



RP officials in leading roles in Migration Forum in Athens

The Third Global Forum for Migration and Development (GFMD), hosted by Greece this year, was held in Athens on 2-5 November 2009 with the theme “**Integrating Migration Policies into Development Strategies for the Benefit of All**”. The Forum, an informal inter-governmental conference to discuss trends and issues in global migration was attended by government delegations, international organizations, civil society, migrant groups and observer delegations.

Secretary of Labor and Employment Marianito Roque led the Philippine delegation, composed of DFA Undersecretary for Migrant Workers Affairs Esteban Conejos, Philippine Ambassador to Greece

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DFA Undersecretary Esteban Conejos' image is projected to a giant screen at the Forum as he addresses the Opening Session. Second from right is Greek Prime Minister George Pappandreou. Second from left is UN General Secretary Ban Ki Moon.



SSS Commissioner Tibayan-Palileo (seated right) with IKA official Anna Rizou (seated left) with SSS VP Judy Frances See assisting.

PSG-Kaphilca Surges Ahead in new schoolyear



Education Undersecretary Ramon Bacani receiving reports on PSG-Kaphilca from Principal Roberto Fresnido with Amb. Tiglao.

Philippine School in Greece, formerly the Katipunan Philippines Cultural Academy (KAPHILCA), surged ahead at the start of the current school year, 2009-2010, with an enrollment of 220 children in all levels of its curricular offerings. This is more than double its initial enrollment of 106 when it started in 2006.

Enrollment officially started on September 1, 2009 and formal classroom instruction started on September 7, 2009.

The school, which integrated the former KAPHILCA elementary school and the Philippine Learning Center, has been in existence for the past three years in its location at No. 64 Pontou Street, Ambelokipi.

PSG-KAPHILCA is the only Philippine school in Greece with permit to operate from the Greek Ministry of Education.

(Continued on page 3)

From 04 to 07 August 2009, the Philippine Embassy opened the condolence book for late President Corazon C. Aquino. Among those who sign were Diplomatic Cabinet of the President of the Hellenic Republic Ms. Despina Chasirtzoglou, Ambassador . Demetrios Anninos of the Ministry of Foreign Affairs of the Hellenic Republic and other foreign ambassadors.



RP-Greece social security agreement in final stages

The second round of negotiations for the RP-Greek Social Security Agreement (18 -21 May 2009) was successfully concluded on 20 May 2009, with only minor details still to be worked out in a final round of negotiations early next year.

The draft agreement was signed on 20 May 2009 by Social Security System (SSS) Commissioner Fe Tibayan -Palileo for the Philippines, and by Secretariat General for Social Security, International Affairs Division Director Anna Rizou, for Greece.

The Philippine delegation was composed of SSS Commissioner Ms. Fe Tibayan-Palileo (head of delegation), SSS VP for International Affairs Judy Frances See, Philippine Health Insurance

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SPECIAL FEATURE**Charita's Story Settling Down in Greece**

By: Mrs. Yoko Ramos-Vingno

The following article contains excerpts from an article of the same title and author featured in the April 2009 issue of "Buhay OFW," a publication of Atlas Publishing Co. Inc.

One of the most enthusiastic supporters of the Philippine Embassy is the president and founder of the Philippine Overseas Society, Mrs. Charita Ballalo Bataan -- and this is her story.

Charita Ballalo Bataan's life seemed smooth and easy, she felt she had it all having been blessed with 7 nice children from a loving husband who took very good care of her and the children. Sadly, this all would change when a sudden and severe attack of stroke would snap the life out of her husband at the age of 53.

Charita's husband Leonardo was an officer of the Philippine Constabulary. The marriage produced 7 children – two boys and five girls. Raising 7 children was not much of a problem as Leonardo was a good provider who had hired a helper for Charita to assist in her daily household routine.

So it was then until Leonardo's fateful demise that Charita ceased to live in her comfort zone. Reality and the feeling of helplessness stared her in the face: no husband, left without a work and seven growing kids who needed to go to school were too much for Charita to bear. She composed herself and took matters into her own hands. Having the future of her children in mind, Charita set aside her pride and accepted the invitation of a cousin working abroad who found her a job as a domestic help in Greece, a work she had not



even imagined when her husband was alive.

Chari arrived in Athens in 1980 and found employ with a Greek diplomat couple. She learned her way around from this kind and generous couple who taught her the basics of household routines in a diplomatic household.

