



2017

Auditorial

THE OFFICIAL PUBLICATION OF THE ACCOUNTANCY DEPARTMENT





MESSAGE *from the* VICE DEAN

This is the first time that the **Auditorial Magazine** publication is being released in two consecutive semesters under the same Editorial Board. Kudos to Ms. **Jessa Mae Luna**, the indefatigable Editor-in-Chief of this official publication of the Department of Accountancy, for finding time amid her busy study schedule, to have two issues during her incumbency. For the record, this is the very first time that a Departmental magazine is published twice in a given academic year.

The maiden issue of the Auditorial magazine under Jessa's leadership was a smash hit, that additional copies were requested. However, due to budget constraints, the Department opted to limit the copies and just release another issue before the end of the second semester. We received many commendations on that first issue especially from the alumni who even shared their copies of the magazine with their co-workers in various offices.

This second issue of the Auditorial magazine under Jessa's creative guidance is expected to outsmart the maiden issue in terms of contents, photos, lay-out and colors. I am equally proud of this latest publication of the BS Accountancy students. I know how busy you have all been but you still managed to produce another good work worth sharing to others. Congratulations and more power!

DR. JOFFRE M. ALAJAR
Vice Dean
Accountancy and Business



MESSAGE *from the* DEPARTMENT CHAIR

Congratulations to the hardworking members and the editor-in- chief of the Auditorial Board!

Since the first issue for this academic year, I have realized that once Bedan accounting students put their hearts as the final ingredient in the cauldron of their dreams, they can spell magic! This year's 1 st semester issue captured the whirl of positive change that the Department would like to effect over its students, faculty, curriculum, and policies.

This 2 nd issue of Auditorial intends to re-present the **progressive monitoring program of student's performance** of the incoming 2 nd year majors (i.e. PAPAT), incoming 3 rd year students (i.e. PAPCE 1) and incoming Seniors, (i.e. PAPCE 2) as oriented to both students and their parents, by the Department last February 1, 11, and 22. These intend to be a *secondary feedback mechanism* to students, about their learning retention and mental maturity to take on the CPA board-related subjects, aside from a review of their past grades. The results of these exams also provide **input** to the department to **continuously improve** on the content adequacy, instruction, teaching styles, teaching effectiveness of its faculty, and assess their compatibility to the learning profile of our students per year level. Apart from the student assessment tool, this issue also reiterates the rationale of **offering electives to address** the challenges of the new CPA board syllabi, which is only the start of the *on-going curriculum evaluation and planning* in the Accountancy program. And lastly, the **pro-active monitoring, retention and recruitment** of more patient but *enthused, committed, and competent faculty members* have also been part of the priorities of the DEPACT office.

“ Bedan accounting students deserve only the best, effective training, the relevant curriculum, and the sincerest mentors we can offer as we aim to develop them to **“want - to-become-the-best”** they can be, too. ”

Let me borrow the words of Ziad Abdelnour:
“Work smart, stay informed, never give up, and GREAT things will happen.”

In being well-informed about its mechanics and objectives, and being open to test its implementation, *one's happy countenance of the underlying wisdom behind the department's modified enforcement of old policies will dawn.* One will embrace the mentality that **ACADEMIC HARDSHIPS ARE WINNABLE** and these flex the muscles of the heart to take on life's

real struggles with a stronger self-belief. In being such a happy, accepting spirit, one would be willing to inspire others to also study smart and succeed like how they just did.

Change is something we need to welcome even if it is uncomfortable; it is never meant to be convenient...at first. Continuous improvement of current processes has always been the intent of sensitive managers who either respond to the forthcoming concerns or envision the great things to come, and that which will only come with costs rightfully paid. San Beda College chooses to be both responsive and envisioning.

Dr. Jackqui R. Moreno, CPA, MBA
14 March 2017

2017

Auditorial

Auditorial staff 2016-2017



EVERY DAY STAR

A choice can

Our theme “A BSA’s life in black in white” features not only the corporate setting but also aims to give answers as to how to get there with the proper tools and opportunities. We are given a choice every day and it is how we make these choices significant and strong enough to make an impact important.

This issue is the all you need to know starter pack. It focuses on laying down the paths we may choose as CPAs in the future. We are blessed to be given the opportunity to interview Bedan

**MESSAGE
FROM THE
EDITOR
-in-
CHIEF**

GREAT EXPERIENCE PTS WITH CHOICE

start from either saying a yes or a no.

Alumni who are doing well in their chosen field. We will also see the different corporate cultures or environments in accounting firms for we prepared a sneak peek of their company for you.

We may have chosen a path today, and yes, we cannot reverse or retract our choices, but we may sidetrack and form another path just because we can do so.

In this issue, we want to empower you with the different choices you may take in life. We want to show you that you have all the options and it's now up to you to get there and

get to your rightful place – where you belong.

I am again grateful to have a wonderful A team. Welcoming to the Auditorial publication, the Marketing department, who is in charge of this issue's layout and videos. To my staff who will be reaping their hard work once this is published, many thanks to you for your dedication and contribution in Auditorial.


To my readers, family, mentors, and friends who always supported me and my life choices, here's another one for you!

May the next Editor-in-Chief and Auditorial staff keep the fire burning and make writing not just a skill but a weapon to inform. I wish that the words you choose be as deafening as the roar of a lion.

Never take no for an answer, if you must, compromise. Dream and make it happen. **A**

My work here is done.

Love,


Jessa Mae Luna
Editor-in-Chief

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THE PRESIDENT'S LETTER



Overcoming difficulties and challenges along the way is part of the journey towards reaching sweet victory. Cliché as it may sound, nothing worth having comes easy.

As my term comes to an end, I have nothing but gratitude and lessons to take with me. Within four years of being in service, I have witnessed a lot of changes within the organization and the department. Honestly, it was the best and the worst four years of my life. I have experienced a lot - from rushing papers, staying up late to make sure that plans will be executed well, representing our beloved institution, meeting a lot of student leaders with the same passion to serve, and a whole lot more that words are not enough to describe each. Being in position is not about lengthy resumes and leaderships awards, it is about the time we sacrifice and effort we pour wholeheartedly in every undertaking of the organization. The funniest thing about being in service is that our shortcomings are more celebrated but one thing I know is that a dedicated servant leader will not stop giving his best for his constituents. From all of these, I have learned that it is how well we bounce back from these pull backs that counts. Every shortcoming is an opportunity to learn and to grow, every criticism is a motivation to improve. We could be better versions of ourselves without the approval of anyone else.

Dr. Jackqui R. Moreno, I have nothing but respect, I am truly grateful. Thank you for your unending support and guidance. We could not have done it without you. Thank you for being a hands-on mom, we appreciate the time you dedicate for us always.

To my Vice Presidents, Gelli and Allen, thank you for helping me run the organization, for making sure that we are doing well, and for helping me whenever something is wrong. You are my partners in crime.

To my Admin Team, Abegail, Say, Aubrey, thank you for always making sure that we are organized and that we submit

documents on time. Your roles are vital, thank you for keeping up.

To my PRO and Batch Representatives, Belle, Kuya Joe, Bea, Jason, Sean, thank you for being hands-on, for making sure that the concerns of your batches were properly lobbied to the administration.

To my Directors, Emma, Vicmar, Jean, Donovan, Kirk, Mary, Gec, Alex, Kuya Al, Rachel, Bea, and Dianne, thank you for stepping up and for helping us achieve our goals.

JPIASBC1617, it is a privilege to work with you all. Congratulations for a job well done! Thank you for your unquestionable resilience, thank you for your commitment to the organization. My heart is full with love and gratitude, I could not ask for more, you guys are the best. To the next servant leaders of this organization, I hope you are ready. I am thrilled for the things to come, may you do better.

To Ate Jessa and the whole staff of Auditorial, it was nice working with talented and dedicated people like you. Congratulations!

My fellow JPIAns, I hope we have served you well. Our term may not be smooth-sailing but we are sure we gave our best. We may have more hardships and challenges to encounter before having that CPA title at the end of our names but rest assured, JPIA will always be there to be of help. Keep in mind that this is a give and take relationship, we need your support in every endeavor of the organization. Always remember, per angusta ad augusta, through difficulties to honors.

May you always remember to exemplify #GalingJPIA! Maraming, maraming salamat.

Onward and upward


Irish Danielle Lomita

JPIA President SY 2016-2017

Junior Panel Institute of Executive Board



Top (L-R): Al Jason Manarang, Abegail Pitpit, Bea Jelsi Serranillo, Jonas Abram Santos,
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2016

Philippine Accountants

Executive Committee



- 2017

Top (L-R): Donovan Bailey Viscayda, Beatrice Louise Domingo, Jan Alexandra Jabson,
Dianne Francesca Dayrit, Emmalyn Plaza, Mary Lyne Magdaong, Rachel Almario
Center: Al-Ansari Maca-ayan, Jr.
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VISITS TOP AUDITING FIRMS

JPIA – SBC

The Junior Philippine Institute of Accountants - San Beda College held the "Audit Firm Tour 2017: A Glimpse of the Real World" last March 8 and March 17. Third year students went to the top auditing firms in the country namely Deloitte | Navarro Amper & Co., PricewaterhouseCoopers | Isla Lipana & Co., Reyes Tacandong & Co., and Ernst and Young | Syclp Gorres Velayo & Co. to immerse themselves in the corporate world and have an overview about auditing firms for their upcoming Internship.

The firm tour is initiated to provide an overview of the corporate world, especially the accounting firms. This enabled JPIAns to know what opportunities are in store for them when they choose to enter public practice. Also, this activity paved a way for them to know the social and ethical values of the firms that helped them to be one of the top five firms in the Philippines. Aside from a short talk and the presentation, the firms conducted a tour for the participants which helped the students to be familiar with the transactions done in the different departments inside an auditing firm.

The activity gave me a different perspective on the accounting profession. Almost, if not all, when first asked how it is working in an audit firm would say that it is highly demanding and that sleepless nights are common. But after the firm visit, it is otherwise," Abegail Pitpit, one of the participants told the Auditorial. "As the visit ended, one thought came to mind, I wanted to be part of a company where I can continuously grow and develop and at the same time be excited to go to everyday," she added.



By: Irish Danielle L. Lomitao

15TH HERMINIO FRANCO CUP

EXCELSIOR

PUP Manila tops Franco Cup

By: Irish Danielle L. Lomita

The Junior Philippine Institute of Accountants – San Beda College, in partnership with Reyes Tacandong & Co., held the fifteenth installment of the Herminio Franco Cup last March 12 at Room 13QRS, San Beda College. Franco Cup is the annual intercollegiate quiz bowl spearheaded by the organization which covers the six subjects of the CPA Board Examinations which are Financial Accounting and Reporting (FAR), Taxation, Management Advisory Services (MAS), Advanced Financial Accounting and Reporting (AFAR), Auditing, and Regulatory Framework for Business Transactions (RFBT).

The annual academic event is held to commemorate one of the professors of the Department of Accountancy and Taxation, Professor Herminio Franco, who became the first chairperson of the department after the division of Bachelor of Science in Commerce Major in Accountancy and Marketing into different courses. The activity's aim is to promote camaraderie and friendship with other colleges and universities in the region.

This year's theme is Excelsior which means higher, always upward as it is used as a motto in the New York State seal. The organization envisioned that this will urge JPIAns to continuously aim higher and achieve greater things. The quiz bee was attended by fifteen local chapters which sent twenty groups who competed to win the sought-after Franco Cup. After four rounds, Polytechnic University of the Philippines' Team 2 composed of John Punu, Honey Alastre, and Tricia Andres won Second Runner-up, De La Salle University's Leomar Santiago, Robert Arrojo, and Jan Ong won First Runner-up, and PUP's Team 1 composed of Ronald Bolanos, Clark Dipos, and Cedrec Walawala bagged the Franco Cup.

This year's Franco Cup is special because it became an opportunity for Mr. Manuel Buensuceso, the Bedan CPA who topped the May 2012 CPA Board Examinations, to come back home. He was one of the arbiters who Reyes Tacandong & Co. sent to represent their re-



JPIA Hosts NCR Cup 5 & 6

By Emmalyn A. Plaza

Ermita, Manila – Last January 29, Sunday, NCR Cup 5 & 6: Fantastic Accounting Wizards and Where to Find Them was held at The Pearl Manila Hotel in Ermita. The NCR Cup 5 & 6 is the last installment of the NCR Cup series. This cup is the flagship regional quiz competition of the National Federation Junior Philippine Institute of Accountants – National Capital Region (NFJPIA-NCR) which covers the six (6) subjects of the Certified Public Accountant (CPA) Licensure Examination. The competition was a one-day event wherein Cups 5 and 6 cover the subjects Management Advisory Services (MAS) and Advanced Financial Accounting and Reporting (AFAR), respectively. For the past years, it has been the tradition of the organization to send its delegates for each cup but this year was different. The organization, spearheaded by its Committee on Academics, bid for the said event and eventually hosted it.

As a continuation of the tradition, San Beda College sent three delegates to participate in each cup. For the MAS Cup, Louis Patricia Canillao, Sergio Angelo Ceniza and Ali Saripada represented the college; while Ella May Cruz, Gerard Joseph Javier and Merinel Maribojoc joined the AFAR Cup.



The rigid competition of MAS Cup brought the following outcomes having Ceniza falling short from the top 10 as he placed 26th out of the 83 participants and Robert Carl Arrojo of De La Salle University, John Dean Ucat of Polytechnic University of the Philippines and John Erick Frias Escano of the University of the Philippines-Diliman placed first, second and third, respectively.

The last cup for the installment started immediately after Cup 5's elimination round. Cruz placed 22nd out of 72 participants while John Lester Aratea of the University of the Philippines, Jay-Bee Landayan of the Technological Institute of the Philippines- Manila and Angel Mae Reyes of Far Eastern University – Makati bagged the first, second and third places, respectively.

The new wizards of MAS and AFAR were awarded and the top three Schools were recognized. PUP-Manila

NFJPIA-NCR
ADLIWA
PwC
JPIA

NATIONAL FEDERATION OF JUNIOR PHILIPPINE INSTITUTE OF ACCOUNTANTS
NATIONAL CAPITAL REGION
AND
ISALIPANA & CO
IN PARTNERSHIP WITH
SAN BEDA COLLEGE MANILA - JUNIOR PHILIPPINE INSTITUTE OF ACCOUNTANTS
PRESENT

NCR CUP 5 & 6
**FANTASTIC
ACCOUNTING
WIZARDS**
AND WHERE
TO FIND THEM

Advanced Financial Accounting and Reporting
and
Management Advisory Services

The Pearl Manila Hotel
January 29, 2017
8 a.m. - 5 p.m.

For more information, please contact:
Juneil Go (0915 811 0377) | Allen Sanabod (0917 763 3871)

Special thanks to:
Logos of various organizations including PUP, DLSU, and others.

Official media partner:
WhenInManila.com

was hailed as the over-all champion while TIP-Manila placed second and UP-Diliman, third.

The event ended with a dinner with all the new hailed wizards from NCR Cups 1 to 6. "The event turned out well" says Juneil Go, VP for Communication, NFJPIA who was also the project head of the event. The event is a success thanks to the people behind it and the participants who stepped out of their comfort zone to join and represented their schools with a mission of bringing the glory to their respective schools.





DIVERGE: EMBRACE YOUR DESTINY: THE 2ND ACADEMIC CONFERENCE OF NFJPIA-NCR

by Alphi Magdaluyo



The National Federation of Junior Philippine Institute of Accountants (NFJPIA-NCR) held its 2nd Academic Conference last January 21, 2017 at the UST Medicine Cinematorium. The whole day event with its theme "DIVERGE: Embrace your destiny" was organized by NFJPIA and Isla Lipana & Co., one of the major accounting and auditing firms in the Philippines in partnership with UST-JPIA and PCU-JPIA. The delegates were students from different accountancy schools in the National Capital Region including San Beda College Manila.

The event highlighted the different aspects of the accountancy profession by having speakers represent various accounting fields – public and private practice, government, academe, as well as being an entrepreneur. The speakers, who are considered experts in their chosen field and profession, delivered informative and inspirational talks to the young delegates to assist them in making sound decisions as to which path they are going to take once they finally become CPAs a few years or months from now. The speakers also communicated with different lessons that they have learned throughout their entire career as accountancy professionals and that they wanted to impart the younger generations aspiring to be like them in the future. Certain advantages and disadvantages of each profession and field were also presented.

The first talk was conducted by Mr. Jerry Neil C. Ilao, a CPA, CIA and also the owner of Ink For Less. Mr. Ilao recounted the times when he failed in business three times before coming up with the idea of Ink For Less. He emphasized how failure is inevitable if one wants to pursue success and the importance of listening to your own inner voice in making life's most important decisions. Some of his



remarkable lines are "You are the only advocate of your own life." and "Listen to what your life teaches you."

The second talk from Ms. Shayne Rose Bulos, a CPA professional in the Insurance Commission (IC), represented the accountancy profession in the government. Her talk highlighted how integrity is maintained at work as well as about getting the best out of everything through learning and taking risks. Ms. Bulos strongly promotes work-life balance as one of the things that make life fulfilling. Some of her unforgettable statements were "Participate more in life. Live more. Travel. Join organizations and be engaged." and "Whatever you invest in life, you will receive eventually."

The third speaker was Professor Ivan Bagayao, an accounting professor and a reviewer from Philippine Accountancy Review School for Excellence (PAREX). His talk was mainly about what it is like to work in the academe setting that most people regard as a low salary but a very fulfilling profession. Most of the questions asked to Mr. Bagayao were about study tips, habits, and dealing with professors and academic pressures.

The fourth speaker, Mr. Richardson Navor, was considered as the one who had the most motivational and inspirational talk during the event. Mr. Navor, Kuya Chard to many – is now a controller in one of the biggest companies in the Philippines despite his life's countless setbacks. He was able to prove that success will still be a matter of how you push yourself up and how you develop yourself to achieve. Despite of physical limitations due to cerebral palsy, Mr. Navor was able to graduate as magna cum laude and has received many leadership and achievement awards. The delegates were all silent when Mr. Navor recalled how he became frustrated when he did not get the promotion he wanted to have but eventually,

everything turned out to be still in his favor when he became a controller. "Your current education must not stop you from learning." He stressed the importance in maximizing learning not only for the grade or the CPA board exams but also for the real world.

The fifth speaker, Ms. Geraldine Apostol, represented the public practice in the accountancy profession. Ms. Apostol is a Risk Assurance Leader and Chief Audit Executive and Transformation Leader of Isla Lipana & Co./PwC Philippines. She discussed the importance of the CPAs as the "safe keepers of truth, guardians of the stakeholders" through a detailed presentation on how vital the work of a CPA is. She also pointed out how learning is important as much as maintaining and developing the right talent. "Skills are taught, not born," she reiterated.

The sixth and last speaker, Mr. Pocholo Domondon, is also an assurance partner from Isla Lipana & Co./PwC Philippines. The theme of his talk focused on what leadership means and how it is exemplified in the corporate setting. One noteworthy part of his talk was when he presented certain people in his life who are typically considered as ordinary citizens but who also happen to exceptionally possess certain leadership qualities that Mr. Domondon really admire and gain inspiration from. Some of the keywords relating to "real leadership" include: commitment, trustworthiness, sacrifice, dedication, integrity and teaching (never "instructing"). The talk ended with these two thought-provoking questions: "What do you want to be known for?" "What type of leader do you want to become?"

The event concluded with the recognition of the guest speakers and with the hope that the young delegates learned something from the event which will be important in making lifelong choices and in deciding who they really want to become in the future.



JPIA-LATS BAGS GOLD IN TUGSAYAWIT

Irish Danielle L. Lomita



Living up to this year's thrust, "Redefining Excellence and Expanding Horizons", the Junior Philippine Institute of Accountants' League of Accountancy Talents (JPIA-LATS) once again dominated another college-wide competition. JPIA-LATS won as Champion in TUGSAYAWIT: Showcasing the Bedan Talents and Philippine Culture, an interdepartmental competition spearheaded by the UNESCO Youth Club of San Beda, which was held in the Abbot Lopez Hall last February 24.

The competition was held for Bedans to instill and promote the rich culture and heritage of the Philippines as well as to showcase their talents. The JPIA-LATS rendered a remarkable performance against three groups. Department of Marketing Management's Malong Group and La Carinosa and Department Financial Management's group finished First Runner-up, Second Runner-up, and Third Runner-up respectively.

"We did not only focus on one Folk Dance but we diversified into six different kinds of cultural dances", Jan Alexandra Jabson, JPIA-SBC's Director for Performing Arts, told the Auditorial in an interview when asked about the group's edge among other finalists. Jabson also shared that despite the little time the group had to practice, they were still able to give their best shot and at the same time enjoy what they were doing. "A suggestion we would like to make is that San Beda should have an organization that performs Philippine folk dances, contemporary and jazz, not just focus on hiphop which another organization is doing now," a suggestion Jabson shared.



THE STRICT
IMPOSITION
OF THE

Rules *and* Regulations

IN THE
ACCOUNTANCY
DEPARTMENT

Article by: Jessa Mae Luna



San Beda College is soon to be a University and the Department of Accountancy is doing its best to equip the students not just for the CPA Board exam, given that there are a lot of changes mandated by the Board of Accountancy, but also for their holistic development. These are the official qualifying examinations guidelines. The department follows a "case to case basis" assessment of needs so we suggest that if you are concerned please ask your batch representatives to clarify your status and queries.

The examinations aim to help the students in testing not just their knowledge of the courses, but also their skills in solving and understanding problems to determine their strengths and weaknesses before taking the CPA Board exam. It is advantageous to take the exams given by the department to boost the confidence of the students and to remind them where they are lacking. This will force the students to go back to the basic concepts and review the topics where they find difficulty in because the subjects are related to the actual CPA board examinations. Once the Exam Coordinator releases the results and interpretation, one can easily gauge their readiness and re-think their plan in preparing for the board.

The department advises that the students need to observe pre-requisites, meet the cut-off grade, pass PapAT, hurdle PapCE 1 and 2, and retain learning to become a competent Bedan candidate for the CPA board.

PROFESSIONAL ACCOUNTING PROGRAM ADMISSIONS TEST (PAPAT)

RATIONALE

The **PAPAT** is an additional assessment tool for students majoring in Accountancy.

It is aimed at further measuring the ability of the student – applicant

RECALL certain accounting **PRINCIPLES, CONCEPTS**, theories standards and procedures;

ANALYZE AND DEVELOP INTERPRETATIVE SKILLS in solving various accounting problems, exercises and case studies; and **CRITICALLY THINK** and be trained how to make business decisions and judgments to business problems, using accounting information.

The **PAPAT** also serves as the accreditation exam for transferees who wish to have their basic accounting subjects credited in the San Beda Accountancy curriculum

The **PAPAT** is the admission exam to the 2nd year level of course study.

ELIGIBILITY

Incoming 2nd year who:

obtained **AT LEAST A FINAL GRADE OF 2.25** (72 to 76%) in

BOTH ACC01 (6 units) and ACC02 (6units)

OR

obtained **AT LEAST AN AVERAGE FINAL GRADE OF 2.25** (72 to 76%) of **ACC01 (6 units)** and **ACC02 (6units)**

COVERAGE

PART 1

ACCOUNTING 1 **(FUNDAMENTALS IN ACCOUNTING)**

Basic principles of Accounting
Conceptual Framework
Qualitative Characteristics
Recognition Principles
Accounting Process for both Service and Merchandising Business
Financial Statement Preparation
Statement of Financial Position
Statement of Comprehensive Income
Statement of Changes in Owner's Equity
Basic Note Discounting
Bank Reconciliation
Preparation of Cost of Goods Sold Statement for Manufacturing Business

PART 2

ACCOUNTING 2 **(PARTNERSHIP AND CORPORATION ACCOUNTING)**

Basic principles of Partnership
Accounting concept of partnership
Formation
Operation
Dissolution
Liquidation
Basic principles of Corporation
Accounting concept for corporation
Incorporation
Subscription
Delinquency
Treasury share transactions
Accounting for Dividends
Elements of the Shareholders' Equity
Financial Statement Analysis

INTERPRETATION OF GRADES

Only those who obtain a grade of at least (72-76%) are admitted to the 2nd year course of study.

