



MARCH/APRIL 2006 News Notes

News & Notes is a communication piece published bi-monthly for members of An Taclobanon Association of So. California



*From the desk
of the
President*

HIGHLIGHTS 2006 LEYTE MEDICAL MISSION

Organizing a Medical Mission is a challenging yet fulfilling and a rewarding project.

Our congratulations to **APMAM coordinator Linda Urbayan-Calderon** for organizing the biggest group of the Medical Mission as well as our deepest gratitude and appreciation for giving the An Taclobanon Association of Southern California the opportunity to be a part of this very successful humanitarian project.

The Leyte Medical Mission was held in Tacloban City last Feb 13-17, 2006

There were a total of 68 volunteers. The ATASCA volunteers included: Dr. Freda Sumalangcay, pediatrician; Caroline Urbayan-Manlapaz, nurse anesthetist, Gilda Gacho, RN; Willy Gacho; Diane Felton, RN (guest of Gilda Gacho from Saddleback Memorial Medical Center), Peter Caludac, Dulce Caludac, Mae Delgado, RN; Evelina Esperas-Cui, Susan Urbayan-David,

Med.Tech, Alice de la Pena, RN, Alma de la Pena, RN (Taclobanons from Texas Aunt and cousin of our An Magli-payon runner-up Sherri Molina); Paz Febrero, RN (Taclobanon from New York) and Jerome Costibolo, our official photographer/videographer for the event.

The Medical Mission served two hospitals simultaneously. The cleft palate team of Dr. Snyder served the children at the Palo Provincial Hospital under Gov. Jericho Petilla and Cong. Remedios "Matin" Petilla. The APMAM Surgical Team headed by Dr. Sue Hanses and Dr. Daryl Smith, the Medical Group of the UST Beta Gamma Phi and the pediatric group headed by Dr. Freda Sumalangcay served the Leytenos at the EVRMC under the banner of the An Waray Party List of Cong. Bem Noel

We feel blessed to be able to help the less fortunate Leytenos and we hope that with your continued support to the association we will be able to do this gratifying and worthwhile project on an annual basis.

Today's Quote: "No one could make a greater mistake than those who did nothing because they could do only a little."
- Edmund Burke, British statesman

IMPORTANT ANNOUNCEMENT



In the previous issue of the newsletter, we asked for your feedback regarding our newsletter. Again, it is necessary that you let us know. For the most part, An Taclobanon will discontinue sending hard copies except to those who indicate their preference. Therefore, if we don't hear from you, **future editions will only be posted on our website.**

In order to be more effective in the utilization of our resources, we are streamlining the distribution process of our newsletter. Moreover, in an effort to cut administrative costs related to the printing of this communication piece, we are soliciting your input so we can find out the most cost-effective means of bringing this publication to you. Future issues will only be mailed to you if you indicate your preference.

Unless we hear from you otherwise, you will no longer receive hard copy of the News & Notes. If you want to continue receiving a hard copy, it is imperative that you let us know by contacting Susan Urbayan David. Your feedback is vitally important; we look forward to hearing from you.



We Want You!

To Our Valued Members:

Leaders Wanted! This year, we are scheduled to hold our elections during the fiesta celebration on June 24th. How would you like to offer your voluntary services to An Taclobanon? Well, this is your chance. **No experience required** - just your willingness, energy, and enthusiasm. We're looking for members who are interested to share their time, talent, and treasure. Moreover, your involvement in the affairs of the organization provides a great learning opportunity.

A pool of potential candidates is being created from which we will draw upon the next group of individuals who will serve the organization for a 2-year period from 2007-2008. Why not give it a try? If you're interested, or know anyone who is interested, please let us know. If you think you can help, we'd be more than happy to discuss any questions or concerns you may have.

So as An Taclobanon marches into the future, give this some thought; at least consider it and give us a call.



Finance Revisited (2nd of 3 installments)

April — Electronically file your 2005 tax return. According to the IRS, 65.8 million tax returns were e-filed for the 2004 tax year (an 11.3 percent increase from the year before). When filing your 2005 tax return, you should take advantage of this filing option, as it can result in quicker refunds and fewer errors. Specifically, on average, e-filers get their refunds in half the time of regular filers, and if you e-file and use direct deposit, you can receive your refund in approximately two weeks.

May — Use your tax refund to pay down debt. If you filed your taxes via paper, your refund should arrive about six weeks after you filed, and within 10 days if you filed electronically. Either way, that money will likely arrive in May, so make sure to use it to pay down any outstanding loans. With an average refund of about \$2,100 last year, this money can definitely make a dent in your debt.

June — Take your car in for a tune-up, so it is in top shape for summer travel. While this might not sound like a financial tip, it actually is — the worse shape your car is in, the more money you are going to spend on gasoline. With gas prices usually a bit higher during summer months, a poorly tuned car could really hit your pocketbook. For example, be sure to check and replace the air filter regularly, which can provide a fuel economy benefit of up to 10 percent.