Chari took her day off on Sundays – where she went to church and was able to meet other Filipinos. Kind and approachable by nature, Chari went out of her way to extend assistance to fellow Filipinos who had asked her for help concerning various kinds of problems. She recalls bringing food and other necessities to Filipinos who were imprisoned due to overstaying in Greece. Her group of Filipino acquaintances grew – and her newfound friends started to call her Chari.

For nine years Chari stood by her diplomat employer and when the latter was deployed in France Chari opted to

stay in Greece. She fell in love with the country that had welcomed her and had given her the means to provide for her children. Also, Chari found it difficult to leave behind the friendships she had developed over the years with the other Filipinos. Again on her own Chari, was fortunate to find work and a decent place to stay that she would call home – the same place where she currently lives. Work was aplenty – and she took advantage of this. She put in long hours – accepting a lot of part time work that netted her easily Two Thousand Three Hundred Dollars a month. This is a tall order for a single mother who had to immerse herself in work to overcome her homesickness and lingering thoughts of her children.

Chari's solace was the Filipino community. She joined Filipino organizations and became very active in community undertakings. Many Filipino friends joined her when she formed the "Integrated Barangay of the Philippines" and was voted its president. Shortly after she left the group and in 1998 during the Philippine Centennial Year, Chari founded and was voted president of the "Philippine Overseas Society." This organization of 11 years has received several citations and recognition for its efforts in promoting Philippine culture in Greece and, helping less fortunate students in the Philippines through the organization's "Tuloy Aral Program". For her tireless and selfless efforts, Chari was twice nominated for "Ang Bagong Bayani Award".

"Tita Chari", as she is now fondly addressed in the Filipino community, has been staying in Greece for the last twenty nine years. Chari was able to help about seventy Filipinos to find work in Greece. She helped her two sisters-in-law, her four children and a grandchild plus friends and other relatives to stay and work legally in the country that had been so kind to her and welcomed her with open arms.

Chari already has two houses in Antipolo and proudly – at 64 – she plans to travel a lot and, enjoy life with family, grandchildren and friends – and still live here in Athens! ■



The author (extreme left) with Consul General Constancio Vingno Jr., Ambassador and Madame Tiglao, and Ms. Bataan at the Christmas Party hosted by the Philippine Embassy last year.

Mrs. Yoko Ramos-Vingno, wife of Minister and Consul General Constancio Vingno Jr.

PSG-KAPHILCA (Continued from page 1)

It is the only Philippine school in Europe that is accredited by the Philippine Department of Education to offer the Basic Education Curriculum in all three levels: preschool, elementary and secondary.

With veteran educator Robert Fresnido as Principal since 2006, PSG-KAPHILCA is also the only school in Europe that offers a well-balanced Filipino education for the Filipino child, giving equal focus on both the academic and the co-curricular aspects of basic education.

The school's *Tinig Kabataan* Choir and its Dance Troupe have undergone rigid training during the past years to the point of professionalism so that the two cultural groups can be on call any



School Director Roberto Fresnido (seated, center) with the faculty members and staff of KAPHILCA: (seated from left) Walter Orpilla, Marcelina Tanqueco, Beatriz Mendoza, Bernadette Smyrniotis, Sabino Francisco, Luz Ta-a (standing from left) Geraldine Rafanan, Lane Parale, Ana thanopoulou, Carol Bravo, Shirley Manigbas, Gilbert Gawat, Aniceto Reyes, Ramelito Maligaya, Jeanelyn Lobaton, and Mae Candelaria.

have already started at the Zografou municipal gymnasium. These team which will participate during the Intramural sports competition during the school's Foundation Day celebrations.

These co-curricular activities are held without prejudicing classroom instruction which will also be intensified to the point of academic excellence.

The new textbooks that the school ordered from the Philippines have arrived and are now awaiting release by the Customs office of Greece.

On the administrative side, the school is pursuing efforts to find a new building suitable for its increasing enrollment and compliant with Greek standards for school buildings. The school is already authorized by the Greek government to hire Filipino teachers from the Philippines with family visas. Its teachers have teaching permits from the Greek Ministry of National Education and Religious Affairs.

This school year, the school has institutionalized its scholarship

program under the Revitalized Adopt-a-Scholar Program which has secured full-tuition scholarships for 4 years—for 6 children and another 7 partial-tuition scholarships, also for 4 years. Meanwhile, several more sponsors have pledged additional scholarships.