PAPCE 1 AND 2

RATIONALE

The PapCE1 and 2 are additional assessment tools that serve as pre-board comprehensive exams for students majoring in Accountancy.

PapCE determines:

the proficiency of the students in Financial accounting and basic law subject (Obligations and Contracts)

The readiness to take on HIGHER accounting subjects

The preparedness to take the actual licensure exams.

The PapCE is intended to be a CPA Board simulation composed of all the subjects that had been enrolled by the students.

COVERAGE

PapCE 1

Subject Code/ Title/ Units	No. of Items T – Theory; P – Problem solving
Accounting 1&2 Fundamentals of Accounting / Partnership and Corporation Accounting	10T/10P = 20
Accounting 3 Financial Accounting, Part 1	20T/20P = 40
Accounting 4 Financial Accounting, Part 2	20T/20P = 40
Business Law 1 Obligations and Contracts	30

PapCE2

Subject Code/ Title/ Units	No. of Items T – Theory; P – Problem solving
Business Law 1 Obligations and Contracts	20
Business Law 2 Law on Negotiable Instruments	30
Business Law 3 Law on Business Organizations	30
Tax 01 Philippine Tax System	30 T&P
Accounting 3&4 Financial Accounting, Part 1 & 2	40 P
Accounting 5 Theory of Accounts	40 T
Accounting 6 Advanced Accounting 1	20T/20P = 40
Accounting 7 Advanced Accounting 2	20T/20P = 40
Accounting 8 & 9 Financial Management Part 1&2	20T/20P = 40
Accounting 10 Cost Determination and Analysis Control	20T/20P = 40

RESULTS

Status of Grades covered in PapCE1/2		Majors Subjects All passed		With some failures in Major subjects		
PapCE 1/2 grade	AT LEAST 75% per subject without grade lower than 65%	AT LEAST 65% In Majority* of the subjects, taken Individually (not averaged)	Obtained Neither PASSED or CONDITIONAL PASS	AT LEAST 75% per subject without grade lower than 65%	AT LEAST 65% In Majority* of the subjects, taken Individually (not averaged)	Obtained Neither PASSED or CONDITIONAL PASS

Status of Grades covered in PapCE1/2		Majors Subjects All passed			With some failures In Major subjects	
Interpretation	Passed	Conditional	Re-validate	Passed	Conditional	For Incoming 3rd yr.: SHIFT For Incoming Senior: Re-validate
Admission ruling	Accepted without condition	Accepted with monitoring conditions	Complete CE Re-take prior to 1st enrolment (SUMMER) to validate the student's readiness before ENROLMENT of regular subject requiring proficiency in the PapCE	Accepted; Enroll failed subjects	Accepted; Enroll failed subjects; with monitoring conditions	Complete CE Re-take prior to 1st enrolment (SUMMER) to validate the student's readiness before ENROLMENT of regular subject requiring proficiency in the PapCE
Additional Conditions		The next term's subject/s where the PapCE component/s not passed** serves as a course pre-requisite may be enrolled but should be marked "passed" at the end of Mid-term and Final period.	Failure in re-take: Student will not be allowed to enroll subjects with pre-requisites failed (i.e. below 65%). To focus on studies, student be may be advised to de-load or not allowed to overload during the ensuing term		The next term's subject/s where the PapCE component/s not passed** serves as a course pre-requisite may be enrolled but should be marked "passed" at the end of Midterm and Final period.	Failure in re-take: Student will not be allowed to enroll subjects with pre-requisites failed (i.e. below 65%). To focus on studies, student be may be advised to de-load or not allowed to overload during the ensuing term
Re-take advice		Else, will be required to re-take the FAILED PapCE Component during a Special Exam Schedule (SUMMER) to re-validate the student's readiness before re-taking the failed regular subject in the following academic year	Student will be required to re-take the FAILED PapCE Component during a Special Exam Schedule (SUMMER) to re-validate the student's readiness before taking the regular subject disallowed for enrolment in the following academic year		Else, will be required to re-take the FAILED PapCE Component during a Special Exam Schedule (SUMMER) to re-validate the student's readiness before re-taking the failed regular subject in the following academic year	Student will be required to re-take the FAILED PapCE Component during a Special Exam Schedule (SUMMER) to re-validate the student's readiness before taking the regular subject disallowed for enrolment in the following academic year

*Note 1: "Majority" is interpreted as 50% + 1 of the total number of subjects taken in the exams

*Note 2: Marked with below 75%

LAW AND TAX ELECTIVES

On December 28, 2015, the Board of Accountancy (BoA), Issued BoA Resolution No. 274-2015 stating that additional topics for two (2) board subjects will be tested starting October 2017. These included nine (9) additional legal frameworks and eight (8) tax-related laws. Covers new and relevant law topics included in the CPA board licensure examination that are not part of the current study.

List of updated subjects:

<http://boa.com.ph/resolution-no-274-2015-provides-the-syllabi-for-new-cpa-exam-subjects/>

TOPIC OUTLINE OF LAW AND TAX ELECTIVES

TAXEL:

1. Tax under Local Gov't Tax
2. Senior Citizen Act
3. Magna Carta for Disabled Persons
4. Special Economic Zone Act
5. Omnibus Investments Code (Book 1 of Executive Order 226)
6. Barangay Micro Business Enterprises (BMBEs) Act
7. Double Taxation Agreements
8. Tariffs and Customs

BLWEL:

1. Law on Credit transactions: Insolvency, Corporate rehabilitation
2. Law on Other business transactions:
 1. PDIC Law
 2. Secrecy of Bank deposits and Unclaimed balances Law
 3. General Banking Law
 4. AMLA
 5. The New Central Bank Act
 6. Intellectual Property Law

ELIGIBILITY OF ENROLLEES

Students who meet the following criteria are required to enroll the respective electives:
[ALL CONDITIONS SHOULD BE MET]

TAXEL

1. A Candidate for Graduation after April/May 2017, and
2. Passed BLW01 and TAX01, and
3. Have not taken and passed TAX02 during 1st semester and 2nd semester, A.Y. 2016-17

Students who meet the following criteria are required to enroll the respective electives:
[ALL CONDITIONS SHOULD BE MET]

BLWEL

1. A Candidate for Graduation after April/May 2017, and
2. Passed BLW01 and BLW03 and
3. Have not taken and passed BLW04 during 1st semester, A.Y. 2016-17

**"You *SHOULD* NOT settle with "60%"
(i.e. failed in actual CPA board), You can achieve
more than You believe you *COULD*. "**

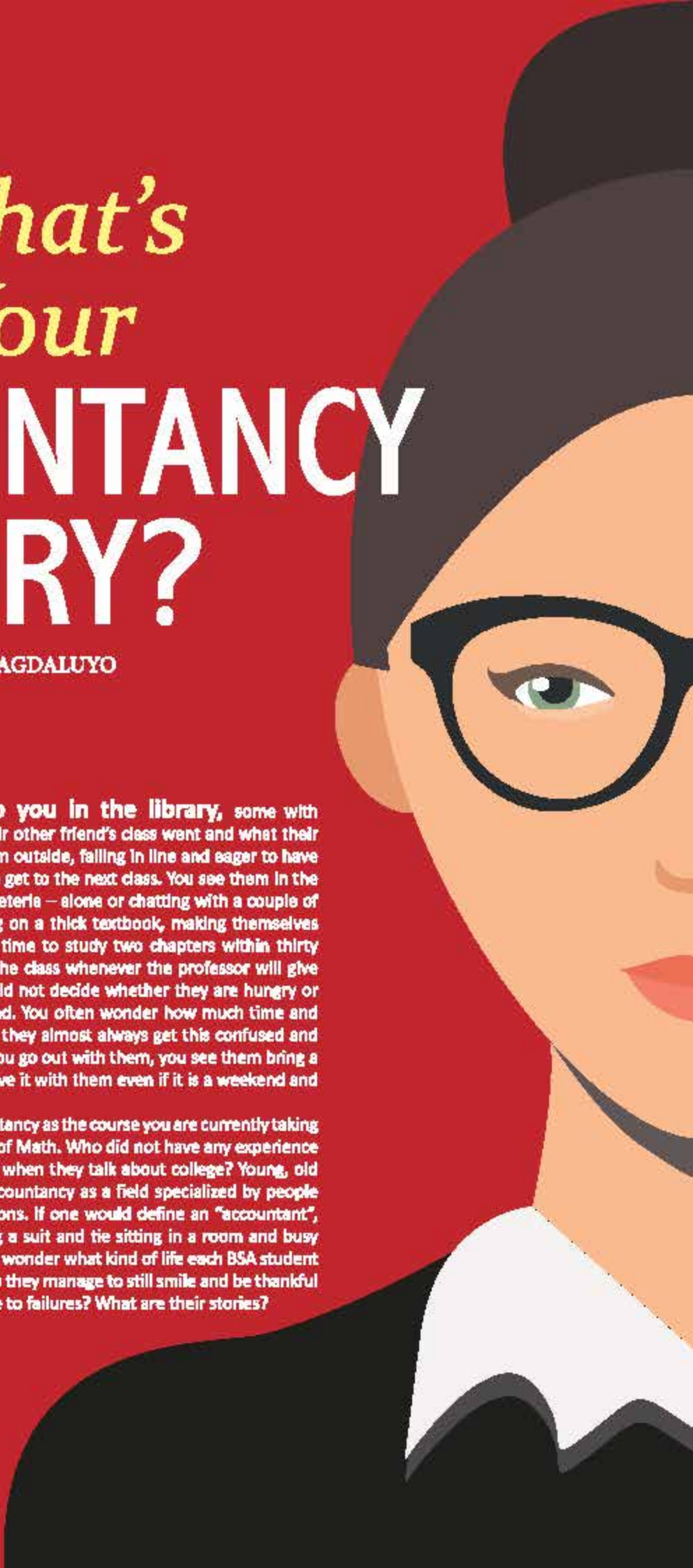


What's Your ACCOUNTANCY STORY?

BY ALPHI MAGDALUYO

You see them sitting next to you in the library, some with friends chatting mindlessly about how their other friend's class went and what their professor discussed this time. You see them outside, falling in line and eager to have their handouts photocopied just in time to get to the next class. You see them in the corridor walking past you or inside the cafeteria – alone or chatting with a couple of friends while one of their hands is resting on a thick textbook, making themselves believe that they still have the luxury of time to study two chapters within thirty minutes. You see them dozing off inside the class whenever the professor will give them a fifteen-minute break and they could not decide whether they are hungry or sleepy so they just take a short nap instead. You often wonder how much time and effort they spend every weekend because they almost always get this confused and lost look right after a major exam. When you go out with them, you see them bring a calculator and wonder why do they still have it with them even if it is a weekend and they do not even have a class.

Talking to many people about BS Accountancy as the course you are currently taking up is like telling them you are a Greek god of Math. Who did not have any experience of having told “magaling ka pala sa math” when they talk about college? Young, old or even some professionals still regard Accountancy as a field specialized by people who are good at mathematical computations. If one would define an “accountant”, he might as well picture a person wearing a suit and tie sitting in a room and busy computing numbers. But how often do you wonder what kind of life each BSA student is facing? Do they even sleep at all? How do they manage to still smile and be thankful despite everything? Are they even immune to failures? What are their stories?



Nung una ayaw ko talaga ng Accountancy. It's what my mom wants me to take up. Hindi ako pinayagan ni mama sa ibang school. She wanted San Beda for me. That's why I'm here at San Beda. The point of no turning back was I passed the Papat kasi binigyan ko ng choice 'yung sarili ko na if ever hindi ako pumasa ng Papat, dapat ipaglalaban ko na ang gusto ko. I want to be a writer. Dumating 'yung time na pinag-isipan ko talaga kung para sa akin ba ang Accountancy. Inisip ko kung para dito ba ako- makikita ko ba 'yung sarili ko sa Accountancy? Magiging CPA, magwork in an office. Sinabi ko na "eto na", kasi na-Imagine ko 'yung sarili kong nag-aaral ng ibang course pero Inisip pa rin 'yung Accountancy, that I gave up Accountancy when I was given a chance. Gusto ng iba na mag Accountancy, pero hindi nila nagawa pero ako hindi ko 'to gusto pero gagawin ko.

Nar-Ashia P. Dagalangit / 2BAC



I did not graduate on time. 'Yun 'yung motivation ko kasi medyo na-hurt ako kasi na-disappoint ko 'yung parents ko. I know that every parent wants to see their children march. I did not. So I took up summer class to take up the last remaining subject. Sabi ko na lang sa sarili ko na that would be the last time that I will disappoint my parents academically. Summer grad - birthday gift ko na lang sa sarili ko 'yung diploma ko. Pagdating ng pasko, birthday naman ng mama ko. Gusto ko naman regalo sa nanay ko lihsensya ko. So those were my goals and God willing, thankfully,



I managed to do both. I graduated 'yung summer, a gift to myself. And by October, I passed the CPA board exams.

Nung nasa SGV ako, while we were auditing, nakikita ko 'yung close friend ko na umuunlad siya sa Batangas. Tinanong ko siya, "bakit ka umuunlad?" Sabi nya "Pre, nagtuturo ako ng AdvAcc subjects sa Batangas." Sabi ko, "Talaga? Masaya?" So na-intriga ako. Lagi din naman sinasabi sa amin ng mga reviewers ko, like Ma'am Norma and Ma'am Zany na kayo lang naman ang papalit sa amin kasi tatanda kami, kailangan na may pumalit.

What can you tell those students who are losing their motivation to become a CPA because of so many setbacks?

Bakit kaya nagtagal ng ganito katagal kung ayaw niyo? The mere fact na nandito kayo ibig sabihin gusto niyo tapusin niyo na. Ang advice ko lang sa inyo, alam niyong bumagsak kayo dati, make that as a motivation not to fail. Let it be your last, "ayaw ko na bumagsak ulit kasi masakit eh". "Don't let one thing affect the whole outcome of your life. Kailangan matuto kang mag bounce back."

Jay Chio, College Professor

I am not being OA, but I doubted myself almost every day during my entire college years. There are times when I would study for a week to prepare for a quiz and still end up getting a failed score. During law subjects I would read more than two books to prepare for a recitation and I end up getting asked a question I still cannot answer. I can't count how many times I went home crying because it felt like all my efforts are useless probably because I don't belong to this degree program. I wanted to quit. But then I realized that I am not in the position to do so. My parents, who fully supported me, never did so why should I? So I went beyond my capacity. I thought nothing is impossible with hard work and sacrifice so I set my heart to my goal and put aside all distractions. I sacrificed time with friends and I even skipped family gatherings just so I can study more.

I was the student who doesn't trust one book. I was resourceful to review materials and different handouts. I kept my failed quizzes and tried to rectify where I went wrong. I developed self-discipline to keep up with the demands of my course. It was stressful, awfully



tiring and kind of sad living a life like that but when I started to see my grades get better, it was all worth it, especially during the review. It was then when

I was attending review classes that I realized what all the things we did in college are for. Being a CPA is not all about the technicalities of accounting - It includes attitude, self-reliance and mindset. When the time came for me to decide as to whether I should already take the board exam I admit I was unsure at first. But the thing is if I waited 'til I'm 100% ready, I'd be waiting for the rest of my life. So I just got it over with and took it. Thankfully, I passed.

Abbie Grace Escultura, CPA

I did not graduate on time. 'Yun 'yung motivation ko kasi medyo na-hurt ako kasi na-disappoint ko 'yung parents ko. I know that every parent wants to see their children march.

She is my inspiration, my source of happiness. She lights up my mood; everyone else can claim the same. Through ups and downs, we guided each other. Our CPA journey wasn't easy but we managed to achieve it—together. I remember how, one afternoon, we were in the library beside each other, busy reviewing for Tax2. I noticed she was quietly highlighting almost every word of the page. She looked up to me and said, "Importante kasi lahat." And before I could even tease her, she began rubbing that highlighter on my skin. That moment right there, it's one of those moments of light.

*John Vincent Martinez,
Top 12 October 2015 CPA
board examinations*



There was a time when I had to repeat this subject because I was not able to make it.

I was aware that I did not give my best so I was determined to do better once I retake it.

Coincidentally, the same professor will be handling that same subject that I failed.

On the first day of our class, she asked us if we would like to have a different professor and told us we can change our section if we wanted to. I understand that it was another tough semester with her in it, but I am aware that I will learn a lot of things from her. I chose to stay in her class. This time, I learned a lot of things that I have missed and I made sure I always come to her class prepared. I excelled in most of our tests not because I was already familiar with the topics but because this time, I doubled whatever effort I have given during the first time I took it. I can see how she is determined to provide the students the learning



and training that they need and so I reflect the love that she gives with the efforts I exerted. I realized that if the professor is hardworking enough to make the students understand each topic, whatever style of teaching he or she uses, the students should not see it as a burden but rather an opportunity, a challenge to double whatever determination the professor expects from them. It is better that your mentor expects more from you than the other way around - it pushes you to your limits. The most challenging professors I have had made me question myself, "hanggang saan ba ang kaya ko?" and that makes all the difference.

College for me is a turning point in my life. I used to be a working student back then. I know it is expensive to study in San Beda but I want to finish what I have started. Patience is really a virtue. I was studying and working at the same time and did not have enough time to sleep, to study and do my homework. I know that I am not that smart to have a scholarship but thank God for His timing that I found a group of Bedan alumni who are currently helping me continue pursuing my dreams. They are the ones who support me with everything. They are like a father to me. I felt so much pressure because I am afraid to disappoint them. I do not have a maintaining grade with them but I know that the money they allot for my studies can be used for other important things but still they chose to help me. When I failed my other subjects last semester, I felt so disappointed. I did not know what to tell them. I cried and I do not know what face I was going to show to them. What can I say? But I am so lucky. My sponsors even comforted me and treated me and my friends so that I can calm down and prepare

for my next semester. They were like my family. Being a scholar is a blessing that we need to pay back to also help others in the future. I am very thankful that God gave me the San Beda Alumni Batch '86. I think that no matter how many mistakes we might make in life or how many ups and downs we have all encountered, what matters is how we stand up and continue life again.

Christina Mae Barbe



When I was deciding to transfer in San Beda, the Department chair of Accountancy at that time was the one who interviewed me. I remember he asked me if I really like accounting but I could not answer because we were in the presence of my parents. It seemed that he noticed my reaction so he asked my parents to leave the room for a while. Despite that gesture, I still could not respond and I just stared at him because I knew deep inside, I do not like accounting yet I decided BY MYSELF to finish what I started. I was afraid to say it out loud because it felt like letting go of my excuse, my scapegoat if ever I failed again. He studied me for a moment and then he said, "Me too. At first, I really, really hate accounting! But I learned to love it eventually. Maybe that is why God



led you here to meet me, a person who experienced what you are going through right now, to guide you." Along with the feeling of relief, came the tears. I don't know why, despite failing to give my response, I still felt unburdened. I was ready to face the consequences of my decisions and put myself out there, to try, to move forward, to fall, to learn, to stand up again and to grow.

Diana Rose Agot



Dr. Joffre Alajar really was the greatest mentor I think I had during my college life. He is one of the people I can credit for making me stay in the program, since I had my early apprehensions on whether or not I wanted to take this course up. Even as early as the Freshmen Orientation day, hearing him talk about his profession will give you some sort of a fire to keep pushing and somehow, be like him in terms of success.

A really memorable moment with him was during our first meeting in Accounting 1. As we started the discussion on the prescribed book and as to who will collect the funds, I was sort of questioning why Dr. Alajar was placing his hand on my chair's armrest (I was legit thinking that he was losing his balance). Then when he asked the class "O, sino mag cocollect ng pambayad ng book?" He suddenly put a tight hold on my arm and raised it, saying "O, may nag wovolunteer na pala! Sigle ikaw na." I was laughing the entire time, but accepted it nonetheless and I have got to say that I think that that was one event that ushered in a great mentor-mentee relationship that I'll hold dear in my heart.

Jessu Trinidad



The best part of being an accountancy student is meeting my friends. I couldn't ask for a better group. Through thick or thin, tulungan lang. Walang hilahan pababa. Siguro pati na rin 'yung profs na talagang nagmamalasakit magturo. 'Yung talagang may pake, at hindi lang basta makapagturo. I really appreciate those kinds of professors.

If there is something you want to tell your younger self before he entered college, what would it be?

I would tell him na be prepared. It's a long road ahead. You should finish what you started, no matter how improbable the odds may be. That's where I get my strength, despite all the changes and incoming challenges that come my way.

Ameer Ryan Alo

College for me is a turning point in my life. I used to be a working student back then. I know it is expensive to study in San Beda but I want to finish what I have started. Patience is really a virtue.

Accountancy students' college life is all about challenges, hardships, and adversities. *Sabay sabay at sunod sunod na major exam, quizzes na malulupit na mapapakamot ka na lang, strama papers, idagdag mo pa yung immersion, mapapalisp ka na lang talaga kung worth it pa ba?* But I would have to say that those failures became a training ground so that the pressure of the board exam will not blow you away, *konti lang*. If we're not scared of Atty. D during recitation, if we're not worried about the out of this world examinations made by our professors, do you think we will go beyond our limits? *Parang paniligaw lang yan, paghirapan mo para makamit ang matamis na marking pasado.*



Morning of the 20th day of October 2016, someone posted on our group, Redeemers 2016. "May result na. THIS IS NOT A DRILL." The most awaited result is finally here. My heart beat rapidly that time. It's as if I drank 10 bottles of kopiko 78 degrees. Just like the other examinees, I was also hoping to pass the board already because I don't want to disappoint my family, especially my parents. And I did. I told my family right away and it felt very fulfilling the moment they told me that they're all proud of me. I've never been proud of myself for anything, *ngayon pa lang*. My friends and loved ones also commended me for this achievement. *Ang saya lang kasi di ka naman akataing madaming titingin ng pangalan ko sa roster ng new CPAs, eh. Sabi nila ang galing first take! Mas magaling si Lord because He made all this possible. Di naman masama umasa eh, basta handa ka lang tanggapin if di ka napagbigyan. Dasal lang talaga.*

Jenn Diaz



FOOLPROOF STUDY HACKS

ARTICLE BY ALPHI MAGDALUYO



These time-tested tips gathered from students and achievers are sure to make your binge study session ultra-effective.

1. Preparation is the key.

"I never come to class unprepared. I think that's the best tip," says Abbie, who just passed the recent October CPA board exams. She adds that coming to class is pointless if you cannot follow through the discussion. No matter how good your professor is, it is always be better if you have already read something about the lesson in advance so you may ask your questions or clarify things during class. Alyssa, one of the top performers of her batch, says that the most effective study habit is to study in advance. "Hangga'tmaaariunahan mo na 'yung prof bago niya ma-discuss 'yung topic. Kasi kapagnakapag-advance study ka, mas nakakarelata ka doon sa sinasabi ng prof tapos kapag may hindi ka ma-gets sa inadvance mo sa kanyapuwedemagtanong o kaya minsan sa pakikinig mo makukuha mo rin kung ano man 'yung hindi mo gaanongmaintindihan." You will have a kickstart with the topic and you will get more interested once you have an idea on what the professor is trying to teach you.

