
We will not do away with the four pillars of Farm School which are: Alternancia, integral formation, responsible association, and community development.

Joy Cervaas:

In line with Four Pillars of Rural Development, you need an organization of parents and community that is supportive of the school. That's where the Association of Families for the Development of Calabanga comes in. There wasn't much activity until Auntie Rosie [Tria] came and gave [an STI Grant of] P42,000 in 2011. With that, we started the microfinance project. There weren't that many takers, so we opened it up to the teachers. Eventually, it was also made available to those we know who were former members. Now we have 20 borrowers. The money is considered seed money and once the organization is self-sufficient, it is my idea that the (seed) money should be returned.

There are two types of loan: Business Loan and Salary Loan. Loans are paid daily or weekly depending on the type of loan. If you are a daily earner, then you should pay daily. If you are salary based, then it's 15/30. There is also a mandatory savings of P50 per payday. For business loans, it's P5. So if you have a business loan, you can save P300 per loan cycle, which is two months. Those with salary

loans, they can save P500 per cycle, which is 5 months. The borrowers will be able to generate internal capital. Of the P42,000, we already have P16,000 in member savings deposit. This is fixed savings. The policy is you cannot withdraw your savings unless you are



School Library

terminating your membership. This way, the members have a stake in the organization and when they borrow money, they are also investing in their own. This savings is almost 50% of the initially infused money.

We celebrated one year anniversary last October. Initially, we started at [an interest rate of] 3% per month and increased it to 5% because it was too low. Loan sharks charge 15% to 20% and so they tend to pay the loan with higher interest and practically ignore their loans to us. With the loan sharks, you are guaranteed the ability to renew your loan as long as you are able to pay. To them, it's important that they can immediately avail of loan money.

The group membership has grown to friends as well. The priority is still with parents and teachers. Majority of borrowers are parents of the school children. Eventually, the micro-finance operation will spin off from the school.

The Farm School Federation initially provided orientation and leadership training. They wanted to institutionalize the association but it didn't materialize. So now, the association will be around micro-lending.

We look at growing the microfinance operations. If we do well after three years, we can access funds from wholesalers of micro-finance. Three years is our test run to see the feasibility of the operation. Calabanga is a first-class municipality. You can see that loan sharks are able get new cars regularly so the community can support this type of operation. Calabanga's economy is very good for microfinance.

Note: According to the latest CBMS (Community-Based Monitoring System) Core Indicators for Calabanga, 57.4% of children between 12-15 years old are not attending school (taken from Census 2010-2012).



Library & Classroom Buildings

Annual Visits to STM Chapters

by Roselli Tria

My parents, Honesto and Rosie Tria, began their annual visit of STM (Save A Tahanan Movement) Chapters on January 25, 2013. Carmen Hernandez, Goya Navarette, and Lita Quiban joined them during the first five days of their trip. As chronicled in *California Dreaming*, they met the STM Calabanga scholars, visited Nuestra Señora de La Salud Farm School, and toured Gawad Kalinga Santa Cruz.

I arrived in Manila two days later and joined the group. We traveled to the town of Tigaon briefly met with Cristina Pinto, the president of the Tigaon Chapter. It is worth noting that Cristina was an STM scholar. We then went to Goa and met some of the STM scholars from Goa and San Jose.

On February 2, my parents and I met with members of Goa and San Jose STM Chapters. Each one voiced their appreciation of STM's assistance. Francisco Sanchez, a member since the founding of the chapter, shared that he benefited from participating in all of STM's programs. It helped him earn a livelihood, provide education for all of his children and become active in his community. The groups asked for an increase in the number of scholarships since many borrowers spend part of their loan money on tuition.

The next day, we went to Coyaoyao and met with STM Tigaon Chapter. Their latest project is pig-raising. Serendipitously, Dr. Jaime Tria V, who is a professor of Veterinary Medicine at Central Bicol State University of Agriculture, was traveling with us that day. He joined in



with STM Dominorog

the discussion and offered to share research studies on pig-raising.

On February 4, we went to Nuestra Señora de La Salud Family Farm School, Inc. in Santa Salud, Calabanga, and visited with Crispina Librero and Joy Cervas.

On February 5, we visited Gawad Kalinga Santa Cruz in Ratay, Calabanga and met with Regina Imperial, the Assistant Project Director, and the GK Caretaker Team. We learned about their projects and their governance structure. This GK is on land that my parents donated about 10 years ago. On the property are 174 residential homes, a preschool, garden plots for each family, and a production garden.

That evening, we went to Mrs. Zenaida Bonete's home and met with some of the STM Calabanga scholars. Although she only invited five of them to attend, fourteen of her students came. They shared their stories and their appreciation for the tuition assistance.

On February 6, we went to Dominorog, Calabanga to meet the STM Chapter there. Joy Cervas joined us to introduce herself as the new coordinator in Calabanga. These members are very enthusiastic about continuing the micro-financing program. Despite the changes in

the collection process, this group, without follow-up, continued to make loan payments.

On February 8, we called for an Exploratory Meeting with STM coordinators and representatives from STM Chapters, Gawad Kalinga Sta. Cruz, and La Salud School. Each one shared present challenges and came up with ways to overcome them. With newer members in the group, new ideas surfaced on how we can fine-tuning local operations and maximizing use of resources. The core group committed to monthly meetings this year to formalize/revise processes and procedures.

That afternoon, we went to Bombon City Hall and sat with STM Bombon members headed by Nora Garcillanosa. Although now a much smaller group, the present members want to continue with STM. They also want to have tuition assistance extended to their chapter. Joy Cervas and Regina Imperial joined us at this meeting. Joy spoke of plans to improve operations, which got the group excited.

On February 16, we traveled to Donsol, Sorsogon and met with the core members and scholars of STM Donsol. Their focus this year is on education and they are sponsoring two scholars. One is taking up Agriculture Technology at Don Bosco in Legazpi City and the other is undergoing TESDA training for Automotive Mechanics. The board hope that these students support future scholars. The board treasurer works for the Department of Social Welfare & Development and he is able to connect members with government-sponsored training programs.



with STM Tigaon

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In Appreciation

We are very grateful to the following donors whose gifts we received between January 1, 2012 and March 31, 2013. We also thank our volunteers who have lovingly helped us with our events.

Donors

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 Venido Angeles

Visiting STM Chapters

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with STM Donsol

Although my parents are in their 80's, they continue to visit as many chapters as they can, as they have done for over 25 years. This trip's itinerary is much shorter that in the past, when STM had 13 Chapters to manage. With all the connections we made and stories we heard, it's not difficult to see how they get re-energized. Also, through these personal connections, they are able to share their enthusiasm for helping less fortunate *kababayans* the best way they can. ■ □ ■

Please consider donating to Save A Tahanan, Inc., a 501(c)3 nonprofit charitable organization. Your financial donations are tax deductible and are used to support microfinancing projects and scholarship programs.

Typical microfinancing loans range between P2,000 and P5,000, equivalent to between US\$50.00 and US\$150.00.

The scholarship program covers up to two years of tuition assistance at US\$100 per semester, which is paid directly to the educational institution.

Also consider helping La Salud School by donating school supplies or any needed equipment for vocational training.

Please send your inquiries and donations to:



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