Pre-school students doing their daily activities in the school.

time for cultural presentations before Filipino, Greek, and international audiences.

In addition, the school is proceeding with its sports development program. Teams in basketball, volleyball, table tennis, and other sports are being organized and regular weekly trainings



Elementary level during their classes.

This is in line with the thrust of the school towards better service rather than profit.

A recent development this school year was the five-day visit of Department of Education Undersecretary Ramon C. Bacani, upon the invitation of Ambassador Tiglao. He visited the school to check on the school's compliance with DepEd regulations in connection with the school's request to upgrade its accreditation to a permanent status, as it had been given full permit since 2006. Bacani congratulated the school for its professionalism and its teachers' dedication to the youth of the Filipino community in Greece. He pledged his full support as education undersecretary to the strengthening of the school.



Usec. Bacani swears in the new set of officers of the Parents Teachers Community Association (PTCA) of PSG-Kaphilca on 8 October 2009 in Athens.

COMMUNITY NEWS

We welcome Pinoy news!

Send us your letters, news stories, press or photo releases for publication in the newsletter via regular mail, e-mail.



Philippine Guardians Brotherhood Incorporated's 4th Summer Basketball Tournament. Ambassador Tiglao attended the awarding ceremony of the PGBI's 4th Summer Basketball Tournament on 6 September 2009 at Goudi Gym.



Pinoy Tenpin Bowlers Association's Pinoy Euro Challenge 2009. This is the gathering of Filipinos from all over Europe to compete and showcase their talent in bowling. The event was held on 9 August 2009 in Athens.



Unity Group in Corfu's Induction. Deputy Chief of mission Maria Fe T. Pangilinan inducted the newly-elected officers of the Unity Group in Corfu on 23 May 2009 at Catholic Hall of Filipinos in Corfu.



Regular Meeting with the Filipino Community. Last 12 September 2009, Ambassador Tiglao together with Deputy Chief of Mission Pangilinan, Consul General Vingno Jr., and POLO Atty. Eduvala and OWWA Officer Atty. Bravo met with the Filipino community.

DFA, FILCOM ASSIST IN REPATRIATION OF LATE OFWS

The Department of Foreign Affairs and the Filipino Community in Greece extended financial assistance for the repatriation of the remains of the late Delia Cabase (repatriated on 02 June 2009), Alex Solarte (repatriated on 04 August 2009) and Roger Belo (repatriated on 19 October 2009).

The families of the deceased OFWs sought the assistance of the Philippine Embassy and the Filipino community to shoulder the cost of the repatriation of their remains to the Philippines.

The Philippine Embassy wishes to acknowledge and thank the following Filipino community groups and individuals who unselfishly raised funds for the repatriation of our deceased *kababayans*: {For Delia Cabase} Accredited Community Partners (ACPs), Philippine Overseas Society (POS), Philippine Guardians Brotherhood, staff and clients of RCBC Telemoney; {For Alex Solarte} friends of Mr. Solarte in Piraeus; {For Roger Bello} Filipino community in Chania and Irakleio, Crete led by Jane Muslad and Johnny Quinto, respectively. ■

ANNOUNCEMENT

PHILIPPINE EMBASSY HOLDS REGULAR MEETING WITH THE FILIPINO COMMUNITY

The Philippine Embassy would like to inform the Filipino Community in Greece that the embassy conducts a regular dialogue with the Filipino Community every second Saturday of the month, 7:00 in the evening at the Philippine Embassy.

Everyone is invited to come.

GFMD 2009.....(Continued from page 1)

Rigoberto Tiglao, OWWA Administrator Carmelita Dimzon, POEA Administrator Jennifer Manalili, and Consul-General Junever Mahilum-West and Labor Attache Manuel Imson from the Philippine Permanent Mission in Geneva, Switzerland.

Undersecretary Conejos, who chaired the 2nd Global Forum hosted by Manila in October 2008, gave a stirring speech at the opening session. The session was also addressed by United Nations Secretary-General Ban Ki Moon, who called on participants to commit themselves to "zero tolerance for trafficking in women and girls".

Prime Minister and Foreign Minister George Pappandreou of Greece opened the Forum and noted in his speech at the opening session that the issue of



Ambassador Tiglao with Secretary Roque at the GFMD Plenary Session.

migration is close to his heart because he too had been a migrant to the US.