2. Choose the best methods and settings that you think will work best for you.

Study what and how you learn best. Remember that learning is not a one-size-fits-all. Do you learn best while studying early in the morning? Do you learn more when you take down notes and review them later on? Do you prefer reading when the area is crowded and full of buzzing noises or do you prefer in a dimly lit, silent place with soft music? Do you prefer munching something while reading or would you rather have the television set on? Do you prefer studying with a group or alone in your room? Determine what kind of setting and approach where you think you learn faster and better and where you retain the most vital information.

3. Choose your place and clear your area.

Make sure that you have an appropriate environment conducive for studying be it at home, in school or at a nearby cafeteria. Gather all the things you need and place all the reading materials, books and study supplies right where you can reach them. You don't want to be distracted in trying to find a lost pen or highlighter or a book whenever you are in the zone of focusing on an important topic. Make sure you are on the mood to study when you want to study. To focus more, you need to be "on the zone" and having a relaxed and comfortable atmosphere.

4. Get rid of any kind of distraction.

Have the right kind of discipline to fight any form of temptation to do something that will waste your time or distract you from studying. Jumel, a consistent dean's lister and academic scholar, admits that he turns off the wifi while studying. He tries not to open any social media account. Recently, he deleted his social media app Facebook from his phone just prior the midterm week to prevent himself from checking his account. It is important to realize that those TV programs and movies you want to watch will still be available after your exam or the semester but a huge part of your time and money spent will just go to waste when you fail even one subject in one semester if you fail to get your priorities right.





5. *Get the right kind of materials -*

There will never be a guarantee that the professor will be able to impart everything that you need to know about a lesson. Given the limited time, class disruptions due to class suspensions or school events and other factors, there will always be something that you need to read on and learn more about outside your class. As accountancy majors, students must already be aware of the numerous resources available inside the library or from the other students who already took the subject. Are you not comfortable with the current textbook? Try to search for other books and see if the author's style of explaining the concepts fit your preferences. Some may highlight the importance of choosing a single material and sticking to it. But it should be stressed that one should have the right kind of material and how well it will suit the student's learning style.

6. *Do your homework.*

According to Arbie, a consistent achiever, it is important to practice and work on those areas you think you are having difficulty with. It does not get any easier if you put off practicing solving the problems. Alyssa added that she finds it helpful to "use colored sticky flags and put it on the problems you find the most difficult or challenging so that when you need to study for a quiz, you will know where to focus on."

7. *Loosen Up.*

Take five-minute breaks in between two to three hours of studying. Listen to classical music, have a short *meryenda*, or go grab some drinks if you may. Learn how and when to have fun. Give yourself a dayoff or a time off. If your class ends at Friday, enjoy your Friday night or Saturdays by doing what makes you happy. Everyone deserves to have a break.

8. *Pray.*

When you feel like giving up, pray. When you pass the exam, pray. Before and after exams, a 5-second prayer is enough. The Lord will guide you all the way.

You only have to have faith in yourself as much as you have faith in Him. It goes both ways. If you make sure you do your part as a student, prayer helps to calm your spirit and give you the peace of mind and the emotional preparation you have longed to achieve which your books will not give you.

Whatever your preferred study habits may be, always choose the ones that work best for you. Remember that learning is not a one-size-fits all and the approach to studying depends on every individual's own capacity to comprehend each subject matter. These tips will only serve to guide you in achieving your goals and at the end of the day, your persistence, will, and faith will still be the best driving force in pursuing what you have set your mind into. Intelligence, knowledge and luck will only come into play as far as hard work is concerned. There is no substitute for hard work

"Luck is when opportunity meets preparation."

- Little Black Book



BE YOUR OWN BOSS: CPA Aspirants as Young Entrepreneurs

by Pauline Birosel

When you're stressing about exams, endless deadlines, pulling all-nighters, and overstudying in the library while kicking in some social life, starting up a business would probably be the very last thing you could think about - but not for these young aspiring CPA ladies. (If they can pull it off, we're sure you can too!)

Auditorial: What inspired you to start your own business?

Mille and Ces of @Glamstreetph: We were inspired by the emerging online businesses since we also started as online shoppers. We want to have extra income while studying without taking too much of our time so we thought this would be a perfect one to try out.

Bea of @StyleDashmnl: My sister and I are not fashionable enough to put up a clothing business and so the challenge of establishing this is also a factor as to why we started it. Apart from that, I really want to learn new things - it's like testing my own capabilities. I find the application of my course in running a business and having my own source of extra income pretty independent and inspiring.

Auditorial: There's a lot of business trend going on right now. Why did you choose to have a 'clothing' shop and why did you prefer having them online?



PHOTOGRAPHY: DONALD REDUCCIO
CREATIVE DIRECTION:
MARICEL BUNUEL AND IAN
MUSCARE
STYLING: LEE FLORES
HAIR: MARICEL BUNUEL
MAKEUP: MARICEL BUNUEL
DRESS: DONALD REDUCCIO
SHOES: DONALD REDUCCIO

Bea of StyleDashmnl: The capital is cheaper compared to selling other products. We decided to put up our business online because it is more convenient for us since we are still both in college. Our target market is the students who are active in social media and prefer expressing themselves through fashion.

Mille and Ces of @Glamstreetph: Clothing apparel, not only because it doesn't take much of an effort to market, but it's really easy to store inventory. Both of us also love styling.

Auditorial: If revealing won't be a problem, how much is your business capital?

Bea of StyleDashmnl: P4,000 pesos. It's actually an anniversary gift. (laughs)



Mille and Ces of @Glamstreetph: We considered investing a thousand or two each (since we are partners) that capital was enough to buy a few stocks to start up our clothing line.

Auditorial: Does having your own business while being in the academy take much of your time? How do you manage?

Bea of StyleDashmni: Not really, since I manage my shop with my sister. So when I'm busy with my academics, my sister will be responsible for replying to the customer orders or to our stock supplier. We set a date that will suit our schedules especially in meeting the suppliers.

Mille and Ces of @Glamstreetph: The good thing in an online business is that you can manage your own time. We can update stocks if we are not too busy and we can go on a hiatus when exams or quizzes are approaching. Social media is forever, anyway.

"ONLY THOSE WHO TAKE RISK CAN GO TOO FAR"

Auditorial: To inspire others, would you give us a little knowledge on how much return/profit you render in your shop?

Bea of StyleDashmni: P20,000 from a whole collection

Mille and Ces of @Glamstreetph: Believe us or not, it's not much. We see our business as more of a hobby, so we don't really earn much from it. We give discounts to Bedans, too.

Auditorial: What's your general advice to those who plan to put up their business at this young age but does not know where to start?

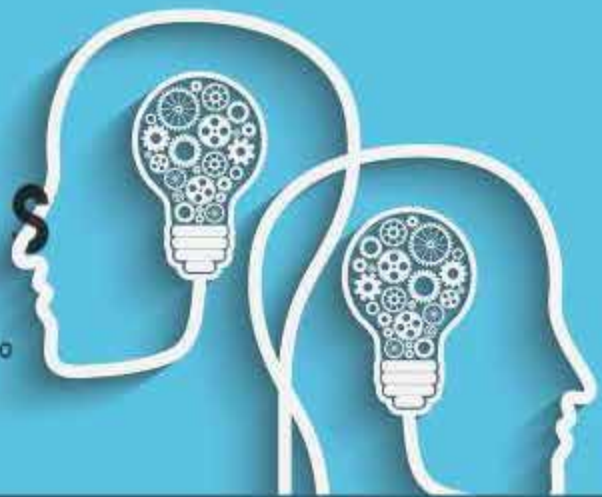
Bea of StyleDashmni: Observe, think, and plan. You will not escape from the reality of taking risks. Just stick to the idea that this could be something in the future. Competition today is real, so you should work not just harder but smarter. Don't hesitate to try, especially when it's something you are passionate about, for you may not get the answers to your "what ifs". Remember, passion builds a product.

Mille and Ces of @Glamstreetph: It's not that hard to get a hang of. All you need is a little bit of uniqueness that will make you stand out from the rest, especially if you are in a competitive market. As much as possible, offer the best prices without sacrificing quality and service. Be patient! It'll be rewarding once you see that there are people who trust you and your business. Good luck!



HOW STUDYING DISCOURAGES LEARNING

Article by: Alphi Magdaluyo



Have you ever wondered how some people learn easier and faster than others?

What does these kinds of people have that you don't? You might think that there is something they are doing that you have not even tried yet or you just recline to your seat and resign to the fact that you are not good enough and just take things as they are.



Learning, as what others perceive it, is very much related to intelligence. But modern research shows that the concept of learning is not rocket science. Studies with the human brain involve the concept of neuroplasticity. Also known as

"Brain plasticity"

this concept refers to the brain's ability to change and adapt to the kind of environment it has and the stimuli it receives. Contrary to the popular notion that the brain is already fully developed after an individual has reached a certain point of maturity, neuroplasticity asserts that the mind does not stop growing and changing. Its discourse has been typically used to study brain reorganization as a breakthrough for brain damage recovery. Through these studies neuroplasticity can be associated to further research such as those relating to learning and various brain activity levels.

Have you ever wondered how some people learn easier and faster than others? What does these kinds of people have that you don't?

You might think that there is something they are doing that you have not even tried yet

or you just recline to your seat and resign to the fact that you are not good enough and just take things as they are. Learning, as what others perceive it, is very much related to intelligence. But modern research shows that the concept of learning is not rocket science. Studies with the human brain involve the concept of neuroplasticity. Also known as "Brain plasticity", this concept refers to the brain's ability to change and adapt to the kind of environment it has and the stimuli it receives. Contrary to the popular notion that the brain is already fully developed after an individual has reached a certain point of maturity, neuroplasticity asserts that the mind does not stop growing and changing. Its discourse has been typically used to study brain reorganization as a breakthrough for brain damage recovery. Through these studies **neuroplasticity can be associated to further research** such as those relating to learning and various brain activity levels.

Perhaps after all this time of never-ending hours of studying and staying up late at night cramming for an exam, **you are just merely working it out "on the surface"**. What researchers pertain to this is the chemical change that supports learning. It is a type of learning where

certain chemical signals in the brain are activated. This type of change merely benefits your short-term improvement, like playing an instrument or learning a new set of computations and getting better and better within a single session but finding it a bit hard the next time you try to perform them. It is what happens when you study a few days before the exam.

It is the spur of the moment memorization which does not actually benefit from nor produce results in the long run. The other type, referred to as the **physical change**, is the one that literally alters the structure of the brain and supports long-term improvement. This is when mastery comes in. This is when you want to ace the test while understanding the most basic concepts and learning to apply them to the most complex situations even after a while. It is achieved through practice and doing the work for a good period of



PHOTO GRABBED FROM: <http://cola.unh.edu/>

time. It is doing repetitively or on a regular basis those tasks that **benefit your short-term improvement**. It is what helps you alter your brain structure, only if you know how to do it right.

The interesting part of this idea is that **brain regeneration and adaptability** do not come into play only whenever there is brain damage. The whole idea of neuroplasticity has become widely accepted that it can be applied as a basis on studying learning processes. From the time the brain begins to develop until the time of death, the connections and processes in the brain continue to respond according to the individual's needs, contrary to the popular belief that the body stops developing when we reach a certain age or period. It is important to understand that the brain does not cease to change. According to Dr. Lara Boyd of Brain Behaviour Lab, **the primary driver of change is our behavior** so there is no neuroplasticity drug you can take and there is nothing more effective than practice in helping you learn. In fact, increased difficulty or struggle during practice actually leads to more learning and greater structural change in the brain. Think of it as how the human body struggles to adapt to a new type of strenuous physical exercise but gets better in shape after a while of regular work out as it provides more strength and endurance over time.

As the brains respond depending on the type of environment that you set it in and the varying degrees of brain activity that each individual has, it is inferred that there is no one size-fits-all approach to learning. Some may say that you need 10,000 hours of practice to master a new motor skill but the truth is that some will take much more while some will take way less than a thousand hours. It is in the uniqueness of the brain and what an individual does that determines how the learning will take place and what type of change in the brain will occur. This idea helps us understand why some children can thrive in traditional education standards while others feel that they don't fit in. Of course, this kind of understanding is not meant to discourage learners with the idea that some are far better than them by default and they cannot do anything about it. What these studies imply is that every individual has a unique biological make up that supports learning which can suggest what type of activities are suitable for each individual to reinforce and maximize their learning capabilities. It also means that some things are best learned through continuous practice and hard work.

Through an understanding of how our brains work, we gain an insight as to how to develop it further and work on it towards our own advantage. The more you do something that devotes to a certain part of your brain, **the more information is communicated, the more synapses will be triggered and the more that it develops**. On the other hand, the more "idle" your brain is (that is, it is mostly inactive, not stimulated or if more time is devoted to non-value adding activities relating to your brain's functions), the more it degenerates. It is time to reflect your actions for the past month or weeks. Have you been watching a lot of TV series lately that does not contribute any much to what you are supposed to be learning? Or are you reading a lot of books and practicing math problems to reinforce your long-term improvement? Each action initiates an effect that perhaps passing or failing will ultimately be determined by your decisions and behavior.



For many years now, the Junior Philippine Institute of Accountants – San Beda College (JPIA-SBC) has been the student arm of the Department of Accountancy and Taxation and an accredited student organization of the College of Arts and Sciences. Guided by the organization's noble mission and vision, it continues to aid Bedan Accountancy students in their journey towards reaching the coveted CPA title.

As the Academic Year ends, the Federation Year as well. A new batch of officers will continue to uphold the values and ideals of JPIA-SBC. A new breed of student leaders will hold position in the office to serve their fellow JPIAns. But what makes JPIAns want to become student leaders amidst all the heavy load of being an Accountancy major? Here is what present and former officers can say:

"Joining an organization will truly help one to grow as an individual. First, you'll encounter a lot that will challenge you to do things which you thought was impossible at first. You'll have a chance to learn a lot of new things by engaging in a conversation with the different kinds of people within and outside the organization. You will also be exposed to a little bit of reality because what you will experience inside the organization is a glimpse of the corporate world. You will be forced to step up your game as well as to efficiently manage your time between your studies, the org, your friends, and your family. And lastly, the bond with your co-officers will be one of the most memorable things during your college life."

– **Mr. Alvin Gadlano, CPA, Director for Academics, JPIA-SBC FY 2015-2016**

"It has been a great opportunity. I learned to be more responsible and committed. It was also fun because I was able to work with smart and talented people, and learn from them."

– **Ms. Ellain Pepito, CPA, Director for Corporate Affairs, JPIA-SBC FY 2015-2016**

"I encourage them to run or apply as JPIA officer because being one is a great opportunity to serve and be an example to your fellow BSA students. It's not just about the perks that you write in your resume. It's way more than that. It may sound cliché but knowing that you're helping them in some ways is really overwhelming."

– **Rachel Almario, Associate Director for Finance, JPIA-SBC FY 2016-2017**

"It's truly an honor to render service to the JPIAn community, but beyond honor, the values and experiences you get to learn along the way are invaluable. Not everything is learned inside the walls of a classroom nor in the words written in a book. It is the experiences that paved the way for me. Being JPIA President gave me a deeper sense of responsibility that I still carry even after I become a CPA."

– **Mr. Jeremy Thomas Sunio, CPA, President, JPIA-SBC FY 2015-2016**

"Being an officer doesn't mean that you're above anyone else. It only means that you're accepting, wholeheartedly, the challenge of having responsibility to serve your constituents without expecting something in return. JPIA is not just an organization, it is a family whom you can rely upon. Be one of us and let's continue to do our duty as young leaders."

– **Allen Joy Sanidad, External Vice President, JPIA-SBC FY 2016-2017**

SECOND

JOB DESCRIPTION

BY: IRISH DANIELLE L. LOMITAO

Leadership is not about the position or the title, it is how one inspires and influences people. It is about taking responsibility, owning up one's mistakes, and breaking through limits. Being a student leader requires unfaltering patience, countless sacrifice, and deep understanding. He should be ready to conquer whatever challenges that may come his way. He should always remember that he is here because of his constituents. He is here to serve and to be the representative of the student body. JPIAns, it is time to step up and lead. This is an opportunity for you to grow and enhance your prowess to be a student leader.

"If you have always wondered about what it's like to be an officer and what happens behind the scenes but you're too scared of the weight of the responsibilities and stress, I say go ahead, be a part of it, and experience it firsthand. It's an opportunity to learn and reach out to your fellow BSA students by serving and representing them. It teaches you to break down walls while you build yourself up. It can get stressful at times but it's all worth it because of the things you'll learn, experiences you'll get, and the people you will meet." – **Vince Lindsay Gagno, Treasurer, JPIA-SBC FY 2016-2017**

"As a BSA student, I spend most of my free time to study for quizzes, memorize provisions and do school projects. I barely have time to do non-academic things. But I also know that focusing only on my academics is not enough for me to be ready for the real world. Being a JPIA officer is one way of expanding your skills. It is true that it's difficult to balance the tasks but you will learn how to manage your time for studies and organization duties. Being an officer challenged me to step up. It gives me the opportunity to meet new people and try out new things. You will also acquire lessons not taught inside the classroom." – **Geryca Fainsan, Director for Corporate Affairs, JPIA-SBC FY 2016-2017**

"Being an officer makes you go beyond your usual limits. It allows you to explore all things an organization can offer and in the process, you will discover the endless possibilities the world has to offer. And the idea that you can share this possibility to others gives a sense of satisfaction and fulfillment." – **Emmalyn Plaza, Director for Academics, JPIA-SBC FY 2016-2017**

"You should be a JPIA Officer for the following reasons: First, this is a two-way process of you helping your mother organization and the mother organization helping you through teaching you how to manage your time and balance your responsibilities. Second, you'll be able to help your org mates improve through academic and extra-curricular activities. Third, you'll be able to experience new things that will widen both your knowledge and wisdom not only in academics but in all the other aspects of life. Lastly, you'll be able to be a better person as you will become stronger, kinder and a little more mature from both the negative and positive experiences you will encounter in the journey." – **Angelica Ecevedo, Internal Vice President, JPIA-SBC FY 2016-2017**

"Being an officer lets you take a closer look at things, a different perspective on the process of how things actually work in the department and the organization's activities. It brings about a different level of appreciation on the activities (to be) held as they are done not for the sake of having one but for the good of its audience, the students. It might mean more responsibilities but it's refreshing and worth it... plus you get to have new set of friends." – **Jonas Abram Santos, Balch Representative, JPIA-SBC FY 2016-2017**

The Bedan



Alumni

Article by
Jessa Mae Luna

Photos by
Miguel Santiago & Ian Paul Moscare

Herald the Bedan alumni who answered the clarion call of the Auditorial to give inspiration to the Bedans today from their stories. We have four alumni who shared the carefree days of their childhood and the visions of their youth here in San Beda. Truly they are men of Prayer, Work and Peace.

They embody the wisdom brought about by the teachings of St. Benedict and show their faith in God and their Love of the Truth especially in their chosen profession may it be audit or private practice and the likes.

Well, here they are to give us wisdom through the trials and hardships that they encountered and how they managed to surpass them and eventually give honor and fame to San Beda. For indeed, nothing but these show their loyalty to their alma mater's name.



Benjamin Villacorte

“ As a partner, I’m part of the Assurance Group. I do audit of financial statements of different companies in various industries, and I also do accounting advisory. For accounting advisory, we help clients deal with complex accounting issues. One good thing in SGV is that the progression is always based on meritocracy and not on tenure. You are rewarded for hard work and good work. ”



Graduate of San Beda
High School Batch 1999
CAS Batch 2003, BS Accountancy
Placed 3rd in the May 2004 CPA exams and is also a
Certified Internal Auditor
Joined SGV the same year
Admitted to partnership in 2015



What inspires you to get up every morning?

"I was inspired by our ACCOUNTING CLASSES [since] we had the best professors in accounting. They were reviewers of various review centers so I would say that they were the hardest and toughest professors, but even so, we welcomed that fact because we knew that they will help us achieve our dreams of becoming certified public accountants."

"I will never forget our professors in San Beda. To name a few, there is Atty. D. - I still dream about having recitations in his class and getting a "that will do Mr. Villacorte." For our taxation classes under Atty. Reyes, we did recitations and exercises on the board, and I can remember him saying "That is not acceptable." "laughs". Of course we have other professors like Mrs. Manuel, Mrs. Castuciano, Mrs. De Leon, Sir Mike Tiu, Mr. Bobadilla, Mr. Hernosilla, Mr. Lagunza so I would say that they have all contributed to where I am now. Syempre my foundation was care of Mr. Alajar, Mr. Palo, and Sir Mike Rubio."

Despite taking their studies seriously, Sir Benjie said he and his friends enjoyed school since they were all boys and they joked around their professors. Like a typical student, they exchanged notes during examinations though they're not allowed to. School was challenging, but he is proud to say that they passed their

subjects and eventually became CPAs.

Sir Benjie was also active outside the classroom. He shared that he was the JPIA President during his time, and they conducted extra-curricular activities that the whole batch enjoyed and that strengthened their bonds with each other.

"So we had planning sessions [that were] out-of-town, [and] that's for three days where we had team-building activities. We had our general assembly in a bar, where we invited professional dancers and had a lot of alcohol and booze. I guess the JPIA organization back then was one of the outstanding professional organizations in the CAS."

Being a block section for four years, Sir Benjie considers his classmates as his one big barkada: "It's not always studying or doing extra-curricular activities; we also had fun outside. We played billiards and computer games in Gastambide. We ate pancit canton on 4th street, sisig, and calamares - so those were our favorite snacks."

Since San Beda was an all-boys school before, the love of their lives are from other schools. His girlfriend from UST is now his wife, and during their college days, they spent their lunch time together before his classes start late in the afternoon. His wife graduated from San Beda College of Law and is now a lawyer.

"In SGV and I guess in our profession, every day brings NEW EXPERIENCES AND LEARNINGS and that's what makes every day exciting."

Today, Sir Benjie is inspired by the different clients that he gets to work with. Each client is unique, so he learns different things from each of them. Aside

from the learnings, he also values the experiences he gains from working with his clients, colleagues in the profession, fellow partners in SGV, and his team.

"I'm responsible for taking care of my team, for their growth in the profession... In SGV, we help BUILD A BETTER WORKING WORLD because we add greater value and enhanced confidence to the businesses we serve which help create wider economic and social benefits today. Part of our role also is to develop great people and future leaders who will contribute to building a better working world."

How were you able to transform yourself into who you are now?

"It's very important for anybody to always have a vision and goals for themselves. If you do not have goals, you'll be wasting time in searching and trying new things. So it's always important to have a clear vision and goals for yourself so you know where you are going 5 years, 10 years down the road." He emphasized that the goals we set need to be specific, in grand or small things, and we should exhaust the corresponding energies/resources to achieve them. "As a college student, it is important for you to have a vision of becoming a CPA because otherwise, what are you doing in the Accountancy program? I think I've proven that hard work is important in anything that you do. You really have to sweat, put your heart into it, and bleed to really reap benefits from whatever you do. You should be committed and resilient since you will be facing many failures and setbacks, but these are all part of the learning journey, which teaches you to pick yourself up and start all over again."



"San Beda instilled in me the value of excellence, hard work, and prayer." He says that all these helped him build and maintain good relationships, especially in the professional world. "Siguro sa Bedan hymn, [yung] love of the truth, that is very important in audit."

How was San Beda different from the other schools considering that it was an all-male school before?

"Definitely San Beda back then was more fun, crazier, and more fun." laughs Sir Benjie claims that they had the craziest integration. He remembers marching outside the campus while wearing only diapers and body paint and participating in the Sto. Niño procession, where they talked about the latest gossips and other random things. "I guess what made the activities more fun was the fact that you get to spend time with your friends."