July — Check your credit and improve your score. It is important to verify regularly the accuracy of the information in your credit report, and now you can do it for free! Beginning Sept. 1, 2005, the federal Fair and Accurate Credit Transactions Act enabled everyone living in the United States to obtain a snapshot of his or her credit history once a year for free from each of the three major credit reporting agencies — Equifax, Experian and

TransUnion. You can request a copy of your free three-in-one credit report, which provides data from all three credit reporting agencies, through the Web, phone or mail.

*From the
Don't
Forget...
Raffy Lagado*



Once you know the score, work on improving your credit by setting realistic goals and committing to a timeline for reaching each goal. Given its weight in your overall credit score, the first goal on your list should be paying your bills on time. If necessary, contact your creditors to arrange for a payment plan that you can manage, thereby preventing future late payments. Next, when thinking about which debts to tackle first, generally, credit card debt is the most expensive (i.e., credit cards carry the highest interest rates), followed by car loans, mortgages and student loans. So you should start with credit cards. If you have more than one credit card, pay down those balances that are the largest relative to the credit limit first. While it is best to pay down all your debt completely, you should aim initially to reduce the amount of your total debt to 30 percent of your credit limit. For example, if your credit limit is \$1,000, you should reduce your debt to a maximum of \$300.

When working to improve your credit, do not accumulate more debt. The best means of prevention is to use debit instead of credit; pay more than the minimum on all your balances; and most important, do not apply for additional credit cards. Finally, remember, no one can improve your credit quickly, so do not seek the services of any organization or person who makes such guarantees. The only person who can improve your credit is you.

* Source: Mellody Hobson, president of Ariel Capital Management in Chicago, is ABC News' personal finance expert.

Dates to Remember...



- March 17 St. Patrick's Day
- April 1 April Fools' Day
- April 2 DAYLIGHT SAVING TIME BEGINS
- April 9 Palm Sunday
- April 12 Passover begins at sundown
- April 14 Good Friday
- April 15* @ 4:00 pm — 1st Novena at the residence of Ramon & Nonette Canaber & Family
- April 16 Easter Sunday
- April 22* @ 4:00 pm — 2nd Novena at the residence of Jun & Elsa Gonzalo
- April 22 Earth Day
- April 29* @ 4:00 pm — 3rd Novena at the residence of Joe & Emily Tagnipes

- May 6* @ 4:00 pm — 4th Novena at the residence of Kits & King-King Gajol
- May 13* @ 4:00 pm — 5th Novena at the residence of Rey & Cora Jaojoco
- May 20* @ 4:00 pm— 6th Novena at the residence of Dom & Belen Castillo and family
- May 27* @ 4:00 pm — 7th Novena at the residence of Lito & Susan Urbayan David
- June 4* Sunday @ 2:00 pm — 8th Novena at the Dolphin Hall, Dolphin Park in the City of Carson
- June 10* @ 4:00 pm— 9th Novena at the residence of Larry & Maria Cora Abella

* For more details and/or information on Novenas, go to our website at www.antaclubanon.com



Snapshots from The Medical Mission

Photos courtesy of Jerome Costibolo. View additional pictures at our website at <http://www.antaclabanon.com/index.html>



Mission Accomplished!

They came from far and wide. Some waited in line for hours, only to miss the cut for the day. But that didn't deter them; they came back the next day. That was the typical scene during the Medical Mission. Below is a brief summary of the services provided and the number of recipients:

Medical Mission for Children, Inc.:

Cleft Palate Pediatric Surgery = 85 recipients (Palo Provincial Hospital)

Medical and Surgical Team at EVRMC

- Outpatient Medical Services = 4,000 recipients
- General Surgery = 47 recipients
- Out-patient Surgery = 100 recipients

(Approximate pending confirmation from EVRMC)

With thanks and gratitude, An Taclobanon acknowledges the following for their donations:

1. Merle Ballester, CLS (Aunt of Sherry Molina) - donated 16 Glucometers (Sure Step PRO) courtesy of Scripps Medical Center of Chula Vista
2. Dr. Chatty Badar - donated a box full of Pediatric Vitamins
3. Belen Castillo - donated 1 box of tuckables
4. Freda Sumalangcay - donated pediatric medicines/vitamins and \$ 200.00 to APMAM and \$100.00 to ATASCA
5. Mark Castro - donated \$ 50.00 cash
6. Raffy/Annie Lagado, Evelina Cui, Susan/Lito David - for donating bottles of multivitamins
7. Dr. Alejandro - \$ 100.00
8. Thelma Argenal \$ 100.00

Au Tacloban
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Join Us
for the Fiesta celebration in honor of
STO. NINO OF TACLOBAN
Saturday, June 24, 2006
St. Mel Parish Activity Center
208 Ventura Boulevard
Woodland Hills, CA 91364