The Forum was divided into three roundtable discussions::

Roundtable 1 - How to make the migration-development nexus work for the achievement of the Millennium Development Goals; Roundtable 2 - Migrant integration, reintegration and circulation for development; and Roundtable 3 - Policy and institutional coherence and partnerships.

The Philippine delegation participated actively in all roundtable discussions and their interventions were included in the final reports. The Philippine delegation participated actively in all roundtable discussions and their interventions were included in the final reports. POEA Administrator Manalili outlined the Philippines' initial experience of mainstreaming migration in

development planning and invited technical and financial support from the international community, particularly in research studies to gather data on the current status of migration in the Philippines and to draw up tools and indicators to measure the direct and indirect contributions of migration in development.

In Roundtable 2, OWWA Administrator Dimzon called on governments of countries of destination of migrants to mobilize resources to distribute the benefits of circular migration back to the countries of origin of migrants. In Roundtable 3, Consul-General Mahilum-West proposed the establishment of a "website networking system" that will enhance the dissemination of outcomes and other data contained in existing websites such as those of the GFMD, International Organization for Migration, International Labor Organization and the Regional Consultative Processes.

Labor Attache Imson acted as Rapporteur in Session 2.1 of Roundtable 2 on the topic "Inclusion protection and acceptance of migrants in society - linking human rights and migrant empowerment for development". In the sidelines of GMFD, Secretary Roque held separate bilateral meetings with heads of delegations of selected countries and IOM Director General William Swing to discuss employment issues and other urgent issues.



POEA Administrator Manalili, OWWA Administrator Dimzon, Labor Secretary Roque, and Consul General Mahilum-West at the GFMD venue.

Athens PE hosts Ambassador's Cup Tournament 2009



In commemoration of the Migrant's Day 2009, the Philippine Embassy organized the Ambassador's Cup Pinoy Tenpin Bowlers in Athens Team. Center in Athens. Photo shows Ambassador Tiglao awarding the championship trophy to the Pinoy Tenpin Bowlers in Athens Team.

MAHALAGANG PATALASTAS:

PARA SA MGA KABABAYAN NATING NAIS MAGPADALA NG DONASYON/AMBAG PARA SA NASALANTA NG BAGYONG ONDOY, MAARI NINYONG IPADALA ITO SA MGA SUMUSUNOD NA AHENSYA NG AT-ING GOBYERNO:

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CONSULAR UPDATES

The Department of Foreign Affairs (DFA) launched on 11 August 2009 the Philippine ePassport that will make the country at par with developed countries.

A joint project of the DFA and the Bangko Sentral ng Pilipinas, the issuance of the ePassport makes the Philippines compliant with international standards set by the International Civil Aviation Organization (ICAO), of which it is a member.

The ePassport is highly secure, hence avoids passport reproduction and tampering. Following are the security features of the new Philippine ePassport:

1. **CHIP** - an interoperable ICAO compliant chip embedded which contains the personal data of the passport holder and can be read by any standard border control machine worldwide. The chip is integrated with a security mechanism that has been proven to be protected from forceful scheming of data, cloning and remote reading
2. **HOLOGRAM LAMINATE** - a highly complex ultra thin portraying diffractive and optically variable color effect on varied viewing angle;
3. **PAGES** - printed with customized invisible images on every page that

can be seen only thru UV light;

4. **PAGE PERFORATION** - the passport number is laser perforated on all pages which acts as a security against visa page tampering;
 5. **HIDDEN AND CODED INFORMATION** - the passport owner's name and passport number are encoded into the portrait which links the photograph to the owner and can only be seen by a specialized decoding lens at border controls;
 6. **MICROTEXT GHOST IMAGE** - the micro letter of the owner's personal data and passport number are embedded and can only be seen using a decoding lens;
 7. **SERIES** - the Philippine ePassport begins with EAxXXXXXX;
 8. **DATA PAGES** - the Philippine ePassport data pages have different fluorescent rainbow effect. The ePassport has forty-four (44) pages.
- Despite its advanced security features, the Philippine ePassport will be available for a fee of P950 or €60.

DFA launches ePassport



The ePassport will be initially available at DFA Manila, to be followed by Philippine Embassies and Consulates abroad and throughout the Philippines through DFA's regional offices.