Did you ever plan your success story when you were younger?

"Yes, somehow, because I'd like to believe that everybody wants to be successful except that you don't know yet where or in what area you'll be successful in."

San Beda instilled in him the value of excellence. He believes it's natural for anybody to aspire to be successful, but success might differ depending on people's perspectives.

"As an Accounting student, I dreamt of becoming a board topnotcher, and that drove me to really put in a lot of hours studying to prepare for the board exam."



"As a college student, during my junior and senior years, we joined Accounting quiz bees, and it was always fun to get a medal after every competition. Those experiences and my dream of becoming a topnotcher helped me graduate from Accountancy on time and finally, top the board exam."

"Now as a CPA, you will realize that you have a lot of opportunities and choices. These opportunities and choices will give you solid meaningful experiences that I realized I needed as a professional CPA. You can join private companies, professional firms, or the academe. You can really get confused because of the number of opportunities available to you. In my experience, I realized that I needed a good firm, and one firm stood out - SGV."

"It's always the value of excellence because if you want to be successful, you will work hard as a student, then as a professional CPA and magsusunod-sunod na. You need perseverance, commitment, and hard work. You also have to sacrifice the temporary pleasures because you believe the best, or at least something greater, is yet to come."

If you were given the chance to give an advice to a group of young people what would it be?

"Amidst your success, always be humble and give thanks or credit to people who helped along the way. Don't forget to recognize the institution that helped you and made you who you are, which is San Beda."

"If you surrender to that thought of defeat or failure, you will really end up as a failure. Failure is a necessity. If you don't fail, you will never learn at anything. If you haven't failed, you have never taken a risk in your life. Failure is the only way to learn and to become better."

"Don't dwell too much on past. You have to focus on what you can do."

"To the young Accountancy students, what happened yesterday or last semester is past, so stop whining and sulking. You are grown-ups so be responsible, because your future is what you make it. If you want to be an excellent professional, or to be successful, you have to act like one and not dwell on whatever circumstances that could bring you down."

He advised that we should not be discouraged, but rather, paint a picture of our future. There is no point in sulking because it doesn't solve the problem. He mentioned that he also had batchmates who extended their stay in San Beda and some took the board exam twice, but these trials did not stop them from becoming CPAs.

"The youth easily gives up. They should be more courageous in facing life trials because as Bedans, you fear neither fire nor blood."

"In SGV, not everyone here is a topnotcher, but we have excellent people that were average students before. In the professional world, it's not the technical knowledge that is most important. Don't think that if you have failing grades now you won't be successful in SGV."

Technical knowledge is just one of the many qualities you need."

He noted that other qualities like leadership, commitment and perseverance, communication and interpersonal skills, and teamwork are essential in the professional world.

"Have big dreams for yourself. Stay focused and be relentless. You should be a step closer to your dreams everyday and if ever you encounter bumps and humps, just consider these as part of the journey. Stay cool and enjoy the ride."





Dindo Diosio



Do not measure the topnotcher but the passing percentage"

"Hindi nag-e-expect sa batch namin kasi mahina yung batch namin. May mag top na isa maswerte na daw. Sabi ni Sir Joffre Alajar, kapag sa inyo may nag top magpapa-lechon ako tapos isa kami sa pinaka maraming na-produce na topnotchers tatlo nung October then, nung May dalawa."

"Average student ako eh so kung maka 2.25 na grade ako sa GPA swerte na. Pero si Sir Alajar, isa siya sa nakakita na may potential ako kasi nag-so-solve ako sa blackboard, kasi normally may approach ako yung hindi nag-follow ng normal process and I had my own ways but same lang naman ang napapalabas. Sir Alajar said: "You have the potential, okay ka, tuloy mo lang ginagawa mo."



During college, Sir Dindo mentioned that he was very driven to achieve his goals, and provide comfort to his family. Such inspired him to get up every morning. His dreams made him who he is today and it is still the fuel that drives him to get up every morning.

How were you able to transform yourself into who you are now?

It was purely accidental that he studied here in San Beda, since he came from the province. He also said that he did not really choose to take Accountancy, but it was one of the few remaining courses opened when he was trying to enter college. He wanted to take up Management, and since he had his eyes on being a lawyer, and he was told that accountancy was a good pre-law course, he then decided to enter that program.

He said that it wasn't all just academics, there were other variables like problems within his family that contributed to why he became so driven to achieve his goals.

"Noong first year, wala namang accounting nag drop pa nga ako ng subject kasi hindi ako happy sa English ko parang feeling ko pinaglinitan ako ng professor, so I dropped it. Tapos, during second year college, yung parents ko nag-separate so nagkaroon kami nang financial difficulty."

Sir Dindo was given the option to stop schooling for a while or transfer to another school since they had financial problems. He insisted that he wanted to continue studying, and he would try to apply for a scholarship instead.



"Hindi ako dean's lister, hindi ako honor student, hindi ako nag e-excel sa academics, nag e-excel ako sa sports like chess and table tennis. Although nag e-excell ako basta gusto ko, ganon ako eh."

"Hindi ko alam ang nangyari parang pure hard work lang talaga. 7am pagkabukas ng library, andoon na ako, umuuwi ako sa Antipolo so dapat before 5:30am naka alis nako ng bahay kasi traffic, wala pang LRT noon kaya sanay nako matulog sa jeep noon."

"Nag-spend ako ng time ko siguro library ako na tao nag-aaral ako pero hindi ako studious, pinipilit ko sarili ko na mag-aral. Siguro half of the time natutulog ako sa library kasi kung di ka sanay na mag-aral di ka naman makakapag-aral eh. Nung second year dun ako nagkaroon ng accounting subject at na-inspire ako kay Sir Joffre."

"Ino-over simplify ko kasi ang mga bagay kaya pag binigyan mo ako ng simple, mahirap sa akin yan. Merong trick diyan, hindi yan madali."

He said that even if there were leakages in their exams, he still did his best to stick to his concepts because he believed that you learn more from that unlike when you just memorize the problems. He noted that it was very important to understand the concepts first because if you cannot answer a problem correctly then there is a problem with how you understand the concept.

"Ang tawag nila noon sa akin sa college, **FOR ACCOUNTING PURPOSES ONLY** kasi sa accounting lang ako nag-aaral."

Active po ba kayo sa organizations?

"Hindi, kasi hindi ko na kaya, kasi accounting palang lulunurin nako, so hindi na din ako nag-aaral sa ibang subjects. Kahit sabay-sabay basta accounting, para sa akin lisalang ang concept nila. Basta ang importante kabisado mo yung basic kasi kahit paikut-ikutin mo, iisa lang yung concept."

"Dahil hindi ako nagugulo sa ibang bagay, accounting lang iniisip ko. Sabi ng friend ko, bakit ako pagkagising ko accounting lang binabasa ko, puro accounting pero hindi ko pa din siya nakukuha? Sabi ko sa kanya hindi naman ganon ang ginagawa ko pero ini-intindi ko lang yung concept. Pag hindi siya tumatama e di may mali sa understanding, ko iintindiin ko yung concept, tapos i-a-apply ko sa ibang bagay, tapos ire-refine ko."

Sir Dindo was not a conventional student or thinker. He insisted on asking questions and proving his point to professors be it Mrs. Zenaida Manuel. There was one exam where he questioned the answer given by Mrs. Manuel and he noted that the good thing about Mrs. Manuel was that she listened to her students, and his answer got considered because Mrs. Manuel thought that it made sense.



How was San Beda different from the other schools considering that it was an all-male school before?

"Ang gimik isa lang eh, yung mga naughty na gimik, mga parties na meet up with all-girls school, tapos ang gagawin bibilangin kasi di pwedeng sobra ang babae sa lalaki eh etc."

"Masaya yung integration, clear pa sa akin kung ano yung costume namin eh. Costume namin noon, kindergarten uniform, tapos ako yung ini-assign na teacher noon. Tapos habang naka-costume kami pumaparada kami sa Mendiola. Yun ang mga fun memories ko, integration, retreat kung saan may iyakan na nabubuo yung mga pagkakaibigan"

"Ma-di-differentiate mo yung pagiging Bedista once you are in the review school and outside San Beda, working. Makikita mo yung camaraderie, makita mo palang yung mga Bedista parang makikita mo na yung ugali. Hindi pa ako nag wo-work tinatanong ako kung taga Beda ba ako, kasi ang Bedista may astring kakaiba, madaling pakisamahan at saka maaasahan."

"May dalawang klase ng Bedista, meron yung tahimik pero maloko, meron din yung talagang maingay"

"Maganda sa mga Bedans, grounded tayo at saka matutuwa ka lalo na yung mga kahit hindi mo ka-batch magkakakilala kahit na

nakakasalubong lang sa campus." "Nung nasa SGV ako dati pag alam ko yung boss Bedan may something na nag cli-click kayo kagad eh malapit agad puso mo eh"

"Gusto ko sa San Beda you're like a one big family lalo na yung camaraderie, parang isang buong pamilya lang yung class"

"Gusto ko gawin lahat nung college, ang dami kong gustong gawin, gumimik, sumama sa mga kaibigan kung saan-saan, gumawa ng masasayang bagay. Ang daming pwedeng gawin, ang daming bagay na ma-di-distract ka, pero iniisip ko ito na yung huli mong baraha, pag di mo pinagbuti dito wala kang pag lalagyan. Sa akin okay, diba gusto mo yung family mo maging happy para sa iyo, gusto mo maganda yung kinabukasan mo, so iniisip ko, apat na taon na pag titlis lang to,

forever yung benefit. Lahat naman ng pwede nyo gawin ngayon, magagawa nyo pa din."

Did you ever plan your success story when you were younger?

"Nag start ako as student, I dreamed of having a high paying job then after that tataas yung goals mo and mas magiging specific ka."

When he was a second year student he decided that he wanted to be a topnotcher and he formatted his academic track to that path.

"Di ba sa simbahan pag nag topnotcher may awarding so parang sabi ko gusto ko maging ganyan, tapos pag nakikita ko yung list of topnotchers, gusto ko andon ako"

He said that he asked his upperclassmen and the topnotchers for tips on how he could be a topnotcher like what books do they read and how many hours of studying do they allot for a certain subject.

"Nothing is impossible, walang impossible, kumakain lang din naman nang kanin yan kumakain lang din naman ako siguro naman walang pinagka-iba."

Sir Dindo accepted the fact that there are people who are good already; and, those who can easily absorb the concepts presented. He was not like those people. He was like any normal student who reads the concepts for quite a number of times but still did not get it. He said





that perseverance and the drive to achieve his goals made him continue and exceed his limits.

"During the CPA Board exams review, na-realize ko na maraming magagaling pero naisip ko, kung magaling kayo, mas masipag ako; kung kaya ninyo mag-aral apat na oras, kaya ko mag-aral labing dalawang oras"

He mentioned that he really wanted to become a company partner.

I started with SGV. Almost nine years ago sa SGV. My goal has always been to become a partner.

Kasi, na-realize ko, at that time, pag partner ka, parang ang sarap papasok ka sa office mag-a-antay ka ng paper, you just wait for their report then pima. Then uuwi ka, papasok ka kinabukasan, may time ka pa mag-golf, pagdating mo sa office mag aantay ka nanaman ng pipirmahan. So sabi ko at that time, pangarap kong maging partner, ganyan yung gusto kong trabaho.

Simple lang yung gusto ko mangyari.

Stayed with SGV for initially eight years.

"Happy naman ako sa first two years ko in the US. Well, yung magagandang jobs napupunta sa amerikano so sabi ko parang may ceiling. Pero di ka nila nakikita namagiging leader or partner so sabi ko parang di ako magiging active kelangan ko bumalik sa Pilipinas. Siguro, kung meron man

akong maling decision, dapat di ako umalis kasi after two years, mga batchmates ko na-promote na as partners. So, parang nasayang yung four years ko sa US. Although na-enjoy naman nung father ko yung benefits, nadadala ko siya sa kung saan-saan, before he passed away."

After partner sa SGV, di pa tapos, gusto mo pa umangat.

So, sabi niya, gusto niya work life balance.

Siguro yung time ko di lang sa work I can leave the office before 5pm, and then pasok before 10am, kaya ko gawin sa bahay nae-enjoy ko sya sabi ko I made the right decision, tama ako sa pinuntahan.

Sir Dindo dreams about having his own business. He said that he will not stop working until he has his own business. But everything is still in the drawing board.

"You cannot stop working kasi wala eh, kailangan mo mabuhay. You have to work, but I don't want to be an employee forever. I want to have my own business."

If you were to give an advice to a group of young people what would it be?

"Dapat maging wide reader ka, wag ka lang magbasa ng accounting, magbasa ka ng real books yung mga novel yung mga for comprehension."

He emphasized that reading is very important, because it develops our ability to comprehend. We can not solve accounting problems if we have poor comprehension.

"Dati I took-up speed reading para bumilis ang mind ko. So pinag-aaralan ko ano oras sa pinaka effective magbasa and anong oras yung pinaka-effective ako or pinakamabilis ako mag-isip effective sakín yun, dun ko mina-maximize yung oras ko. Disiplina lang talaga eh."

"Hindi ako tumatawid sa isang subject na hindi ko siya naiintindihan, para sa akin mortal sin siya. So every subject na inaaral ko

sa accounting dapat naiintindihan ko sya wala akong pakialam sa grade basta maintindihan ko siya."

When you took the exams were you ready for it?

"Nung ang exams ko, excited ako na tapusin na yung paghihirap."

Sir Dindo says that if you're ready and if you prepared for the exams you are excited to take it. He advised that we shouldn't think that if there are hard problems, we will fail, we should think positive.

"If you want something and you're committed talagang gagawin mo lahat, yung dedication nandoon and then sabi nga na may mga bagay talaga na beyond your control so you have to pray.

"Palagi ko sinasabi na walang natututo sa madali. Matututo ka samahirap sa kahit na anong bagay. Hindi pwedeng madali para madami kang matutunan. Wala talagang mahirap. Doon sa mahirap, yung hindi convenient for you yung mag-e-exert ka ng extra effort, dun yung mga bagay na marami kang matututunan."

"Yung mahirap, may value. Yun ang palagi ninyong iisipin"

"May mga mahirap na bagay pero nagigingmadali kasi may pangarap ka, Sir Dindo concluded."





Marvin Galang



“ I'm the President of Ten Eleven Manila, a Philippine company, and co-founder of Double Rule, a US CPA firm. I took the CPA board exams in 1999 where I placed 5th overall. I worked for SGV because that was my dream. At least I was able to say I fulfilled it, even for a short while.

”



Elementary '90
High School '94
College '98



What inspires you to get up every morning?

"For me it's the opportunity to learn new things."

"I always believe na walang difference yung student and yung worker or employee. Ang difference lang nung dalawa is [kung] sino yung nag ba-bayad to learn. Kasi pag estudyante ka, ikaw yung nag bayad para matuto, pero pag nagtrabaho ka na, ikaw yung binabayaran para matuto."

"The idea that each day presents something to learn, something new - siguro that keeps me from sleeping and then when you wake up, siyempre excited ka [because] there's a new client or a new software you want to learn or a new challenge that you have to face [or] even new opportunities to share because when you are sharing you're also learning."

"We just conducted our first partner meet up, and in one and a half hours of meeting ang dami mong matututunan. We had partners sharing their concerns, sharing their experiences, sharing themselves yung mga pagkatao nila makikita mo, it's very interesting, it's priceless."

How were you able to transform yourself into who you are now?

"Nung bata ako alam ko na kung

ano yung gusto ko - I wanted to be an accountant. High school palang alam ko na."

Sir Marvin was so sure that he chose to be in the business section for his elective because he knew that that is the only path that will teach accounting rather than choosing other paths such as medicine, engineering, and political science which were the better choices during their time. His first accounting professor was Rick Palo.

"So alam ko na na accounting talaga yung gusto ko to a point where San Beda was not even my first choice for accountancy. I only had two choices as far as I'm concerned - UP or La Salle and I took the exam in La Salle. I passed La Salle but it was Joffre Alajar who convinced me to stay with San Beda and take up my accountancy and so I did."

He describes his journey throughout college as a rough one because of the personal challenges that he needed to face like the illness and subsequent death of his sister whom he took care of while he was studying. All these happened while he was balancing academics and he was pressured to keep his scholarship but eventually he surpassed all these challenges and took it as an inspiration to do better.

"Yung experience na yun in college

built my character which is what helped me after I got out of San Beda. If my college life was smooth, probably mahirap when I got out."

"Nandiyan yung perseverance kasi without the scholarship hindi ka makakapasok right? Nandiyan din yung importance ng family."

He said that he had the toughest professors while he was struggling to balance everything namely Professor Franco and Mrs. Manuel. He noted that they were the first batch to experience Atty. D as their professor in all of their Law subjects.

"Dinaan ko lahat yan nung time na nagkasakit yung sister ko so I had to juggle taking care of her versus yung responsibility ko as a student and I still have to do well in school. Namatay yung kapatid ko midterm exams naming, siyempre kinatakutan ko lahat yan [but] eventually I graduated as valedictorian."

How was San Beda different from the other schools considering that it was an all-male school before?

"Wala kaming maskara hubad kung hubad, labas kung labas"

He experienced studying in a Co-Ed school for a year when his



family went to the US. He had to study his second year high school there and when he came back during third year he realized the difference.

"Medyo iba ka doon versus pag puro lalaki. Yung trip naming walang makikialam kasi again, no holds barred, free flowing murahan kung murahan."

"Yung integration namin siguro that was one of the most awaited event of the year kasi kung yung UP may oblation run na nagawa nila sa culture nila dito pinupuntahan [at] binibisita ng mga alumni yung integration"

His integration was quite memorable for him for it showed him the brotherhood that San Beda has as a community.

"Pinalabas kami dyan (Mendiola run) and yung experience kong yun, nung una siyempre natakot ako, pero hindi eh, yung brotherhood andoon eh. After nun makikita mo yung mga higher year tapos kakamustahin ka - dun nabuo yung brotherhood namin, yung community na nag tutulungan."

"Yung bond namin na magkakasama andoon sa library. Meron doong spot na walang ibang course na makakaupo, parang merong hindi nakikitang rope. Wala ng uupo doon kasi pang mga accounting lang yun, so pag dating mo may mag sasabi sayo, "pare dito ka na" pero hindi ko kaklase yun pero bigayan, tulungan siguro yung tayo as accounting baka pareho padin yun. Tapos maghahanap kami ng isang bahay na tutulungan pag quarterly exams tapos dun kami lahat puro lalaki at puro mga kalokohan"

"Yung essence ng brotherhood niyo iba eh hanggang pag laki"

"Well I think mas challenging yung panahon niyo ngayon versus panahon namin kasi marami kayong distractions. Yung routine ko, papasok ako dito mga 5:30 - 6:00 am magsisimba ako [tapos] 3pm pa pasok ko ah, kasi nag sha-



share kami ng elementary rito and high school. After the mass, mag se-seven o'clock, mag bre-breakfast ako kasi sarado pa yung library pero from seven onwards nasa library na ako lababas lang ako pag mag bre-break. Wala kaming cell phone, wala [rin] akong ka-text [at] kung may girlfriend ka, okay lang, di ka naman nya matatawagan kasi di naman pwe-pwedeng tawagan sa pay phone, so walang kang ibang pwedeng gawin dito nung time na yun kundi mag focus ka lang sa library. Pag mag bre-break kami nanonood lang kami ng basketball practice, masaya na kami doon."

"Wala pang SM Manila noon so di kami makakagimik dun. Walang kainan dito na magaganda so mag tya-tyaga ka dito (canteen), kasi dito hindi ka mahe-hepa, sa labas ma-he-hepa ka, parang ganon, so limited yung options namin."

"Ewan ko yung panahon niyo pero sa amin, sobrang intense nila mag-aral. I would say 80 percent sakanila nasa library and because walang distractions, wala kaming laptop, wala kaming anything, aral lang talaga, ni wala nga kaming girls. Siguro if may girlfriend sila, outside."

"Talagang focused sila na nakakahawa kahit na ayaw mo na mag aral wala kang choice kasi pag tinanong ko yung isa kong kaklase ng "pare kamusta?" "okay na pare

naka tatlong chapters ako" deep inside mapapaisip ka "tatlong chapters? wala pa nga akong isang chapter" ganon sila mag aral, mahihiya ka eh. Tapos sila nag solve ng sarili nilang homework."

Did you ever plan your success story when you were younger?

"I always believe that every success story starts with a thought."

"Ever since high school I knew I wanted to become an accountant. I knew I wanted to work for SGV and I also wanted to become a partner in SGV but it did not become a reality pero I worked in SGV for three months then I realized immediately that that is not for me masyadong malikot yung utak ko."

After SGV Sir Marvin moved to Proctor and Gamble Philippines but he left the company after six months. He then moved back to the US and worked for numerous companies such as KPMG in outsourcing, the US Government where he did tax audit and his last job was with Ernst & Young where he was involved in internal audit. He went back to manila in 2007 to do accounting outsourcing.

"I became a partner in a local CPA firm in Los Angeles in 2007. The primary service is outsourcing. Technology at that time was not as affordable and reliable compared to what it now. We've spent so much

money on technology to make applications accessible from anywhere in the world. When we started focusing more on improving technology versus servicing, we knew that that was the beginning of our end. Eventually, we closed that firm in 2010."

Three years after, with the same thought and goal of succeeding, carrying all the knowledge and experience from failed endeavors, with the right partner, technology, talent, he founded Double Rule carrying Xero accounting software.

"No matter how good your plan is, it will always be challenged by the unexpected. Unplanned. You have to be flexible in terms of events pero you cannot be flexible in terms of values. Yung character mo has to be the same kahit saan ka man mapunta, hindi ka pwedeng mag compromise."

If you were given the chance to give an advice to a group of young people what would it be?

"Probably when I was your age, yung advice na ibibigay ko ngayon sana may nagbigay din sa akin. Yung rules of happiness and success - how do we become successful, how do we achieve happiness, nakakalimutan natin. Wala kasing pinipiling panahon, it doesn't matter whether millennial ka, ex-gen ka, z-gen ka, or ex men ka, it still applies."

"I suffered depression before when I lost a company and I experienced heavy losses which was close to bankruptcy, pero yung depression (yung sickness) is because when we suffer a tragedy, yung outlook natin sa buhay is limited to a point of view na nakikita lang natin and sometimes yun lang yung na-co-compare mo like malungkot ako kasi masaya siya, kasi successful yung kapatid ko, kasi yung tatay ko successful [tapos] ako failure, yung other businesses na pareho namin successful sila, bakit ako failure? Then you start suffering. I suffered the same thing."

"When you start looking outside of what you are able to reach, you will realize na sobrang dami mong dapat pasalamatan, and then depression ends."

"The only way it will end is if you are grateful. If you are not grateful, you'll always be depressed because that's your only point of comparison."

He advised that we should go out and see the bigger picture of reality and realize that we should appreciate and value things that we have now because other people have bigger problems than ours. He also emphasized the importance of the value of patience because he also experienced wanting everything in an instant.

"Iniisip mo, "bukas makababawi nako" and yet pag di ka nakabawi



bukas malungkot ka na. Remember that it takes time and patience."

"Patience is a virtue that you think you understand before, pero once it's tested, you'll realize that you're not patient at all."

"Ever since I failed I like walking in parks kasi you realize etong mga punong to matatag to ilang bagyo na dinaanan neto, malalim sila eh. Those are the things that you need to succeed and to be happy instead of depressed. Last is obviously the importance of family and relationships."