Previously issued passports (MRP and non-MRP) are valid until their expiry.

EMBASSY CONDUCTS CONSULAR OUTREACH, OAV REGISTRATION AT THESSALONIKI, CRETE, CORFU

The embassy dispatched a mobile OAV registration and consular outreach teams to Corfu on 23-25 May 2009. The teams comprised of personnel from the embassy and attached agency Pag-Ibig. The teams were promptly assisted by Filipino leaders in Corfu Rosita Habon, Ethelyn Alcantara and Florence Okundaye. The activity was held at the Catholic Hall of the Filipinos in Corfu.

The consular outreach team processed 58 mrp applications. The OAV registration team processed 27 new registrant applications.

At Crete, the embassy's consular outreach and OAV registration teams were promptly assisted by Mr. Johnny Quinto who is the president of the



Filipino Club Iraklion Crete.

The event was held in the social hall of St. John the Baptist church on 17-19 July 2009. The consular outreach team processed 60 mrp applications. The OAV registration team processed 60 new registrant applications.

On 29-31 August 2009, in coordination with the Philippine honorary consul at Thessaloniki Mr. Nikolaos K.

Margaropoulos, and one of the leaders of the Filipino Community Ms. Violeta Magnaye, the Philippine Embassy dispatched a consular outreach and OAV teams to Greece's second major city.

The team which included personnel from the embassy's attached agencies OWWA and Pag-ibig rode the intercity train and was met at Thessaloniki by Mr. Margaropolous.. The parish priest of the Immaculate Conception Church allowed the use of its social hall for the embassy's outreach and OAV registration missions.

The consular outreach team attended to 80 Filipinos who applied for OWWA membership and 70 Filipinos who applied about/inquired about Pag-ibig membership. The OAV team processed 37 new OAV registrants and 47 certification for voters in the Philippines. ■

CYPRUS CORNER

EMBASSY CONDUCTS TWO CONSULAR OUTREACH, OAV REGISTRATION IN CYPRUS

Philippine Embassy representatives conducted a two-day OAV field registration and consular outreach service at Nicosia, Cyprus on 11-12 July 2009.

Hundreds of Filipinos gathered at the Philippine Overseas Labor Office (POLO) at Nicosia to register as overseas absentee voters. A total of 102 Filipinos at Nicosia registered as new overseas absentee voters.

Consular services were also rendered in the adjoining office of the Philippine honorary consul. The team processed 58 MRP applications.

About 2,000 Filipinos are reported to be residing at Nicosia.

On 1-2 August 2009 the Philippine Embassy in Athens sent a consular outreach and OAV registration teams to Larnaca and Limassol in the Republic of Cyprus. The mission was coordinated through one of the leaders of the Filipino at

Larnaca,, Mr. Bong Cusi. The activity took place in the premises of the Sta. Tierra Church at Larnaca. The team was also assisted by Ms Gina Maandig from the office of the Philippine honorary consul and by Ms Liza Jataas who was Pag-Ibig's and OWWA's volunteer at Larnaca.

At Limassol, the RCBC's general manager Ms. Belinda Stylianou and Ms Ching Tabasa-Harris assisted and coordinated the activity of the embassy's consular outreach and OAV registration teams held in the premises of the RCBC office at Limassol.

The consular outreach team accepted 49 MRP applications, 4 replacements of lost passports, 4 notarials and 4



Embassy personnel attends to passport applicants and OAV registrants in in Limassol.

passport verifications.

A total of 197 new OAV registrants, 35 applications for certification of registration and 8 applications for transfer of registration records were processed. ■

RP-Greece Social Security Agreement (Continued from page 1)

Corporation, (Philhealth) President and CEO, Dr. Jesus Reynaldo Aquino, Government Service Insurance System (GSIS) Vice President for Membership Operations, Mr. Arni Mercado, and Department of Foreign Affairs (DFA) representative, Mr. Emilio Fernandez (Office of European Affairs).

The Embassy's Deputy Chief Mission Maria Fe Pangilinan and Labor Attaché to Greece Atty. George Eduvala formed part of the Philippine delegation from Athens, and were present during the proceedings.

The scope of the agreement includes the old age or pension benefits, survivorship/death benefits, and disability benefits.

During the negotiations proper, it was agreed upon that the relevant forms for claims, and for referrals to the liaison body, shall be coursed through diplomatic channels.