Sir Marvin shared the longest study ever conducted in Harvard which aimed to answer only one thing which is "what is the measurement of their happiness? What makes them happy?" where the respondents were Harvard students who of course had a slim chance of failing due to the fact that they were from Harvard.

"99 percent of respondents said that it is through relationships that will make us happy, whether they failed or they were successful, it is the value of their relationships that made them happy. The lesson does not change whether bata ka, matanda ka, millennial or gen ex ka, it's not going to change, not for you at least, because you are not the one who set that, its nature."





Noel Baladiang



“ After passing the boards, My closest friend and I joined PwC - it used to be Joaquin Cunanan & Co. We were there for about two and a half years and then the Sarbanes Oxley was enacted into law in 2002. After 2 and a half years in joined Joaquin Cunanan, we got a few opportunities to work in the US so, we applied online and natanggap [kami] we did the usual interviews and we got an offer. I joined BDO Seidman LLP in US in 2004 and worked there for about a year and a half, and then I went to RSM which is the foreign affiliate of Reyes Tacandong and Co. for four and a half years, and finally I went back to the Philippines in 2011 and joined KPMG - that pretty much started the journey to partnership. ”



BATCH graduated march 2001
board exam may 2002 to top notch top 21

What inspires you to get up every morning?

"Pag bata ka pa kasi, katulad ninyo, you probably don't know what to do sa mga bagay-bagay so if there is somebody there that will guide you, inspire you, and motivate you probably things will be a little bit easier."

"Nung college what inspires me is yung pupunta ka dun sa gilid sa may malapit sa pool tapos mag to-tongits kayo sa may football field. Usong pa sa time naming nun yun tapos billiards, yung mga ganon - all about spending time with your classmates. I grew up in the province eh, so when I got to San Beda I really don't know anyone, yung mga ganong activities helped me to build that bonding with my classmates. But siyempre other than that, it's because you have that goal of passing the CPA [board exam] and graduating with honors "sana" pero di naman natuloy."

"The people that I work with inspires me to wake up every morning."

"In audit there are a lot of challenges, problems or issues to be fixed and of course you will be working with a number of people, so what really inspires me to wake up every morning is to be with the team."

How were you able to transform yourself into who you are now?



"It's all about achieving what you want. Everything starts with a dream."

"If you really want to achieve that dream, you will do everything and dun ka lang naka focus, dun ka lang naka concentrate. If you want to get a grade of 1.00 in financial accounting, siyempre what would you do? Mag aaral ka diba? You'll do everything to achieve that 1.00 grade."

Did you aspire to be a CPA when you were younger?

"Hindi eh, if you recall yung mga slumbook nung bata ka pa (Facebook na kasi yun ngayon eh) yung pag tintanong ka ng what is your ambition? [Ang] lagi kong

sinasagot [is] I want to be a doctor. It has been the ambition hanggang 4th year high school ako because when I applied for entrance exam sa mga schools I always apply for courses that are preparatory to medicine so [to name a few] MedTech, BS Bio, but then I realized na parang mahaba yun eh, kasi probably four years plus specialization so by the time na natapos ka na, trenta ka na non, so parang medyo umatras ako kasi I don't want to spend the first 21-30 [age bracket] phase of my life studying. It doesn't make any sense to me so I decided [na] sige na nga accounting [nalang] siguro pwede na [to]. Well to be honest, I don't have any Tito's or Titas na CPA pero may accountant naman or accounting graduate but they never passed the CPA [board exam] so I don't have any idea on ano ba ang ginagawa ng isang CPA."

Do you remember your best Professors?

"Of course. Si Mr. Joffre Alajar, he was the one who really inspired during 1st and 2nd year. Malakas ako kay Joffre and if u recall meron tayong tinatawag na PAPAT diba I think during my batch medyo mataas yung ranking ko sa papat."

"There was even a time na ayoko mag P.E. [at] ayoko din mag ROTC so I joined the San Beda band also for scholarship. There were a number of games that are being held on a Saturday, eh pag 3rd year



and 4th year ka na may mga classes ka on Saturdays. Rather than losing my scholarship, umattend ako nung games. Eh si **Professor Ireneo** was my professor in theory of accounts, nagalit na siya sa akin because I was always absent so bumagsak ako. Ang ginawa ko noon, I talked to Mr. **Joffre Alajar** and I think I cried and begged para lang kausapin niya si **Professor Ireneo**, so kinausap ni Sir Alajar and fortunately tinanggap ako ulit and fortunately hindi nako bagsak and I graduated on time."

How was Atty. D before?

"Hindi ko alam kung anong... though may point naman yung ginagawa nya siguro? [hahaha]. Kasi si Atty. D, kabisado niya yung lahat ng law books so kung magdadala ka ng libro dapat dalhin mo lahat, kasi kung dadalhin mo lahat ng possible law books hindi na sya mag tatanong tungkol don. So one time, I brought with me, I think negotiable instruments law yun, so I brought with me probably five law books.

So nakita nya sa klase and he called me sabi nya: "Mr. Baladiang" Tapos sabi nya: "Do you like birds?" - yun yung tanong niya which is totally walang kinalaman sa negotiable instruments law So sabi sabi ko: "Of course, I love birds, I even play with it" Tapos sabi nya: "That will do Mr. Baladiang"

That was my oral recitation, diba? Parang okay, yun na yun."

"We also had **Professor Oliver Bucao**. Hindi niyo na ata naging professor but he used to be our risk management partner noon and he used to be my professor in auditing theory and problems. Ang midterm grade ko noon is 64 eh diba 75 yung passing, sabi niya: "Alam mo Noel, yung 64 mathematically possible naman na pumasa ka pa eh" siyempre kinabahan [ako], baka hindi nanaman ako makaka-graduate kasi diba [if bagsak ako] uulitin ko yun, pero nagulat ako nung nakuha ko na yung final grade ko parang umabot ata ko ng mga



87 something, so medyo mataas pa rin from 64 na midterms to 87. Yun naman (**Prof. Bucao**) parang barkada lang namin siya. Ganon naman kasi sa Bida lalo na nung all-boys palang medyo hindi na naging ganon nung may mga babae na, pero before barkada lang. Meron pa kaming professor sa **StraMa** kasama naming nag inuman at videoke, I don't know if meron pading ganon and you know, that helped me a lot nung nag tratabaho na. Siyempre kahit na boss mo sila kelangan mo padin makipag halubilo. Yung mga ganong opportunities, like going out for a drink or sigarilyo. I learned smoking nung nasa Bida ako. Dati, when I was in high school to 1st year college, I hate smoking, pero siyempre peer pressure so natutunan kong mag yosi. Nung nasa **PwC** ako, 1st year andaming mga partners na nag yo-yosi so pagka natye-tyempuhan mo na nag yo-yosi sila, lalapitan mo lang tapos sabay na kayo mag yo-yosi, tapos mag kwe-kwentuhan, so nakakatulong din kahit pa-paano in terms of building relationships. Pero I'm not saying naman na you should smoke, hindi naman. Nag quit nadin ako, I haven't been smoking for a month, 1 month palang naman."

How was San Bida different from the other schools considering that it was an all-male school before

"Naaalala mo pa nung bata ka, diba

pag binigyan ka ng candy ano nararamdaman mo? Masaya diba? If we see girls, parang candy yan, pag pumasok sa school nagkakagulo na nako. Tapos siyempre pag lalaki walang drama suntukan diretcho ganon lang kasimple walang arte-arte. Tapos kasi normally pag lalaki wala gaano yung masyadong grade conscious so everyone help each other to pass. Pag nag kopyahan kayo walang nagsusumbong kasi lahat kayo tulungan. Brotherhood talaga, we will help each other go up." How about the specific events? "Siguro ngayon wala na yung interaction dati we go to Miriam and St. Paul to meet with the girls. Usap-usap lang ganon lang."

How is being a Bedista significant for you?

"Sa San Bida kasi laging ine-emphasize yung values. First year ka palang sinasanay ka na sa ora et labora (prayer and work). I pray everyday, as a matter of fact, I even pray before I sign audit reports para lang humingi ng tulong na sana wala akong nakaligtaan [and] all [of] the issues were captured. Yung value ng prayer and dapat sa lahat ng ginagawa mo God should be the center of your life are the things that San Bida taught me."

Did you ever plan your success story when you were younger?

"I don't really consider my story as

a success story. Hindi pa, wala pa ako dun."

Though if I think about it, if you're a CPA in public practice parang pag naging partner ka yan na yun, wala na mas hihigit pa siguro dyan pero hindi pa siguro ito yung success story ko. But talking about if I planned on being here, not really, kasi before I moved to US I was kind of thinking na walang nangyayari sa career ko. Dati kasi gawa siguro ng four years na u only interact with guys, after taking the board nagka girlfriend ako at medyo nag mahal ng todo-todo at napabaya ko yung career ko, nahirapan akong balansehin to the point na I was thinking na if I don't succeed in being a CPA mag quik-quit nalang ako, mag papari nalang ako. Kasi kung hindi ako magiging successful how can I feed my family or build a family? So naisip ko nun magpapari nalang ako at least nun wala akong iisipin diba? Mabubuhay nako sa contribution [joke]."

"Pero dahil nagkaron ako ng opportunity to work abroad medjo gumaan nang konti yung buhay so pwede narin. I don't know if this is what I want pero I don't really plan, lagi akong biglaan, spontaneous lang, go with the flow. I can easily decide what to do. I don't really plan things na pinaglispan ko ng todo-todo."

"I always believe naman that even if you don't plan things as long as you put your heart into it mangyayari parin yun"

Sir Noel noted that he was the JPIA treasurer during his time and his batch made the current JPIA logo which they made in 2001 that we are still using now. The Franco Cup also started during their batch. He said that it was very essential to pass Sir Franco during their time. The qualifying exams were no match to the class of Sir Franco because if you fail his class, most likely you will shift to another course or transfer to another school because if you fail once, it is probable that you will fail again.

Do you consider your batch more studious?

"Wala ka lang choice kasi wala ka namang pwedeng gawin siguro bukod sa Pusoy dos at Billiards kaya more on interaction with other people."

"Siguro nung mga first two years super studious ako nag do-dorm kaya kaya ko kabisaduhin yung isang libro. Yung accounting 01 kabisado ko and even partnership and corporation, but after that I realized that there is more to life than studying. After that normal nalang, pumapasok ako and do practice problems paminsan minsan"

He said that even though they were not really grade conscious, he still had classmates who excelled even if they deny that they prepared for the exam.

"One example is yung may kaklase ko sabi nya di daw siya nakapag-aral kagabi kasi nag basketball siya tapos pag dating ng test results perfect sya. Pag nasa dorm kayo na mag ka-ka-klase grabe, may mga kaklase ka na sisilipin yung kwarto mo kung bukas pa yung ilaw para tignan kung nag-aaral ka pa so ang ginawa ako noon, tinakpan ko ng manila paper yung taas nung pinto ko para hindi nakikita na bukas yung ilaw para kunwari tulog na ako."

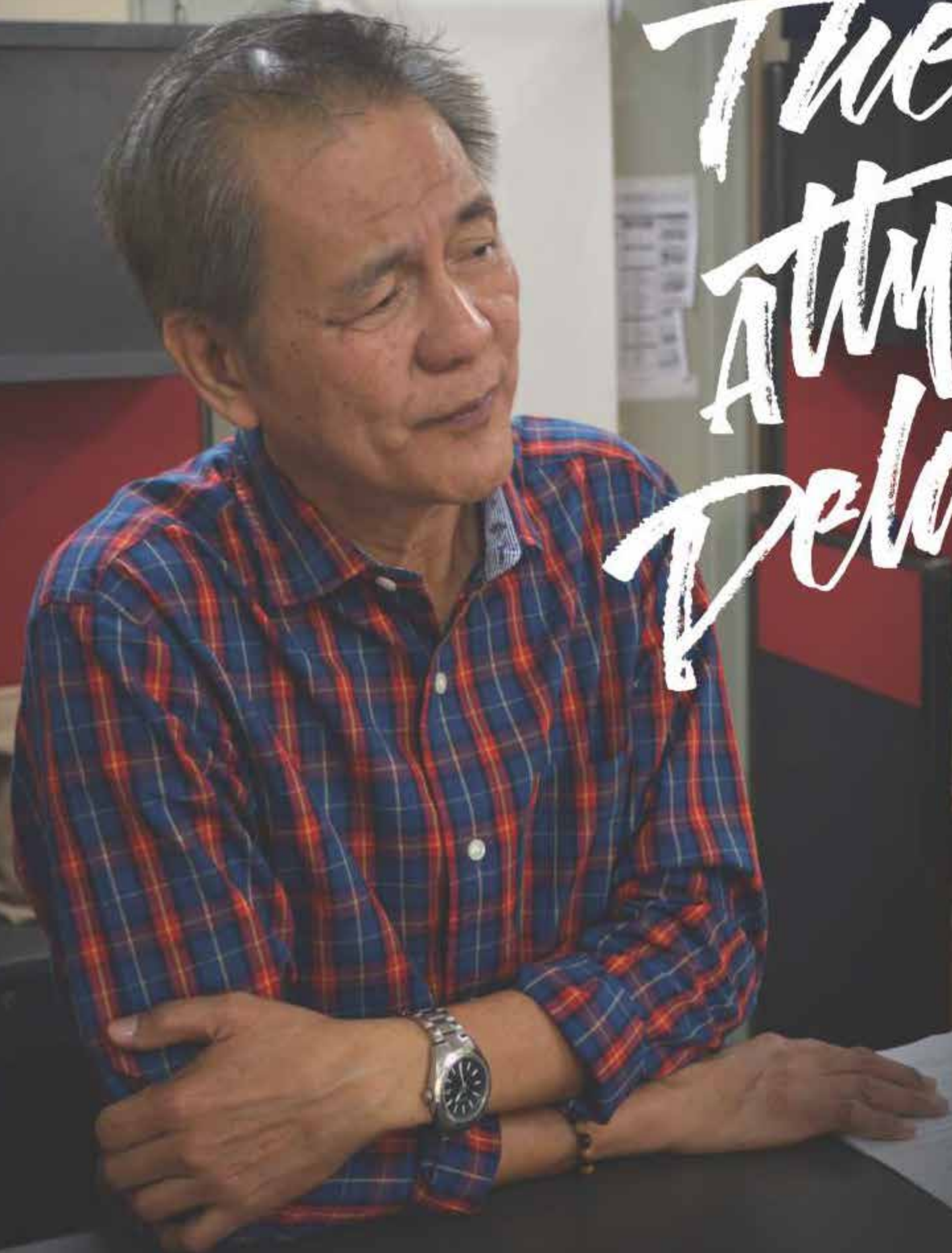
If you were given the chance to give an advice to a group of young people what would it be?

"Kahit naman dito ngayon what I always tell sa mga staff na nakakatrabaho ko, don't be scared or afraid to work hard. Huwag kang matakot kasi at the end of the day ikaw parin naman yan eh, you'll benefit from working hard kasi it develops you."

"Katulad nyan pag lagi mo ginagawa ang isang bagay nagiging habit diba so pag naging habit mo na yan yung iba na makakatrabaho mo hindi na mahihirapan sayo kasi kusa mo nalang syang gagawin I always believe kasi in conditioning yourself. So pag bata i-co-condition mo yung bata na important yung ganitong bagay paulit-ulit hanggang sa maging automatic sakanya yun. Same thing sa work, paiba-iba ka ng makakatrabaho everyone has different approaches to things, but if you work hard and continuously work hard, mas magiging okay kasi if you work in a professional service firm at least for me yung basis ko kasi na maganda yung trabaho mo is if you made my life easier. Bawat level may kanya-kanyang role, so if you did your part well, gagaan yung buhay ko. If you're the boss, hindi magiging okay lahat pag hindi okay ang tao mo kasi you don't do everything of you're the boss, dun ka lang sa mga issues pero the most of the work is being done by your people down the level."



The Atm. De la



Dante Cruz

BY JESSA MAE LUNA

When I was a freshman, I was already oriented with the names of the professors that I should look out for.

And of course, Atty. D was on that list. He was number one actually, and I think all of us can relate to that.

Being in his class on my second year of college made a huge impact in my life and it changed the way I see learning. I was asking myself, how can one person who just asks us one question, and sometimes, if we're lucky, conducts great lecture, be terror? He isn't a terror professor, rather, I see Atty. D as a professor who gives you the same amount of respect that you give him, basically someone who is just in all aspects. In this interview, I was challenged because it was sort of spontaneous or as what our photographer said, it was a "Heart to heart talk" because I was asked to scrap all my prepared questions and randomly ask him.

Having been able to interview "The Atty. Dante Dela Cruz" was already an achievement for me. It wasn't easy to get his approval but it sure was **WORTH IT**. It was worth all the sacrifice and I hope that those who will be reading this will be inspired and motivated through the words of our favourite Atty. D.

Getting to know Atty. Dante Dela Cruz

Why did you choose Accountancy as your undergraduate degree?

"I was enrolled in a commerce course, and when you reach 3rd year you will make a choice, and I know accounting is the best for those taking up commerce and business administration. You will have a major eh, because then, we don't have BSA, ang meron noon commerce, business administration, and pag 3rd yr mag mamajor ka."

Atty. D was a working student during his college and law school days which he finished both on time. He said that he was very determined because since he grew up in the slums, he needed to juggle both work and academics. This is also why he wants to help his students succeed. He encourages them to pursue law or post graduate studies after they pass the CPA board exam.

Why did you go to law school?

"I want my mother and my grandmother to be happy. They want me to be a lawyer so, to make them happy, I went to law school."

Was it hard for you in law school?

"Wala namang madali na subject, but if you study well, magiging madali sya kasi prepared ka. Narealize ko na if you are prepared, hindi naman siya talaga mahirap, mahirap siya kasi hindi ka prepared. Dapat prepared ka because yung confidence mo sa sarili mo may be affected."

When he was asked how he managed to work and study, he answered "Kasi ang ginagawa ko lang naman nag aaral sa library if naka leave ako sa work."

After graduation from law school and while waiting for the results of the bar, he was already teaching accounting subjects.

How do you study?

"I study every day, did you notice up to now, I keep on reading and studying"

Do you want to write a book?

"I want to make a book but I don't have the time to make a book. Kung meron na akong time why not? Kasi pag book yan, babasahin yan ng mga students mo diba, at dapat matuto sila, so dapat paghirapan mo din na gawin. **Dapat andun yung puso, yung isip, at yung time, ganon dapat eh, puso, isip, at time, dapat present**"

Do you have an ideal student in mind?

"**All my students are ideal students. I consider them all ideal, na pwede sila, kumbaga sa diamond, pwede mo sila pagandahin.**"

How do you know if the course is for you?

"Probably during your 1st year of stay you may not be very sure that you want the course, but when

you are on the second sem of your first year of stay, you will already know whether that is the course for you, and the moment you pursue is because you want it."

What advice can you give regarding managing our time?

"If you want to study your subject then it's because you want to learn the subject. **Just concentrate.** Just like playing, you probably will not play for the whole day, you will relax, you will rest, you will eat, **so just concentrate on everything that you want to do, focus is the key, if you are concentrated then how can you go wrong?**"

"You want what you are doing, yun yun eh, gusto mo yung ginagawa mo"

"Pag nanood ka ng movie, at ayaw mo yung movie, probably you'll just go to sleep, you don't want it eh, but if you want it, you will probably pay attention"

What can you say about the student's ability to answer your questions/ study?

"Hindi ko naman alam paano nagaaral yung mga bata. **Ang basis ko lang, when we see each other in class, I expect you to be prepared,** on how you prepared, I did not know, hindi ko alam paano nag prepare eh hindi ko naman kayo binabantayan, so nalalaman ko yung preparation based on the answers they give sa quiz, sa recitations, at sa exam, ganon lang."

How should we study given that we have very limited time due to the number of subjects that we have?

"They have the time. Ano ginagawa nila pag Sabado't Linggo? How did they spend the time? That's the problem, so correctible, **kasi pag gusto mo naadjust mo eh.**"

"Parang maglulunch, pwede ka mag lunch ng 30 minutes, pwedeng 3 minutes, depende, nasasayo yun. Gusto mong malasahan ng husto yung kinakain mo 30 minutes, gusto mo lang magkalaman yung tyan mo ng di mo sya na feel 3 minutes pwede na eh. Kasi parehas lang naman ang ikoconsume mo ng 30 minutes at 3 minutes kaya lang saan mo sya naenjoy? San mo naintindihan yung food? In 30 minutes, not in 3 minutes, so akala mo parehas yung dating, kasi parehas yung intake eh, pero dahil 3 minutes mo lang to binasa mababaw lang, although pumasok, sandali lang, eto 30 min, except nalang kagaya ka ng iba na the moment you read may photographic memory ka, kung wala ka nun patience talaga."

What can you say about the distractions that the students of today face? (i.e. internet, social media, etc.)

"Hindi naman distraction yan e, taken positively, nakakatulong pa nga sainyo yan eh, mas mabilis na yung access niyo sa information, so hindi sya distraction. Nagkakataon lang na siguro sometimes na-o-over use niyo sila on other things, other matters"

Atty. D. said that we should really focus in making your parents happy and if that is our target, all else follows.

"If that is your target - making your parents happy, you will always be focused"

What advice can you give to those who are not fast learners and who feel like they're going to fail?

"Why will they fail? So what should be done? It is a correctible problem, the moment you can correct it, then correct it, it will be a matter of attitude. **Accept everything**"

"Maski 2 yrs pa yan, 'ke 3 years pa yan (being delayed), that's fine so long as you finish the course yun ang importante.

Kumbaga sumali ka sa marathon, you may not be the winner, what is important is you finish the marathon, you're still a winner because you are able to finish, not all will be top notchers only one will be number one, probably baka may tie, but **what is important is you finish. You pass the exam, same, CPA ka parin"**

"Pass the cpa board exam."

"Consider your years here in San Beda as your preparation for the CPA board exam and not merely for a BSA degree. Your 1st yr, 2nd yr, 3rd yr, and 4th yr will be the battles where through these battles you gain the experience, you gain everything you need for you to win the war, so sometimes **sa battles may sugat, what is important is you still continue,** you finish the course so that you are ready to face the war and you will win the war because you were able to hurdle all the battles, ganon lang eh."

What can you say to those who failed their subjects?

"I encourage them to continue and know what they want. It's alright that you fail sometimes, what is important is you will still pursue what you want. **Okay lang madapa minsan, ang importante you stand up.**"

Does the transcript of records matter?

"You see, the transcript of records will probably be used by others to get some information on who you are but it will really be of no significance when you are a CPA already. You are a graduate of Beda, so your credentials will be very impressive."

Graduate ka ng Beda eh, mabigat na credential yan, alam nila na yung



mga bata dito, nag aaral "

Given that the students now are not excelling in the board exam, what do you feel as a teacher?

"Sad pero okay lang, ang importante is, they want to succeed. Ang teacher, gusto mo lang naman makitang successful yung mga students mo, they're the fruits of your labor. **Just keep on motivating them.**"

Were you disappointed with the board exam results?

"I'm not disappointed, hindi naman ako nadisappoint eh, hindi lang ako masaya, **iba yun, yung disappointed sa hindi ka lang happy, kasi if you love your students, malungkot ka rin if you see them crying.**"

Why do you value being a Bedista? What does the line "Bedista ako" mean to you?

"Bakit nilo ba ako nakilala? - Because of Beda. I'm proud. **Ang Beda, i-tra-train ka to be a responsible person,** yun ang natutunan ko. Hindi ka basta-basta gumagawa ng decision ng wala kang basis or if wala kang support for that."

Is it mandatory to enter an accounting firm after being a CPA?

"Siguro yung right word is not mandatory but, **it will be of help.** Kasi kelangan matutunan mo yung practice eh. Better, mandatory hindi naman. **Ang mandatory – make your parents happy.**"

With regards to your career in the future, do you still plan to do anything aside from teaching?

Atty. D mentioned that he wants to stay in the academe because in practice it will require him to travel and compared to the academe, it is more fulfilling to help the students.

"Masarap sa practice, mas masarap sa academe, yun ngalang sometimes medyo hindi ka masyadong masaya pag may student na kulang yung naging preparation para makuha yung passing mark. Kala mo natutuwa ang teacher pag merong estudyante na medyo kulang yung nakukuhang grade? Hindi ka natutuwa, concerned ka talaga sa bata. Kaya lang, **after doing what you feel ay mga dapat gawin, kulang parin, ang magagawa mo lang bigyan ng payo yung bata.** Hindi naman kasi kagayang, well, pag may kaso, you want that your client will win the case, dito sa academe you want that your students will pass. Yan ang gusto mo. Sa academe kasi walang tala, hindi matatalo kasi yung estudyante mo pag na-achieve nya yung goal nya successful ka rin, walang tala. **Why is failure sometimes difficult to accept? - Because no one prepares to fail. So preparation is the key to avoid failures.**"

"Dapat andun yung puso, yung isip, at yung time, ganon dapat eh, puso, isip, at time, dapat present."

What is your greatest achievement?

"Wala pa, let my students tell you. Kaya I keep on teaching"

He stressed that his achievement will be of his students, of what they have become after being under him.

"Kahit papano sana nakatulong ako sa kanila. Yun ang gauge eh – ang narating ng mga estudyante mo."

"Eh diba kahapon, ang ngayon ay bukas, at bukas, ang ngayon ay kahapon, so na-experience mo na ang kahapon at nararanasan mo na ang ngayon, so pwede mo nang gamitin ang nakita mo kahapon, at ang nararanasan mo ngayon, para mapaghandaan ang isang magandang bukas."

magandang bukas."

To wrap it all up, when I asked Atty. D how does it feel to be valued by the San Beda Community and anywhere else, he just answered that he shouldn't be the one to answer that question but rather, ask those who do value him because we will get the answer from them. After this interview, we could see a different side of Atty. D. We may have been given an opportunity to take a peek on his perspective, but what makes Atty. D stand out even if his feet is on the ground will always be a mystery. This professor will always be significant and his methods will always be relevant. In whatever encounter we may have with him, we will always learn something. For those who haven't been under Atty. D, brace yourselves, you're in for a rollercoaster ride!



MENTOR

ALL OF US WHO CAME BEFORE YOU HAVE GONE THROUGH THE SAME RIGORS AS YOU AND IF WE WERE ABLE TO MAKE IT, SO CAN THE YOUNGER GENERATION. ALL IT TAKES ARE DISCIPLINE, SACRIFICE, AND MENTAL TOUGHNESS TO BE ABLE TO MAKE IT AS A BEDAN CPA. I LOOK FORWARD TO SEEING YOUR NAMES IN THE ROSTER. ANIMO SAN BEDA.

PROF. MICHAEL JOHN RUBIO



ATTY. DANTE DELA CRUZ

"MY DEAR STUDENTS, WHAT YOU HAVE NOW IS GOD'S GIFT TO YOU, WHAT YOU WILL BE IN THE FUTURE IS YOUR GIFT TO GOD AND REMEMBER EVERY TIME YOU PRAY, THE GATES OF HEAVEN WILL OPEN AND YOU WILL SEE THE BRIGHT SIDE OF LIFE AND IT IS ALSO MY WISH THAT THE BEST OF YOUR PAST BE THE WORST OF YOUR FUTURE, JUST REMEMBER MAKE YOUR PARENTS HAPPY AND PROUD AND YOU WILL BE SUCCESSFUL"



PROF. MICHAEL TIU

"SUCCESS IS NO ACCIDENT. IT IS HARD WORK, PERSEVERANCE, LEARNING, STUDYING, SACRIFICE AND MOST OF ALL, LOVE OF WHAT YOU ARE DOING OR LEARNING TO DO". - PELE



DR. JACKQUI MORENO

THE DEPARTMENT HAS RECENTLY ADOPTED THE INSPIRING LINE: "MENTORING THE BEDAN CPAS". IT IS TO BE MADE CLEAR THAT MENTORING AND INSTRUCTING ARE NOT THE SAME. TEACHERS ARE SOMETIMES REFERRED TO AS "INSTRUCTORS". THEIR ROLE INCLUDES DELIVERY OF LESSONS AND GIVING OF DIRECTIONS. ONCE THE SUBJECT HAS EXECUTED THE INSTRUCTIONS WITH CARE AND ACCURACY, THE INSTRUCTOR HAD SUCCESSFULLY DONE HIS PART. MENTORS, ON THE OTHER HAND, ARE "ADVISERS" OR "GUIDES" WHOSE DUTY DOES NOT END IN INSTRUCTION. MENTORING INVOLVES AFFECTING THE STUDENT BEING GUIDED, NOT ONLY ONE'S MIND BUT THE PERSON AND BEING. IN MENTORING, THE INDICATOR OF SUCCESS IS OBSERVED WHEN THE SUBJECT HAS GROWN POSITIVELY DIFFERENT FROM ONE'S OLD SELF. THE COMPETENT FACULTY MEMBERS OF THE DEPARTMENT OF ACCOUNTANCY AND TAXATION PRESENT A GOOD MIX OF THE SEASONED AND DYNAMIC PRACTITIONERS WHO ARE SINCERE IN UNLEASHING THE YOUNG AND ETHICAL PROFESSIONALS OUT OF OUR ASPIRING BEDANS. THEY ARE YOUR MENTORS!

DR. JOFFRE ALAJAR

YOU ARE ENROLLED IN THE RIGHT COURSE AND IN THE RIGHT SCHOOL. THERE IS A PRICE THAT YOU HAVE TO PAY FOR BEING HERE IN SAN BEDA TAKING UP ACCOUNTANCY. YOU'VE GOT TO STUDY VERY HARD. I CAN ASSURE YOU THAT EVERYTHING IS WORTH IT!



PROF. GEORGE ONG



PROF. FRANCIS VILLAMIN



PROF. ALBERT RIVERA



SHAKERS



PROF. JOSE IRENEO

"IF YOU WANT TO BE SUCCESSFUL, WORK HARD AND STAY FOCUS ON YOUR OBJECTIVE"

PROF. ZENaida VERA CRUZ MANUEL

WHEN I ENTER MY CLASSROOM, I SHED ALL MY PERSONAL PROBLEMS, AND PUT ON MY ROBE AS CHRIST'S DISCIPLE THROUGH BEING A PROFESSOR. I BELIEVE THE CLASSROOM IS A VERY GOOD VENUE FOR ONE TO FULFIL GOD'S MISSION AND PLAN. AT THE END OF THE DAY, I JUST HOPE MY STUDENTS HAVE LEARNED WELL FROM ME. I WANT THEM TO BE SUCCESSFUL IN LIFE, BUT I DO NOT MEAN THAT THEY SHOULD BE AFTER THE MONETARY GAINS ONLY SINCE THAT IS NOT THE PRIMARY PURPOSE OF LIFE. "SEEK AND SERVE GOD FIRST, HE WILL PROVIDE FOR YOUR NEEDS". AFTER 72 YEARS, BELIEVE ME, GOD GIVES MUCH TO THOSE WHO GIVE MORE I MEAN GIVE TIME TO OTHERS. GIVE TIME TO YOURSELF. THIS IS MY MESSAGE FOR ALL COLLEAGUES AND STUDENTS. SKILLS, VALUES, AND KNOWLEDGE- I THINK THE LORD GAVE US MUCH OF THESE. USE THEM WELL!!!



PROF. NORMA DE LEON

DO NOT TAKE UP ACCOUNTING BECAUSE PEOPLE TELL YOU TO. YOUR CALLING IS WHERE YOUR STRENGTHS INTERSECT WITH YOUR PASSION

"WISH YOU ALL THE BEST."

PROF. LOUISITA ARISTORENAS



PROF. ALFRED BERBANO

SUCCESS IS SWEETER IF YOU WORK HARD FOR IT. ALLOW ME TO SHARE WITH YOU THE 4PS TO BE A CPA.

1. PURPOSE (ANO BA TALAGA ANG GUSTO MO?)
2. PREPARE (DAPAT MAG ARAL KA)
3. PATIENCE AND PERSEVERANCE (MAHABANG PASENSYA AT PAGTYATYAGA)
4. PRAY (KAIBIGANIN MO SI LORD)

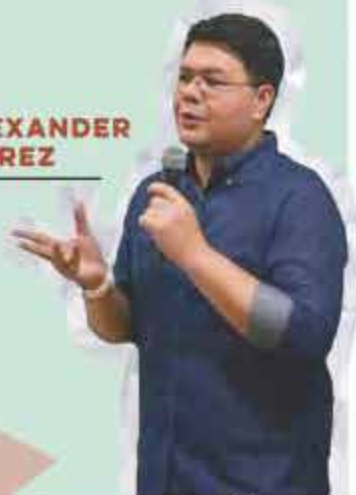


PROF. REGGIE UKOL

PROF. JAN MARCUS TANG



ATTY. ALEXANDER SUAREZ



MINIP

DISCIPLINE: PRIORITIZE WHAT NEEDED TO BE PRIORITIZED.

ENJOY: THIS WILL BE YOUR LIFE, JUST ENJOY THE JOURNEY.

PATIENCE: ACKNOWLEDGE THAT IT WILL NOT BE EASY BUT WITH AN ATTITUDE OF "LET'S DO IT ONE MORE TIME" YOU MAY BE ABLE TO GET THROUGH.

HAVE FAITH: AT THE END OF THE DAY, BELIEVE THAT IT'S GOD'S WILL THAT YOU ARE IN THIS COURSE.

PROF. MARK BENEDICT GUIA



PROF. ZEUS A. ABOY

FOCUS ON LEARNING THINGS AND PREPARING NOT JUST TO PASS THE CPA BOARD EXAMINATION BUT EVENTUALLY TO EXCEL IN YOUR CHOSEN FIELD, BE IT IN PUBLIC PRACTICE, COMMERCE AND INDUSTRY, ACADEME AND GOVERNMENT. ALWAYS BEAR IN MIND THAT YOU PLAY A VITAL ROLE IN OUR COUNTRY'S GROWTH BY ENSURING THAT YOUR CLIENTS OR THE COMPANY YOU WILL WORK WITH PAYS THE CORRECT AMOUNT OF TAX. THAT WAY, YOU CAN BE PROUD OF YOURSELF AND OF YOUR PROFESSION.

PROF. MARIA LANI ESTRELLA

GREETINGS OF PEACE & HAPPINESS TO ALL ACCOUNTANCY PROGRAM STUDENTS!

THE SUBSTANTIAL KNOWLEDGE & SKILLS, APPROPRIATE VALUES & ATTITUDE THAT SAN BEDA COLLEGE IS GENEROUSLY PROVIDING YOU, MADE ME FEEL REASONABLY CONFIDENT & FULLY ASSURED THAT EACH ONE OF YOU IS NOT ONLY BEING PREPARED FOR THE C.P.A. LICENSURE EXAMINATIONS & SUBSEQUENT CAREER IN ANY OF THE ACCOUNTANCY FIELDS, BUT MORE SO FOR A CHRIST-CENTERED & GRACE-FILLED PERSONAL LIFE! WHETHER WITHIN & BEYOND SAN BEDA, REMEMBER TO ALWAYS LIVE A LIFE OF COMPETENCE, INTEGRITY & COMMITMENT!



PROF. JAYSON CHIO

BE GOOD EVEN IF OTHERS ARE NOT. BE RESPONSIBLE EVEN IF OTHERS CHOOSE NOT TO BE. BE UNDERSTANDING AND PATIENT DESPITE THE PAIN. BE THE BEST VERSION YOU CAN BE, THE THREE LETTERS AND THE DIPLOMA DOESN'T MAKE YOU ONE, BUT IT DOES ENHANCE AND BUILD YOUR CHARACTER. AT THE END OF THE DAY, BE THE BEST SON, BROTHER, FRIEND, PARTNER, AND MOST IMPORTANTLY, BE THE BEST YOU. WE CAN'T TOTALLY CHANGE THE WORLD BUT WE CAN MAKE IT A BIT BETTER.

PROF. WILLIAM GUZMAN

DREAM BIG AND ALWAYS BELIEVE IN YOURSELF. THINK POSITIVE AND DON'T BE AFRAID TO FAIL AS LONG AS YOU ARE LEARNING.



PROF. REX BANGGAWAN

BUILD YOURSELF TO BE ONE OF THE BEST. DO NOT FOCUS ON GRADES BUT IN ACQUIRING AND DEVELOPING GENUINE COMPETENCIES. AIM, PRAY, WORK, ASSESS AND ADJUST.



PROF. CRISTY ALLAUIGAN

"DON'T WASTE YOUR TIME ON JEALOUSY. SOMETIMES YOU ARE AHEAD SOMETIMES YOU ARE BEHIND. THE RACE IS LONG, AND IN THE END, IT IS ONLY WITH YOURSELF"



SHAKERS

ORA ET LABORA. NEVER FORGET WHAT THE SCHOOL HAS TAUGHT YOU. BE GOOD MEMBERS OF SOCIETY. AIM HIGH! GOD BLESS YOU MY DEAR STUDENTS.

ATTY. JOSE FERNANDO LLAVE



BEING AN ACCOUNTANCY STUDENT IN A WORLD OF THE FOURTH INDUSTRIAL REVOLUTION (CHARACTERIZED WITH CYBER-PHYSICAL SYSTEMS), THE NEED TO MASTER THE RUDIMENTS OF THE ACCOUNTING, FINANCE, TAXATION AND BUSINESS IS WARRANTED. YOUR TECHNICAL SKILLS DEVELOPMENT THROUGH READINGS, PRACTICE PROBLEMS AND COLLABORATIVE LEARNINGS SHOULD BE YOUR UTMOST CONCERN. FURTHERMORE, YOU SHOULD EXPLORE OTHER LEARNING OPPORTUNITIES FOR CRITICAL, ANALYTICAL, WIDER AND RISK-BASED PERSPECTIVES. EVERY HURDLE IN YOUR SCHOLASTIC JOURNEY MUST BE TAKEN AS BUILDING BLOCKS, NOT ONLY IN SECURING THE ELUSIVE CPA TITLE, BUT EVENTUALLY IN BECOMING AN ACTIVE, RELEVANT, GLOBALLY COMPETITIVE, FULLY HUMAN, FILIPINO BEDAN ACCOUNTANT.



PROF. PAULINE KRISTINE FULGENCIO

"SUCCESS DOES NOT DEFINE A PERSON BUT ON HOW YOU WERE ABLE TO STAND UP DESPITE NUMEROUS FAILURES. NEVER QUESTION GOD'S PLAN FOR US. IT MAY NOT BE GIVEN TO US IN THE WAYS WE WOULD ALWAYS WANT IT TO BE BUT GOD DEFINITELY HAS A BIGGER AND BETTER PLAN THAN WHAT WE HAVE WITH OURSELVES."

ATTY. PAUL VEHEMENTE



TO OUR FUTURE BEDAN CPAS: PLEASE REMEMBER THESE:

COMMITMENT - PREPARATION - ALMIGHTY GOD.

COMMITMENT REQUIRES UNDIVIDED ATTENTION AND FOCUS TOWARDS BECOMING A HIGH-CALIBER BEDAN CPA - IT MEANS PRIORITIZING AND EXERTING ALL EFFORTS TO ACHIEVE THIS DREAM YOU MAY EXPERIENCE TEMPORARY SETBACKS AND GET SIDE LINED OR DISAPPOINTED ONCE IN A WHILE, BUT STAY FOCUSED! A FIRM COMMITMENT WILL GET YOU BACK ON TRACK. THAT IS WHY YOUR PURPOSE OF BECOMING A CPA MUST BE CLEAR AND FOUNDED ON SOMETHING STRONG AND STABLE. EXTRAORDINARY PREPARATION RESULTS IN EXTRAORDINARY PERFORMANCE. THE OPPOSITE IS THE SAME. PREPARE HAPHAZARDLY AND WE ALL KNOW WHAT TO EXPECT. BUT THE LONG ROAD TO BECOME A CPA STARTS WITH AN EXCELLENT HABIT OF ALWAYS COMING TO CLASS PREPARED. THAT IS THE KEY. PREPARE EVERY DAY. BACKED WITH A STRONG COMMITMENT, YOUR DAILY PREPARATION SHOULD BE AN ENJOYABLE AND EXCITING JOURNEY.



PROF. JEPHTE MUÑOZ



PROF. DENNIS SANDOVAL

EIGHT TIPS TO KEEP IN MIND TO TRANSFORM A BSA BEDAN STUDENT TO BECOMING A CPA

1. NEVER UNDERESTIMATE YOURSELF.
2. DO THINGS NOW THAN LATER.
3. CHEW UP YOUR STUDY ONE SMALL CHUNK AT A TIME.
4. LEARN TO READ FAST WITH HIGH LEVEL OF COMPREHENSION.
5. MEMORIZE USING YOUR OWN ACRONYMS.
6. REWARD YOURSELF WHEN YOU FINISH A TASK.
7. REALIZE THAT LEARNING NEW THINGS IS NOT THAT EASY.
8. DO NOT BE DISCOURAGED IF YOU DON'T UNDERSTAND THINGS AT FIRST TRY.

Meet the AUDITING FIRMS

By Jessa Mae Luna



Ever since we were first year students, we have been told that joining auditing firms after passing the CPA board exams and staying therein for a good few years will provide us good training as professionals. Aside from the varying features of every auditing firm, the pros and cons such as the nature, perks, facilities, benefits and organization culture should also be taken into consideration. To provide a sneak peak, the Auditorial team assessed some of the largest auditing firms in the country that every BSA major who is aspiring to be a professional in the field of public practice might have already heard about.

INTEGRITY
TEAMWORK
PASSION FOR
EXCELLENCE
PERSONALIZED SERVICE
CONCERN FOR PEOPLE

"We are committed to delivering exceptional client service"

BDO provides audit, tax, and financial advisory services to businesses across the world.

The company's deep commitment to client service is matched only by their in-depth knowledge of the issues that affect both individual businesses and entire industries.

"We are our clients' dedicated business partner committed to provide world class assurance, advisory and tax services"

BDO ROXAS CRUZ TAGLE AND CO. is a firm that provides high quality audit & assurance, tax, business advisory & risk management services

- Caters to local and international businesses in key industries
- Values clients whose interests are of paramount importance
- Adheres to the highest standards of the profession and observe ethical and moral practices
- The employer of choice of top caliber and dynamic accountants and other professionals who aspire to be leaders in their respective professions
- Creates value and generate optimal returns to stakeholders

A network you know can deliver

The BDO Network is a worldwide network of accounting firms with each independent member firm serving local and international clients.

BDO International Ltd. is structured to encourage the sharing of skills, ideas and best practices. Partners of the member firms are highly regarded in the financial and business communities of their respective countries, and many of them hold leading positions in their professions' national and international governing bodies.

In the Philippines, BDO Roxas Cruz Tagle and Co. consists of highly experienced staff, with offices in major cities nationwide.

AUDIT
BUSINESS
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NATIONALLY:

15 PARTNERS



working with highly
EXPERIENCED CPA STAFF



4 OFFICES
MAKATI
CEBU
CAGAYAN DE ORO
BACOLOD

The BDO network allows you access to the resources necessary to tackle any business issues you may encounter in the Philippines or overseas.

BDO ROXAS CRUZ TAGLE AND CO. provides value for fees to suit your needs

AUDIT SERVICES

Audit of Financial Statements
Financial Due Diligence
Limited Review
Agreed-Upon Procedures
US GAAP / IFRS Reporting

TAX SERVICES

Tax Compliance
Tax Due Diligence
Tax Planning
Regulatory and Corporate Services
Transfer Pricing and International Tax Services
Estate and Family
Wealth Planning
Customs Services
Tax Seminars

CONSULTING

Internal Controls Improvement

Business Process Review
Governance, Risk and Compliance Services
Systems Implementation Support Services
Information Security Review
Vulnerability Assessment and Penetration Testing
Service Auditor Reporting (i.e. SSAE 16, ISAE 3402, SO Reports)
SOX 404 Attestation and Assistance
Transaction Advisory
IFRS Advisory

BUSINESS SERVICES & OUTSOURCING (BSO)

Financial Statement Reporting & Analysis
Payroll Solution
Tax Outsourcing (Tax Returns Preparation and Submission, Staff Loan Arrangements)
Outsourcing of CFO/Accountant
Transaction Processing
Internal Audit Outsourcing
Risk and Compliance Outsourcing
Other Administrative Services (Secretarial Procurement, HR Helpdesk Support)



As of February 2017

ISLA LIPANA & CO.

Isla Lipana & Co., the Philippine member firm of the PwC global network, helps organizations and individuals create the value they are looking for. It has a network of firms in 157 countries with more than 208,000 people who are committed to delivering quality in assurance, tax and advisory services.

Isla Lipana & Co is PwC in the Philippines

PwC refers to the Philippine member firm, and may sometimes refer to the PwC network.

"PwC" is the brand under which member firms of PricewaterhouseCoopers International Limited (PwCIL) operate and provide services.

Isla Lipana & Co. performs audit, taxation, advisory and Japanese business services

We deliver quality services to our clients through our main office in Makati City and our branch office in Cebu. We now have 27 partners and over 800 professional staff

Isla Lipana & Co. have provided professional services in the Philippines for 94 years. Its main tagline: "Building relationships, creating value" denotes that PwC aims to create lasting relationships to its people and impact their lives both inside and outside of their professional career

Furthermore, Isla Lipana & Co. is known for its "work-life balance" concept wherein it tries to provide its people the highest flexibility they need in both work and personal life.

The firm's current policies require their workforce to go home by 10:00 PM during busy season and 8:00 PM during slack season so that they could have more time with their families and for their leisure. It also provides their employees fun activities outside their usual daily routines. Every October, an event called "Funtastic Friday" is held where people can dress up as their favorite fictional character (a chance where you can be Superman, Harry Potter or your favorite Disney princess in your workplace). The firm's value for work-life balance aims to improve the working culture and bond in the organization.

PwC Offices:

Makati City

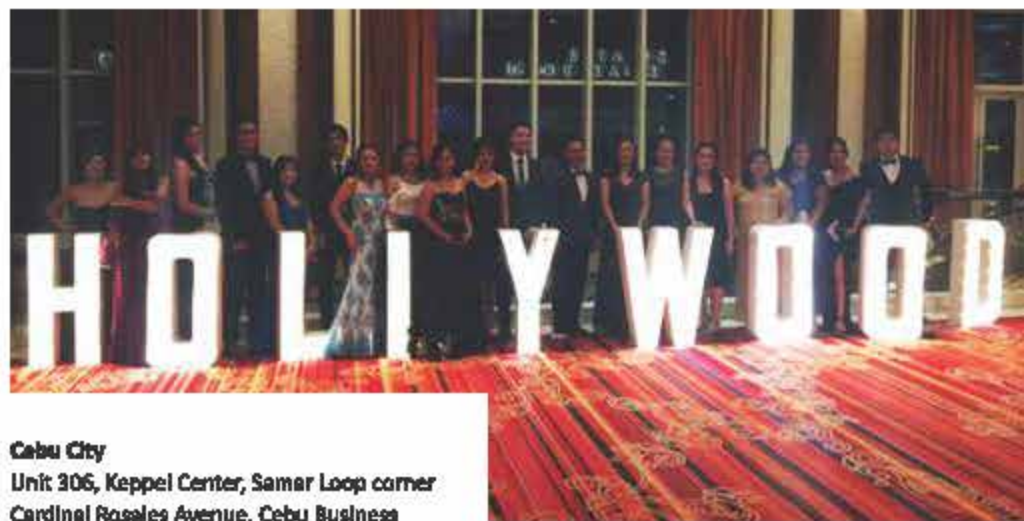
29th Floor Philamlife Tower
8767 Paseo de Roxas, 1226 Makati City
Telephone: +63 (2) 845 2728
Facsimile: +63 (2) 845 2806



Isla Lipana & Co./PwC Philippines celebrated with the City of Nolo, which gathered more than 2,000 bikers for their annual bike festival #BikeNolo



Family Day - Funtastic Friday 2016: Making the world a better place - Halloween Party People, places, events, real or fictional that show us how the world can be a much better place. It's another Funtastic Friday in PwC



Cebu City

Unit 306, Keppel Center, Samar Loop corner Cardinal Rosales Avenue, Cebu Business Park, 6000 Cebu City
Telephone: +63 (32) 233 5020 • +63 (32) 233 5022 • +63 (32) 231 6464
Facsimile: +63 (32) 233 9615

PwC Philippines Christmas Party Lights, camera, party! The firm celebrates Christmas with a party that creates a Hollywood feeling for everyone!