It was also mentioned that the signing of the agreement will be arranged and agreed upon at a later date. ■

Philippine Embassy Welcomes New OWWA Officers



Atty. Venus D. Bravo
Welfare Officer
(Greece)

Atty. Venus Dilao-Bravo arrived in Athens on 27 May 2009 to assume the position of Welfare Officer for Greece.

Atty. Bravo brings a wealth of experience to her new office having been previously posted as Welfare Officer to Bahrain and Taiwan, and Head of the Overseas Workers Welfare Administration (OWWA) Legal Staff. She was also a member of the Multi-sectoral Committee tasked to prepare and finalize omnibus amendments to the Migrant Workers Act (Republic Act 8042), and resolving various labor conflicts, most notably the strike staged by 700 OFWs in Boni Island, Nigeria in 1994 which was also covered by CNN.

Born on 12 August 1950, Atty. Bravo attained a degree in Bachelor of Laws in 1976 and passed the Bar Examinations in the same year. She is married and has two children. ■



Josephine S. Tobia
Welfare Officer
(Cyprus)

Mrs. Josephine Sanchez-Tobia arrived in Nicosia on 03 June 2009 to assume the position of Welfare Officer for Cyprus.

Welfare Officer Tobia worked in the private sector before joining the government service in 1992. She has been previously posted as Welfare Officer to Singapore and Tokyo. Prior to her assignment in Cyprus, WelOff Tobia was Officer-in-Charge of the Advocacy and Social Marketing Division of the Overseas Workers Welfare Administration. She has co-authored a book about OFWs in Singapore, and has conceptualized and managed OWWA's publications and audio-visual productions.

Born on 22 February 1956 in Manaoag, Pangasinan, WelOff Tobia graduated with a degree in Visual Communication from the University of the Philippines, Diliman in 1977. She is married to Manuel Tobia. ■

LABOR PAGE

Philippine Overseas Labor Office
158 Sevastoupoleos, Ambelokipi, Athens
Tels.: (210) 6983335, (210) 6983265

OWWA offers free Greek language, care-giving lessons to OFWs

Free Greek lessons for OWWA members started Saturday, October 10, 2009. OWWA deems it necessary, nay imperative, for the Filipinos to learn correctly the basics of the Greek language to effectively and efficiently function in their respective jobs. Further, it is observed that knowledge of the language, at least conversational, is an added value for Greek employers in job selection and promotion.

Another course opened is for those who want to upgrade their skills as Caregivers. The module includes not only proper care giving to the elderly and babies, but also for pets, like dogs and cats. The course was requested by many OFWs who found it wanting in the course of performing their jobs as household service workers and those who need the qualification to land as Caregivers in other countries of the United States and Canada.

All Filipinos in Greece are encouraged to take the opportunity and invited to join the classes. For details, please call 2106982871 or 6906469027 anytime of the day.

PARA PO SA INYO ITO.

22 Filipino Crew of M/V Irene EM Released and Repatriated

Capt. Nicetas Garcia and the other 21 Filipino seamen on board MV Irene EM were released unharmed on September 14, 2009 by Somali pirates after 5 months of negotiations.

The crew were examined and found in good health by the physician of 'Eversent', a Dutch warship vessel that protected Irene EM at the Somalia coast until its voyage to the Philippines.

The Filipino crew underwent another complete checkup at the port city of Salalah, Oman on September 17 and received a month's salary bonus with the assurance that they would receive their full pay through their manning agent upon reaching Manila.

They were reunited with their families in Manila on 29 September 2009.

During the entire negotiation

between the shipowner and the pirates, Labor Attaché George Eduvala and Tito Baldago, POLO Administrative Officer, were in constant contact with the officers of Chian Spirit Maritime, the Greek shipowner to ensure the health and safety of the crew and to speed up their release.

MV Irene E. M, was the last of the four Greek ships, with a total of 76 Filipino seamen on board, seized by Somali pirates in 2009.

M/t Titan and its 17 Filipino crew was released on April 15, Mv Saldanha and the 19 Filipino crew on April 25, and Mt Nipayia and the 17 Filipinos sailors on board on May 9.

Earlier in the year, the POLO attended to the repatriation of 23 Filipino seamen on board four vessels stranded in Nigeria. ■



PAG-IBIG OVERSEAS PROGRAM (POP)

Maging Miyembro at MAGKABAHAY AGAD pag katapos mag bayad ng 24 buwang kontribusyon na maaring bayaran ng biglaan (Lump Sum)!