KPMG R.G. Manabat & Co.

**ANTICIPATE.
INNOVATE.
DELIVER.**



▲ KPMG R.G. Manabat & Co. celebrated the International Women's Day with an empowering and inspiring forum



KPMG R.G. Manabat & Co. (KPMG RGM&Co.) is the Philippine member firm of KPMG International. It is one of the fastest-growing practices in the Philippines and among the KPMG practices in the Asia Pacific region.

It has been recognized by the International Tax Review as a Tier 1 tax practice, Tier 1 transfer pricing practice, Tier 1 leading tax transactional firm and the National Transfer Pricing Firm in the Philippines in 2016.

The beginning of the KPMG RGM&Co. story dates back to 2007. From 250 people, KPMG RGM&Co. now boasts of 1,000 dedicated employees housed in its own building, the KPMG Center.

R.G. Manabat & Co., CPAs, is a member firm of the KPMG network of Independent member firms. KPMG International, a Swiss cooperative, is one of the leading and fastest growing audit and advisory services firms in the country today. The Philippine firm steadily expands its reach by providing quality service through information technology and market intelligence and by harnessing its vast intellectual resources.

They are also active in participating in social events and issues like celebrating the International Women's Day and they have events within the company to create a bond between their employees. International Women's Day Forum. They also have KPMG Perspectives which is published every Monday in the Banking and Finance section of the Business Mirror.



KPMG celebrated this year's day of hearts with nothing but sweet surprises. It was indeed a good morning as everyone was welcomed with chocolates and treats. Heartwarming tunes also filled the KPMG Center as the KPMG R.G. Manabat & Co. Singers serenaded the Firm's partners, principals and fellow employees.



▲ Tax and Corporate Updates seminar
The session was helpful to finance heads, controllers, accounting and treasury personnel, and compliance and legal officers in further understanding the current updates that will enhance and equip them in managing tax and corporate strategies for taxable year 2014.



▲ 2015 Sportsfest - Basketball Tournament Opening/RGM&Co. 2015 Health and Wellness program for professionals
The company continues to hold a health and wellness program each year to help professionals maintain a healthier and more productive lifestyle.

Main Office

The KPMG Center
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Makati City 1226 Philippines
Telephone No.: +63 (2) 885 7000
Fax No.: +63 (2) 894 1985 / 816 6595

BRANCH OFFICE:

- SUBIC
- BACOLOD
- CEBU
- ILOILO



#BDU1LoveCourtNight #KPMGRGMCo10

It's a love-filled Friday night in KPMG as Business Development Unit (BDU) 1 gather for its first ever social event. United in a room filled with lights and cozy ambiance after a long work week, there's definitely no better way for BDU 1 to express love and to celebrate the much-awaited weekend than to unwind through an acoustic jamming session.

KPMG R.G. Manabat & Co. commemorates the passion and death of Christ with the Ash Wednesday mass attended by KPMG RGM&Co. partners, principals and professionals, presided by Fr. Arvin Paz, SDB.



KPMG RGM&Co.'s Spectacular Summer Escape



SGV & CO. (SYCIP GORRES VELAYO & CO.)

**GET INTEGRITY, RESPECT AND
TEAMING
LEAD
BUILD RELATIONSHIPS
ENTHUSIASM**

"The Greatest legacy of SGV to the country is the quality of its people" – Washington SyCip

SGV & Co. became a member practice of Ernst & Young Global Limited on June 6, 2002. The firm's track record has remained unmatched in the region. It has accumulated invaluable resources in their 70 years of operations – highly qualified and competent staff, state-of-the-art facilities and an enviable International network.

Established in 1946 as W. SyCip & Co., the Firm changed its name twice: first in 1947 to SyCip Velayo Jose & Co., and again in 1953 to SyCip Gorres Velayo & Co. (SGV & Co.). To date, SGV & Co. is the

Philippines' largest multidisciplinary professional services firm with eight offices across the country. The firm employs nearly 6,000 professionals from various disciplines.

In joining SGV, applicants are free to choose their career path may it be in Advisory, Risk Assurance, Consulting or Tax. Moreover, learning doesn't stop because SGV offers scholarships to their employees so there are endless opportunities with SGV.

SGV also promotes Work life balance and has a number of events and activities for their employees.

Activities and organizations in SGV

- You work and sing. For their auditors who have talent in singing SGV establish SGV glee club. The firm provides free voice coach and a chance to perform in different events inside and outside the firm.
- SGV acting workshop
- SGV bowling tournament



- SGV free Zumba Class
- SGV Got talent - a contest done every year to showcase the different talents of their Auditors

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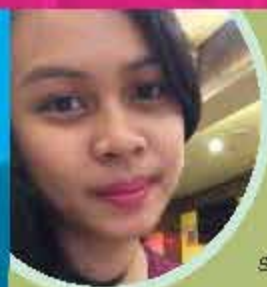


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MOST DESIRED



EMPLOYERS

AMONG FILIPINO JOBSEEKERS

By Merinel Maribojoc

The top three corporations on the list have been consistent and are still immovable. They are still considered the most wanted companies to work for. During 2016, the two giant companies Ayala Land Inc. and Google Philippines made its way into the top.

According to a JobStreet survey, salary and incentives are on top of the list of those seeking jobs in different companies. Aside from these, the people also wanted career-enhancing training and

development opportunities.

Fresh graduates and those with less than a year experience would prioritize their career development, according to JobStreet.

Lastly, it was also pointed out by Job Street that because of the availability of information on the Internet, people aspiring to be a part of a company had their perceptions which helped them make their decisions as to where they would want to work.



SAN MIGUEL CORPORATION

SAN MIGUEL CORPORATION

San Miguel Corporation is one of the Philippines' largest and most diversified conglomerates, generating about 5.1% (as of 2015) of the country's gross domestic product through its highly integrated operations in beverages, food, packaging, fuel and oil, power and infrastructure.

San Miguel is one of the nation's largest employers, with a direct workforce of over 18,000 employees. For each job created within the San Miguel system, many additional jobs are created through suppliers, distributors, retailers and other business partners. (sanmiguel.com.ph)

WHAT DO THEY SAY ABOUT SMC?

"There is a work-life balance in this company."

There is a pool of very good talents in the organization of different industries and best practices which makes this organization very competitive.

The organization allows free flowing of ideas and the management listens to the needs of the consultants

While the Telco business of this company is still in its build stage, there is a need to really establish a work culture that is unique and different from its core business which is food and beverage.

The most enjoyable part of the job is the camaraderie of the group and our regular fellowships which make the workplace fun.

Pros: Very good compensation with great benefits and opportunity for career growth

Cons: "No security of tenure as we are engaged as full-time consultants only" — *Head, Sales Channels - Sales & Distribution (Employee)*.
"Competitive peers" — *Graphic Artist and Marketing/Events Assistant (Former Employee)*

"Being involved in such a big corporation will present you with many opportunities. Also, you get to be involved in exciting events that in turn provide you with a possibility to widen your network within the professional industry."

new ideas and techniques to make the work easier and faster. I've learned how to communicate and how to conduct meetings with the high rank officials. I was also able to practice my skills in accounting by recording the man hours of the third party employees.

The Nestle management is well-organized. My co-trainees are responsible and all of them are willing to share their knowledge to others. As a trainee, analyzing how to maintain the safety of the employees in order to minimize accidents in the factory is what I consider the most challenging job.

For me, the most enjoyable part of the job is when I was assigned to be a part of the audit committee of Safety, Health and Environment wherein I was tasked to update files and visit every line of production.

Pros: "Trainee Allowance" — *Former intern*

"Nestle is a stable company that was able to grow fast and big in its industry around the globe due to its talented people having the right culture, principles, and systems."

Every day, work is always full of excitement and challenges that will allow you to share your knowledge, learn from others, and be motivated to do better, bigger, and work harder.

The opportunity is always there for you to take. The superiors are very professional and supportive to new ways of doing things.

Pros: Company stability, available resources for support, regular performance reviews, coaching, goal alignment, operational reviews, available trainings, good benefits

Cons: "Sometimes, too many organizational initiatives might be distracting the organization on carrying out its basic work functions." — *Co-Manufacturing Operations Executive (Former Employee)*



Nestle

Good Food, Good Life

NESTLE PHILIPPINES

Over a hundred years after it first started operations in the country, Nestle Philippines, Inc. (NPI) today is a robust and stable organization that is proud of its role in bringing the best food and beverage products throughout the stages of the Filipino consumers' lives. The Company

employs 3,700 men and women all over the country and is among the Philippines' top corporations. Its products are among of the top leading brands in their respective categories. (jobstreet.com.ph)
What do they say about Nestle Philippines?

"A typical day at work is learning



ACCENTURE IN THE PHILIPPINES

Accenture PLC is a global professional services company which provides strategy, consulting, digital, technology and operations services. A Fortune Global 500 company, it has been incorporated in Dublin, Ireland, since September 1, 2009. In 2016, the company reported net revenues of \$32.9 billion, with more than 394,000 employees serving clients in more than 200 cities in 120 countries. In 2015, the company had about 130,000 employees in India, about 48,000 in the US, and about 50,000 in the Philippines. Accenture's current clients include 94 of the Fortune Global 100 and more than three-quarters of the Fortune Global 500.

WHAT DO THEY SAY ABOUT ACCENTURE IN THE PHILIPPINES?

"I always encounter pressure spending almost 12 hours a day in the office. The hardest part of my job is spending most of my time at work. Even during rest days, we are required to report to the office. I learned many things in working with the company since everyday is a learning process in our environment. I enjoy working with different people, whether as an individual or a team. I can manage to do well since I am dedicated to my work."

—Data Transaction Associate (Former Employee)

"Accenture solves our clients' toughest challenges by providing unmatched services in strategy, consulting, digital, technology and operations. We partner with more than three-quarters of the Fortune Global 500, driving innovation to improve the way the world works and lives. With expertise across more than 40 industries and all business functions, we deliver transformational outcomes for a demanding new digital world."

Pros: Employee development
Cons: "Schedule" — Account Payable Transaction Analyst (Former Employee)



Unibank, Inc.

BDO UNIBANK, INC. is the largest bank in the Philippines, the 116th largest bank in Asia, and the 234th largest bank globally. BDO Unibank is also a member of the SM Group of Companies owned by Henry Sy.

The firm is a full-service universal bank. It provides products and services to the retail and corporate markets including lending (corporate, middle market, SME, and consumer), deposit-taking, foreign exchange, brokering, trust and investments, credit cards, corporate cash management and remittances. Through its subsidiaries, the bank offers leasing and financing, investment banking, private banking, Bancassurance, insurance brokerage and stock brokerage services. (Wikipedia.com)

WHAT DO THEY SAY ABOUT BDO UNIBANK?

"I know that the only permanent thing in this world is change but in BDO, change happens everyday. The nice location of the workplace is indeed beautiful and pleasant."

You can learn more by meeting new clients and different people. My co-workers are great. They are like family. As for me, the most enjoyable part of the job is the salary and benefits.

Pros: Meal pass and with Health and Dental benefits, Uniform, Medical Allowance, Grocery allowance in the form of Sodexo, until 16th month pay
Cons: "Too good to be true quote" — Account Officer (Former Employee)
Due to work load, you have no regret but to stay to finish the requirement" — Loan Assistant / Jr Assistant Manager (Current Employee)

"Serving clients is a fulfillment for me and I consider it as an accomplishment every time they are satisfied. I am happy every time they appreciate my extended services and assistance."

Meeting with different people is a great experience. On the other hand, what I consider the hardest part of my job is the limited advancement. The management offers employees with good remuneration package, though.





AYALA CORPORATION

(Spanish: Ayala y Compañía) is the publicly listed holding company for the diversified interests of the Ayala Group. Founded in the Philippines by Domingo Roxas and Antonio de Ayala during the Spanish colonial rule, it is the country's oldest and largest conglomerate. The company has a portfolio of diverse business interests, including investments in retail, education, real estate, banking, telecommunications, water infrastructure, renewable energy, electronics, information technology, automotive, healthcare, and management and business process outsourcing. (Wikipedia.com)

WHAT DO THEY SAY ABOUT AYALA CORPORATION?

"A typical day at work is opening your emails, scheduling meetings, arranging travel, processing payments, doing some team building exercises and other organizational developments for our division. The company I have worked for for 30 years was able to provide for me and my family. I had a focused career and was still able to balance my time for my family and work.

My co-workers were all supportive especially my bosses. I handled

seven bosses and provided for their administration needs.

I also worked with Marketing where I assisted in some of their marketing events, launches, media briefing, etc.

The hardest part of my job was letting it go as I availed a special retirement package where your age plus number of years of service equals 80.

I enjoyed my work, my bosses, my colleagues and friends and I hope that as I retire early at age 50, I am still able to apply everything I have learned and be able to share my talent and skills which I have learned along the way." — *Associate Manager (Former Employee)*

"I was really impressed with the way they provided training for new sales representatives and also how they were able to teach their own method to properly compensate the price amounts and benefits each customer will receive upon purchasing one of their residential properties.

Pros: Review task was simple and quick

Cons: "Set better expectations of our obligated tasks" — *International Marketing Officer (Former Employee)*



COCA-COLA FEMSA PHILIPPINES, Inc. (formerly Coca-Cola Bottlers Philippines, Inc.) is a Philippines-based company engaged

In bottling and distribution of Coca-Cola soft drink brands. It is among the ten biggest Coca-Cola bottlers globally and one of the top 100 Philippine corporations. It operates 23 plants and 42 sales offices with over 7,800 direct employees offers the widest selection of beverages for different needs like soft drinks, water, juices, teas, sports and energy drinks.

The company was founded in 1981 as Coca-Cola Bottlers Philippines, Inc. and was renamed Coca-Cola FEMSA Philippines, Inc. in January 25, 2013



after becoming jointly owned by Mexico-based Coca-Cola FEMSA, S.A. de C.V. and The Coca-Cola Company. (Wikipedia.com)

WHAT DO THEY SAY ABOUT COCA-COLA FEMSA PHILIPPINES?

"The most enjoyable part of the job is to conduct an inventory count. As a member of the internal control group, you have to impose control procedures in the security of stocks and in ensuring the accuracy of records." — *Route Settlement Analyst-Casual (Former Employee)*

"Working in Coca-Cola was really memorable to me. Being in FMCG makes you grow faster than other companies as it requires you to think and take action immediately. The management was very decisive and persistent to reach the company goals.

Fortunately, my co-workers in Coca-Cola were very helpful to me in terms of work. They are very professional and skilled.

For me, the hardest part of the job was that your actions could create conflict to other business units/departments. Thus, it is really important to always think a win-win situation.

Truly, I enjoyed working in Coca-Cola. I was able to accelerate my skills and make a difference in the company." — *Demand Planning & Information Analyst (Former Employee)*



SM INVESTMENTS CORPORATION, SM INVESTMENTS, OR SMIC, is a holding company with interests in shopping mall development and management, retail, real estate development, banking, and tourism, founded by Henry Sy, Sr. It has become one of the largest conglomerates in the Philippines, being the country's most dominant player in retail with

208 stores nationwide. Of these, 47 are SM Department Stores, 38 are SM Supermarkets, 37 are SM Hypermarkets, and 86 are SaveMore branches.

It is the largest company in Philippines in terms of market capitalization, and has repeatedly ranked top Philippine company in the Forbes Global 2000. (Wikipedia.com)

WHAT DO THEY SAY ABOUT SM INVESTMENTS CORPORATION?

"My stay in the company has been one of my the toughest experiences I have had. The everyday work is high-volume since that is really the nature of the activities there but it is really fulfilling. At the end of the day, you will see that you have achieved something you didn't even think you can. One of the good things in this company is that the management allows you to do your tasks in your

own way without compromising the effectiveness of the entire department. My stay in SMDC was pleasant and it has taught me things that I could bring to my next engagement and endeavors.

Pros: "Management allows you to grow and develop" — *Accounting Assistant (Former Employee)*
Free food by my manager

Cons: "Long overtime and overnight working" — *Billing and Collection (Current Employee)*

"I learned to analyze buyers' requests and prepare supporting documents such as Net Present Value analysis, Statement of Accounts/Accounts Summary, amortization schedules, computation of penalties/refund and all other documents as needed. I enjoy working with my friends and sometimes we do some brainstorming activities.



GOOGLE is an American multinational technology company specializing in Internet-related services and products that include online advertising technologies, search, cloud computing, software, and hardware. (Wikipedia.com)

WHAT DO THEY SAY ABOUT GOOGLE PHILIPPINES?

"Every day is a new day. I always have something to look forward to. I learned a lot — especially with regard

to time management. Management is serving your people, working together as a team. I can't say there's a hard part of each job/project. As long as you love and you're dedicated with what you do, you can conquer every challenge. Working hand and hand with your team and being able to share your knowledge and vice versa is the most enjoyable part of every job." — *Tier 3 Analyst for Collections (Former Employee)*

"Work-life balance for the employees is the most important for this company. They believe that giving a balanced life to employees can make them more productive and enjoy most of the job.

Pros: Free Buffet for breakfast, lunch and dinner

Cons: "A few number of full-time employees" — *Google Education Part-time Trainer (Former Employee)*



PROCTER AND GAMBLE PHILIPPINES INC. is a fully-owned subsidiary of Procter and Gamble USA (PMC-USA), a non-resident foreign corporation in the Philippines. Procter & Gamble Co., also

known as P&G, is an American multinational consumer goods company headquartered in downtown Cincinnati, Ohio, United States, founded by William Procter and James Gamble, from the United Kingdom and Ireland. Its products

Include cleaning agents and personal care products. Before the sale of Pringles to the Kellogg Company, its product line included foods and beverages. (Wikipedia.com)

WHAT DO THEY SAY ABOUT PROCTER AND GAMBLE PHILIPPINES?

"P&G is a multinational company that can help an employee develop self-confidence by collaborating with all employees worldwide. A good working facility and location of office are at the heart of the central business district. A very good place to work." — *Business Analyst (Former Employee)*

"I learned so much from this company – how to sell products, how to interact and communicate with people, how to blend with your co-workers and with the environment that surrounds it. They trained us in every possible way that we can obtain the company's goal and mission. Serving people with their needs and teaching them. The Company helped me how to be a good salesperson in which I obtained so much confidence in myself." — *Beauty Consultant*



ABS-CBN CORPORATION

Is the largest entertainment and media conglomerate in the Philippines. It is one of the core company which makes up the Lopez Group, a group of companies



and conglomerates headed by an influential Filipino family. It was formed by the merger of Alto Broadcasting System (founded as Bolinao Electronics Corporation in 1946 by American electronics engineer James Lindenberg and Antonio Quirino) and the Chronicle Broadcasting Network (founded in 1956 by media tycoon Eugenio Lopez, Sr. and his brother, the then-Philippine Vice-President Fernando Lopez). It was incorporated as the ABS-CBN Broadcasting Corporation on February 1, 1967, and it shortened its corporate name to simply ABS-CBN Corporation in 2010 to reflect the company's diversification. The common shares of ABS-CBN were first traded in the Philippine Stock Exchange in July 1992 under the ticker symbol ABS and as of March 2016 has a market capitalization of over 50 billion pesos. (Wikipedia.com)

WHAT DO THEY SAY ABOUT ABS-CBN CORPORATION?

"It was a continuous learning for me as a Business Analyst since our group (IT accounts management) usually changes assignment as needed i.e. every two years, etc.

Since ABS-CBN has a diverse business venture, it allows us to learn from the business units we have handled. Also, the company lets us engage users having different ideas and work attitudes which makes us develop our interpersonal skills and allows us to practice the virtue of patience.

Pros: Allows to explore and to learn from different businesses and people.

Free movie tickets, GC, and Lunch
Cons: "Long Hours" — *Admin Assistant (Former Employee)*
"ABS-CBN is a comfortable workplace with lots of motivational words from the team."

Your management and communication skills will be enhanced while it uplifts your social status and growth as an individual. The most enjoyable part of the job was reaching the standard revenue everyday as well as working as a member of a team and learning from them. The hardest part of the job is when you encounter discrepancies in your work.



PROTECT YOURSELF

Know your rights against Sexual and Non-sexual harassment

BY JESSA MAE LUNA

The corporate is like a big jungle of the unknown. We will get to face new people from different orientations with different set of perspectives. Building good relationships is necessary to move up the corporate ladder but sometimes there are things that come against our values.

Sexual harassment is an issue that is not much talked about and is something that we should be aware of. Harassment can come in many forms and sexual harassment is one of the primary forms, but there are also non-sexual types of harassment that can occur on the job.

Harassment may be verbal or physical, based on sex, religion, race, age, gender, or skin color. Non-sexual harassment encompasses offensive language regarding a person's physical or mental disabilities or differences. Simply discriminating a person is considered harassment if such act interferes with the employee's success and creates a hostile work environment.

Understanding harassment in the workplace is important because it can affect you and your career. Informing yourself of what harassment is will help you know how to handle such incident, identify your rights as an employee, and know what you to do against it to prevent it from happening.

It is an important issue to address because anyone, male or female, can be a victim of sexual or non-sexual harassment. Harassment is not limited by gender. The victim or the harasser may be a woman or a man, and her or his victim does not have to be of the opposite sex — a man might harass another man, and a woman might harass another woman.

To define what Sexual harassment is, according to Section 3 of Republic act no. 7877 known as the Anti-Sexual Harassment Act of 1995: "Work, education or training-related sexual harassment is committed by an employer, employee, manager, supervisor, agent of the employer, teacher, instructor, professor, coach,

trainer, or any other person who, having authority, influence or moral ascendancy over another in a work or training or education environment, demands, requests or otherwise requires any sexual favor from the other, regardless of whether the demand, request or requirement for submission is accepted by the object of said Act."

The act also enumerates the different kinds of sexual harassment committed. Basically, it states that in a workplace, if part of the condition to stay there or to be granted incentives is to have sexual favor between your co-worker, employer, supervisor, or anyone of authority which causes intimidation, hostile or offensive environment, and that person holds your rights under the existing labor laws and limits your opportunities in the workplace, then it is sexual harassment.

Here are the 4 R's that could help you in addressing sexual harassment in your workplace:

R#1. REACT

The first step is to actually confront the person concerned and voice out what you really feel about what he/she is doing. It is important that you talk to the person and clarify that you find his/her behavior offensive.

- Explain what behavior is bothering you. Name the behavior and be specific.
- Tell the harasser that their attention or behavior is bothering you.
- Ask the harasser to stop the behavior.
- Tell your supervisor about the behavior and the steps you have taken to address it. If you do not feel comfortable speaking directly to the person harassing you, go directly to your supervisor or human resources department.