ANO ANG PAG-IBIG FUND OVERSEAS PROGRAM?

Ang POP ay isang programa para sa mga Overseas Filipino Workers (OFW) na may layuning makatulong sa mga ito na makapagpatayo ng bahay sa Pilipinas.

MAGKANO ANG PUEDENG IIMPOK BUWANAN?

Ang mga miyembro ng POP ay dapat maghulog ng ayon sa mga sumusunod:

| Buwanang Impok | Mauutang Para sa Pabahay |
|----------------|--------------------------|
| P 200.00 | P 500,000.00 |
| P 450.00 | P 1,000,000.00 |
| P 950.00 | P 2,000,000.00 |
| P 1,450.00 | P 3,000,000.00 |

ANO ANG MANGYAYARI SA MGA NAIMPOK NG ISANG MIYEMBRO NG POP?

Ang kabuuang naimpok ng isang miyembro ng POP ay magkakaroon ng mga sumusunod na katangian:

- Kikita ng 3% (US\$) dibidendo, bawat taon;
 - Tax Free Dividend Earnings;
 - May garantiya ng gobyerno ng Pilipinas;
- Ang mga naimpok ay mananatili sa pangalan ng miyembro, kahit na ito ay lumipat o huminto ng trabaho.

Ang mga miyembro na naghuhulog ng US\$ 5.00 ay maaring makahiram ng hanggang P5,000.00 at kapag US\$ 10.00 ay P

1,000,000.00. Maari rin umutang ng higit sa P 1,500,000.00 hanggang P3,000,000.00 ayon sa bawat buwan na hulog.

MAGKANO ANG BAGONG INTEREST?

Ang utang ay lalapatan ng interest ayon sa sumusunod:

| HALAGA NG UTANG | INTEREST DATI | INTEREST NGAYON |
|------------------------------|---------------|-----------------|
| P400,000-pababa | 9% | 6% |
| Lagpas P400,000-P750,000 | 12% | 7% |
| Lagpas P750,000 - P2,000,000 | 14% | 9.5% to 10.5% |
| Lagpas P750,000 - P2,000,000 | 18% | 11.5% |

Ang halagang mahihiram ay maaring bayaran sa loob ng lima (5) hanggang tatlumpong (30) taon.

SINO ANG MAARING MAKAHIRAM PARA SA PABAHAY?

Ang miyembro ng POP ay maaring makahiram para sa pabahay kung siya ay:

- Nakapaghulog ng labindalawang (24) buwan sa programa;
- Isang aktibong miyembro ng POP nang siya ay humiram sa pabahay;
- Hindi lalagpas sa edad na 65 taon pagdating ng loan maturity;
- Mayroong legal na karapatan na bumili ng lupa at makapapatayo ng bahay sa Pilipinas;

MAGANDANG BALITA MULA SA TAONG 2009: IBINABA NA ANG HOUSING LOAN INTEREST RATE!

- Hindi pa nakakahiram para sa pabahay sa Pag-Ibig Fund, maliban sa pagbili ng lupa;
- Hindi pa nakakahiram sa pabahay bilang co-borrower sa Pag-Ibig Fund.

SAAN MAARING GAMITIN ANG NAUTANG PARA SA PABAHAY?

Maaring gamitin ang inutang para sa alinman sa mga sumusunod:

- Pagbili ng lupa na hindi lalagpas sa 1,000 sq. mtrs.;
- Pagpapagawa ng bahay sa lupang pag-aari ng miyembro;
- Pagbili ng lupa at pagpapagawa ng bahay;
- Pagpapayos ng bahay o renovation;
- "Refinancing";
- Pagbili ng bahay at lupa, townhouse o condominium unit. ■

Sa mga gustong sumapi sa Pag-Ibig Overseas Program (POP), maari kayong sumulat o tumawag kay:

MS. JEAN V. SANTOS

Pag-IBIG OVERSEAS PROGRAM, ATHENS
Filipino Workers' Resource Center
4th Flr. 158 Sevastoupoleos St., Ambelokipi, Athens

☎ (210) 6983265, 6977425678, 6937124927

Ang opisina ng Pag-IBIG ay bukas rin ng Linggo mula 1:00 pm hanggang 5:00 pm.