R#2. REPORT

If ever the situation gets out of hand, check your company's policies and see if they have anything against sexual harassment. You must follow the company's policy in addressing sexual harassment in your workplace.

R#3. RESPOND

In filing for a report, you must have evidence. Keep a record of the discriminatory practices you believe are taking place.

You must see to it that you have documentation of what happened or what you are experiencing in the workplace so as to have due evidence to support your complaint. It may be hard for you, but if you really want justice, you must comply with the rules on how you could get it. Put your complaints in writing and be specific in your details — note the time and place of each incident, what was said and done, and who witnessed the actions.

R#4. REMEDY

Keep doing a good job and keep a record of your work. Keep copies at home of your job evaluations and any letters or memos that show that you do a good job at work.

To avoid retaliation, you must keep a copy of your performance report. This act could safeguard your image as an employee if ever you will need the evidence to prove that such retaliation has an unreasonable ground.

Seek support from friends and family since harassment at work is a difficult thing to face alone. Aside from the emotional damage of experiencing harassment, the process of fighting harassment can be very stressful.

FOR THE GENTLEMEN

BY: JONAS ABRAM SANTOS

Deciding whether to get a new haircut and pair it with the hairstyle you have been wanting for the past months may be a struggle especially when the line of business you are in requires you to look clean and professional all the time (and after all, you perhaps thought that after the college/university life you would get to grow that hair out... and, maybe, put some man bun on). For the modern men who want to look trendy and snazzy, consideration with regard the company's policy on hair grooming should be done; but what you want with your cut and style should not entirely be sacrificed – compromise is the key. Get to sport that awesome new trending haircut and style without the worry of looking "unprofessional."

Remember that a good haircut and hairstyle should at least follow these three essential components as advised by HAIRCUT Inspiration: Conservative, Clean and Versatile.



HAVE YOU GROWN TIRED OF SPORTING THE SAME HAIRSTYLE AND/OR HAIRCUT? AMP UP YOUR LOOKS THAT WORKS WITH DIFFERENT OCCASIONS! GET YOU HAIRSTYLE GAMING STRONG.



Conservative.

Your haircut and hairstyle should be so done in a way that it still looks tidy and casual or "chill" – nothing outrageous – but not to the point of being "boring." This means that you should do away with "out of this world" hair arts though it may be tempting to try it out once. Also, you do not want to look like you just got out of bed or have been skipping bath for days, right?

Clean.

A good well-trimmed haircut is one key to achieve your most desired hairstyle, and again, we go back to the concept getting that tidy look. Uneven haircut is definitely a NO, NO!

Versatile.

Flexibility of one's haircut and hairstyle is important as this determines the appropriateness of what you are sporting in various circumstances. A good

haircut and style should fit different situations whether that be your boys night out, a date out in a fancy restaurant, a friendly sports competition with your dudes, or a meeting with clients. Looking suave in every occasion will surely help you make some mark and be noticed!

In this case, to avoid any confusion, haircut refers to the shape and length of your hair sans styling it (eg. crew cut, high fade, undercut, etc.) while hairstyle refers to the way you wear your hair such as quiff, slick back, man bun, etc. with the use of styling tools and products.

Now that everything's laid out, let's look at the different haircut and hairstyles that you can choose from!

Your hairstyle depends not only on the tools and products you use but also with the haircut that you have. So pulling off a great hairstyle does not solely depend on how you style it and what products you use. One bad haircut and you might have to deal with it until your next haircut appointment – so better go to your most trusted salon or barbershop. As a haircut guide, here is an infographic of what cut (and hairstyle) fits your face shape. Yes, your face shape is a factor in determining what haircut would look good on you though this is just what we call "the general rules". Do not be afraid to try out different haircuts, and just experiment with your hair.

IN ADDITION TO THE INFOGRAPHICS, CHECK OUT SOME OF THE HAIRCUT TRENDS YOU MIGHT WANT TO TRY OUT IN 2017:



SHORT TEXTURED
HAIRCUT



DISCONNECTED
UNDERCUT

FADES

Fade haircut is perhaps one of the hottest haircut trends lately. What's to love about this cut is that it allows men to look young and cool yet classy and on point all at the same time (as paired with your hairstyle choice). Getting this haircut needs a good barber or hairstylist to do the job for you to achieve that clean and perfect fade. Be aware that if you want to keep the cut looking sharp and nice, you have to visit your barber or hairstylist once a month or even twice depending on the speed of your hair growth. It's high maintenance but it's definitely worth it.

HIGH FADE



MID FADE

LOW FADE



In this case, to avoid any confusion, haircut refers to the shape and length of your hair sans styling it (eg. crew cut, high fade, undercut, etc.) while hairstyle refers to the way you wear your hair such as quiff, slick back, man bun, etc. with the use of styling tools and products. Now that everything's laid out, let's look at the different haircut and hairstyles that you can choose from!

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Now that we are settled with the haircuts, let's move on to the hairstyles that would let you rock both worlds of work and play. For the modern men who likes to look on point and snazzy while still exuding professionalism, here are some of the looks you can try:

BRUSH UP

If you want an almost effortless style or a classy one, the brush up might just be your best friend. This style perfectly matches with those sporting short to medium cut as you have to, as the style's name is, brush your hair up or pull it backwards to sport it. What's good about this is that you can look laidback on certain days or more CEO-ish on other days - however you like it but still looking on point.

Depending on the look you want to achieve, you can either use wax, pomade or hair mousse and set the style by applying some hairspray, which is optional. Remember that you should not put too much wax or pomade on your hair because it will just weigh your hair down, making it harder to achieve the style you want plus you'll have a hard time washing it off.

If you want to create more volume, blow dry your hair on the direction opposite the growth of your hair, or use hair mousse while it is still damp then air dry it.

Once the style is formed, you can create details by separating with a pinch a few strands of your hair and applying wax or pomade as you twist it with your index finger and thumb then move on to the next few strands until you are done with everything.

SIDE PART

Side part hairstyles let you achieve that classic look while looking dashing at the same time. Similar to brush ups, you can sport it during your lazy days or style it to a more structured and classic look. Hair lengths ranging from short to medium allow such kinds of style. What's good with this is that you can use minimal styling and just wear down your hair for a laidback and casual look or you can skip the use of styling products if you are really lazy to do so. However, if you want a side part while the your hair is combed backwards for that classy dapper look, you really need to put some hair product on your locks.



The Side part's versatility lets you enjoy having your fringe down or away from your face.

For this hairstyle, you can use wax, gel, pomade, or hair mousse depending on the length, hold and look you want to achieve, and finish it with hairspray which is optional.

Again, you have the option to apply hair mousse. Dry your hair opposite the direction of its growth or air dry it for some volume.



Getting a new haircut and styling it is fun as they let you show the unique side of you, or just let you be "more you". Play with your hair. Experiment. Don't forget though to keep your mane healthy and protected. Using conditioner and getting a treatment are just some of the few steps on how to take care your hair and the rest is up to you.



Looking trendy and dapper isn't that hard at work. Your haircut and hairstyle together is just one key out of the many in expressing yourself. With your great cut and style plus an irresistible personality coupled with confidence, you will surely leave a good impression to your client, boss, acquaintances, or the person you're trying to win over.



Classy. Dapper. Trendy. Be You!



An Interview: Unveiling a BSA's Make-up Collection

Interview By: Nadine Sarmiento

Ain't gonna lie but women tend to have a soft spot for make-up - maybe not all but most. Make-up is intended not to alter a person's looks but to enhance someone's facial features. Well, whatever your reservations are about make-up, most especially if you're on the anti side, keep them to yourselves for a while and let's just embrace the magic a make-up can do for the moment.

When we were kids, we had dolls and other toys where we can pretend like we're doing a grown up's job. Now, we want something that we can wear and walk around with. With that, I had a word with accountancy students, who do not only have our course's books in collections, but also a make-up stash. Here are Diana Agot, Icka Fong, and Lyka Llanes, senior accountancy students, who are to share with us their make-up collection and their love for it.



Tell us a little bit about yourself.

Diana: 21 y.o. female, transforms to an impulsive buyer whenever she has extra idle savings.

Icka: A 21-year old female who sees makeup as an art which gives her an extra boost of confidence. A type of girl who usually finds herself having the urge to do make up for no other reason than fun.

Lyka: Hi, I am Lyka, and I am just a simple girl who loves to buy make-up even if I know I cannot use all of them. I am 20 years of age, and I started my collection during my first year in San Beda. I love experimenting things, so my love for the make-up helps me get into it.



What was your first memory of make-up?

Diana: When I was a little girl, I remember playing with whatever was on my mother's vanity table and most of them I find really hard to open and I don't know what they're for, so I just reach for her lipsticks and try them on but then I remove them right away because I can't stand the smell of lipsticks at that time.

Icka: When I was about 5 years old, I thought that if flavored lip balms tasted so good on the lips, surely it would be delicious to eat the whole tub. I was so wrong.

Lyka: I vaguely remember messing around my Lola's make-up, not really knowing what I was doing, but the first actual memory of make-up is when my Lola bought me a face powder and a lipstick from Avon because she caught me using her make-up when I was still 12 and this is where it all started.



What inspired your collection?

Diana: I don't know. I just love any thing that is colorful. I just had too many of them before I even noticed.

Icka: I can't explain how my collection became this big but I never buy anything that I don't really want or need because make ups tend to be pricey! Old/expired make up products scares me and I hope that ladies don't just hoard and stack 'em all up in their drawers.

Lyka: My collection is just a variety of products that I buy whenever my favorite youtuber recommends it.



Who taught you about make-up?

Diana: I learned online by watching make-up videos in youtube.

Icka: Nobody, because highly-desired skills are easy to learn.

Lyka: No one, it's just me and my love for the make-up that keeps me buying even if I know that I cannot use all of them.



What is your signature look?

Diana: I don't always wear it in school but I find myself always wearing the dewy look with eyebrows defined, curled lashes, and a nude lippie with peachy undertone.

Icka: My everyday make up is with my 3 favorite weapons, my under eye concealer, tint, and brow pencil. But it's a different story whenever I feel like going the extra mile with my look.

Lyka: "The no make-up, make-up look" I guess? For me, it will always be the eyeshadow, eyeliner, and mascara that brings life to anyone's make-up. I just use foundation to even out my skin tone and somehow hide my blemishes, then eyebrow pomade to fill on the gaps of the hairs and lipstick/lip tint to bring color on my lips.





What's your favorite product?



Diana: Lipsticks with satin finish because they moisturize your lips while giving an opaque color.

Icka: My lip and cheek tint from The Body Shop because it's accessible, affordable, looks natural, and mild on the skin. Who would want more from this product?

Lyka: My favorite product is lipstick, especially the matte ones. It can stay all day long without re-applying every now and then.

What's one thing you can't leave the house without?



Diana: I can leave the house without wearing any makeup especially when I'm running late for school or I'm feeling lazy to feel presentable.

Icka: FILLED BROWS.

Lyka: LIPSTICK will always be the first in line, next is EYEBROWS because "KILAY IS LIFE"

Have you learned any cool make-up hacks/tricks?

Diana: Yes. Curling your lashes and putting on mascara can really make your eyes appear awake and more "expressive" TYKWIM. Also, putting rosy/peachy pink tones on my eyelids (close to the lash line) to help hide dark circles and make my eyes look fresh and healthy.

Icka: Applying a heavy layer of powder overtop of my concealer and let it sit for a few minutes before blending. They call it "baking" and its great for brightening the under eye.

Lyka: I learned from my favorite youtuber that in applying foundation, you should always use a damp beauty blender to thin out the coverage and to blend it well. It will also help in avoiding the streaky application that we can get in using brush. Then using the same damp sponge, you can also use it in baking the face or the under eye to set it.

How do you express your identity through make-up?

Diana: I express my identity through makeup by creating a look based on what I feel ATM or what side of me I want to explore with makeup, I feel I can be whoever I want to be.

Icka: I only enhance my features and I leave some imperfections uncovered such as my skin impurities just to remind myself that flaws are inevitable.

Lyka: Honestly, I am having a hard time blending colors and shadows on my eyes and I do believe that the true beauty of make-up is seen on the eyes part because this is where the magical part of the look is appreciated. So therefore I conclude that I cannot express well my identity through make-up because I cannot make such a good look on my very own eyes. LOL!

KEEPING UP WITH STRESS

The Natural Way

By Nadine Sarmiento

The accountancy program is composed of under-slept students, all trying to grapple for a hearty knowledge of the demanding 30-unit subject load every semester. We are exposed to the fast-paced nature of our studies and may feel a bit overwhelmed and respond with frustration at times. In the process, we become best friends with caffeine and fast food. Here are some food items that do not only help to stay awake to get the most of a study session, but also to improve mental alertness in order to achieve better grades.

EAT HEALTHILY.

Avoid studying on an empty stomach. When you are hungry, not only will the grumble of your stomach distract you from studying; but also, you will have decreased energy levels and brainpower.

Fruits and Vegetables. These are packed with vitamins and minerals that help you feel healthy and energized. Think of unique ways to eat these!

Berries are rich in antioxidants. It improves learning and reduces memory loss.

Apples do not only keep the doctor away but also improve how the cells communicate, making the body more alert and ready to learn.

Broccoli and Cauliflower has phytochemicals that get your enzymes working and improve how your body works.

Carrots do not only help eyesight but also reduce memory loss and brain inflammation.

Spinach is full of folic acid that boosts brainpower and has even been shown to reverse memory loss.

Onions improve important brain functions like memory and focus. Red onions in particular can help achieve better grades. Also, it has even been shown to prevent Alzheimer's disease.

Legumes contain substantial amounts of protein, which power the brain. It contains high concentrations of folic acid, like spinach, which improves ability to recall information.

Fish Omega-3 fatty acids are found in most fish. It is essential for proper neural function. It helps us focus more and study efficiently. Eating fish regularly reduces the risk of dementia.

Whole Grains For a quick energy boost and an enhanced memory function, get some whole grain breads, crackers, and pasta.

Nuts It contains a good amount of iron and provides the brain with oxygen, which increases mental alertness and ability to retain information. It's a great source of energy as well since its high in unsaturated fat, the good fat.

Chocolate The darker the chocolate, the more benefits. It does not only improve memory, but also increases blood flow — increasing alertness and clarity.

EAT BREAKFAST.

Breakfast is the most important meal of the day. A good breakfast fuels the body and gets us ready. Those who eat breakfast have more energy, do better in school, and eat healthier throughout the day. Without it, people often get irritable, restless, and tired.

STAY HYDRATED.

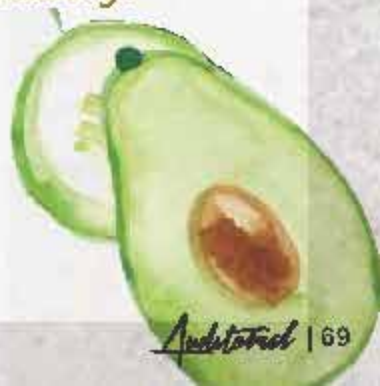
The more dehydrated you become, the harder it is to focus. Instead of filling up on sugar-filled options that can cause dehydration, keep a glass of water nearby. Dehydration can make you sleepy, so keeping your body hydrated will slat off that symptom. For a greater boost of energy, add a slice of citrus: orange, lemon or lime.

DRINK COFFEE.

Taken in moderation, caffeine provides a boost all throughout the day. However, it is advised that it is not to be taken more than 500 mg per day.

Choose healthy.

Think healthy.





THE A-STYLE

Every day, you run errands, take quizzes, and devote most of your hours in studying. It gets in your head and tones down your self-esteem. If there's one thing you can do to remain confident, it's none other than keeping yourself presentable or in the right terms, 'taking your style to another level'. The degree of confidence we unveil can be just as significant as the level of competence we convey in shaping our success in a range of situations. Whether it's an ordinary day like going to class or the hell week of the semester, dressing well can be so rewarding. It really can change your day and mood.

You get dressed, not stressed.

There are myriad reasons why you should dress well every day, no matter what you're doing or where you're going. We bet that nobody likes waking up early just to plan their washday outfit (especially when all you want to do is to curl back into bed with that 'I don't care couture'). So we list a few different styles you might want to try without being overdressed or breaking the dress codes.

Pauline Brosel
style editor

K-Style

Photo by Gerald Rebulado
HMUA: Angelica Ecevedo & Jessa Luna
Styling by Pauline Brosel
Clothing by Glamstreet Ph
Creative Director: Pauline Brosel
Model: Janine Louric Magsaysay

Fuelled by the modern and cultural hotpot, the Korean Style has taken the world of fashion. Korean fashion designers achieved in one way or another. Being sufficiently fashion-forward and interesting which at the same time is wearable. From the Kpop-style of different girl groups or boy bands, to K-drama's styling wardrobe, Korean style developed some inspiration for your daily look.



Strong printed button-down paired with high-cut shoes



Specs for a Korean street-culture group look



Stick the K-style sock-and-sandal



Shirt and dress combination
Pastel and bright accent like K-pop's
Street fashion strong color, single

Try mixing your pastel colours by going with the t-shirt and dress overlay combination. Amp up the Femme Factor with the sock-sandal trend which compliments K-style's chic and quirky look. Breezy short sleeve button-down shirt in a fresh floral print paired with your plain shirt. Accent them with your favourite specs!

BASICS

Photo by Gerald Rebulado
HMUA: Frances Olores
Styling by Pauline Birosel
Clothing by Glamstreet Ph/Styledash Mnl
Creative Director: Pauline Birosel
Model: Rommel Reyes & Rachel Almario



Khaki, a classic basic statement.
Pair it with your colored shirt/dress down.



Wear your basic "utility shirt" over.



There are trends that just come and go and there are the ones that remain forever. These are the basics. Basics are essentially the "must investments" in your wardrobe. These staples are never seasonal. They can be worn whether it's winter, spring, summer or fall. It is mostly described as the foundation of your apparel. The jeans you'll wear on repeat, the jacket you'll keep on layering, the kicks you go for daily walk, once you invested with these pieces, getting dressed would be a lot easier.

Colors for casual days.
pair it with the "White sneaker" band.



come back with your favorite denim ensemble



THE STREETWEAR

Photo by Gerald Rebulado
Styling by Pauline Brosel
Creative Director Pauline Brosel & Jon Moscare
Clothing by @glamstreet.ph & @styledashmii
Model: Marc Allen Anthony Gan & Angelica Echeveda



Street style ala "Kardash" look
Makeup by Carlo Pinanlat



Black body draping top & sweatpants
for Kardash street styling

Doing it in a more simple and subtle manner, the growth of street wear has influenced the youth. From oversized shirts to hoodies, jackets and distressed jeans, the designers of street wear have produced a well-lit aesthetic of a cozy and comfortable impression. Either way, the street wear clothing was embraced by the society for allowing people to comprehend from all walks of life and can be worn in a variety of ways.

Street wear has its highlight which is the "layering". Try pairing a sweatshirt with a long fit t-shirt, or wearing distressed clothing under, gives your outfit a whole new level of detail.

Just like the Kardashians' street styling, pull off an edgy top that shows a figure. Pair it with loose joggers that would give a muted look.



Distressed jeans paired &
hoodies for streetwear look



Layering with hoodies and sweaters jackets



*The
Different Types of*

ACCOUNTING STUDENT

in San Beda

By Merinel Maribojoc



A

s we walk along the hallways of our school, in the cafeteria, in the library and anywhere inside the campus, we always interact with different people with different personalities. We always find someone weird, loud and sometimes those who are very alike. We always rub elbows with different types of students every day and we never seem to stop judging each of them.

Everybody is unique, they say. But we may also be the same in some other ways. Here are some of the people that typically exist in an accountancy major classroom setting.

C THE RAMMER!

THIS IS THE ONE WHO WOULD STUDY FOR AN HOUR, OR JUST THE NIGHT BEFORE A QUIZ OR EXAM.

Yung tipong chill lang pero kapag papalapit ng papalapit yung quiz, exams or deadlines, beast mode on na.

They cannot be approached or asked to eat with during those "critical times". They are very happy if you help them out in cutting and pasting their assignments. This type would love to ask someone to teach topics that needed to be memorized or understood to maximize their time Ito yung mga "Multi-tasking Lord".

T HE CHILL-LANG-PERO-PASADO

THESE ARE THE PEOPLE WITH ACCOUNTING GENES.

They do not study a lot. They sleep 8 hours or more a day, except when there are examinations.

Yung mga taong hindi mo alam bakit pumapasa pa eh hindi naman nag-aaral gaano.

These are the ones who would rather play online games rather than read their books. Most often, they give off good vibes and have a positive outlook in life. Kahit na sobrang hirap nung exam or quiz, looking forward pa din sila sa bright side of life. Ito yung mga palaging umaasa sa benchmarking and

adjustments, madalas, sa mercy and compassion ng Profs. Their expression would be, "Bahala na si Lord."

D THE I-AKO-NAG-ARAL-PERO-ANG-TAAS-NG-SCORE-NIYA

ITO YUNG MGA HINDI MO MAINTINDIHAN KUNG MAYABANG BA O SADYANG HINDI TALAGA SIYA NAG-ARAL KASI NAKA-PROGRAM NA ATA SA ACCOUNTING YUNG UTAK NIYA.

Most of the time, they say this line just to comfort those who really did not study a lot and believe that they have someone who would share their sorrows if ever they would fail. Pero anyone bes? Sabi mo hindi ka nag-aral pero highest ka.

A THE RAL-NA-ARAL-PERO-WALEY-PARIN

THERE ARE ALSO THOSE WHO WE ADMIRE FOR THEIR UTMOST LOVE FOR ACCOUNTING.

They would always study, Ito yung mga laman ng library at yung bibong-bibo mag taas ng kamay sa tanong na, "Do you have any questions?" ng prof niyo. Hindi pa doon natatapos ang lahat, mahilig din silang magtanong sa classmates nila about the stuff that aren't crystal clear to them. It is just sad that we still see them fall.

Siguro, hindi talaga para sa kanila yung accounting. Maybe, they are destined to do greater things.

T HE CELL-SITE

If you're too lazy to read everything, too busy with things that aren't important but make you happy, you just need to call this friend and your life would be so much easier. **HE OR SHE WOULD PROBABLY HAVE THE CRUCIAL INFORMATION NEEDED TO LESSEN YOUR BURDEN.**

Yung tipong alam na alam ang lahat sa professors niyo, kung ano ang aaralin mo, anong libro, anong chapter, anong klase ng mga tanong. Kulang nalang pati mismong number sa mga reviewers l-plpin point niya para sayo yung mga lalabas.

Okay din kasi may libreng chismis din pag may time. But these are selfless people and the ones with most friends a.k.a "sources".

Everybody is unique, they say. But we may also be the same in some other ways. There are some of the people that typically exist in an accountancy major classroom setting.

K THE KING/QUEEN-OF-EXTRA-CURRICULAR

ITO NAMAN YUNG MGA MAY ONE-INCH RESUME PAG GRUAduate sa daming contests and organizations na sinallhan. They are the "Time Management Lords" because they can juggle academics and extra-curricular and activities at the same time. They are the ones who would be satisfied with their college life when they graduate. They will not regret anything because they have tried everything. Sabi nga nila, be anything you wanted to be. If there is opportunity, grab it. We must not contain ourselves inside the four corners of our classrooms because there is a bigger world out there.

would call this type of students as "unfair". Why? Kasi hindi umabot sa kanila, gawa ng isa pang type ng accounting students that would be mentioned later.

THIS KIND OF STUDENT IS WISE. USING REVIEW MATERIALS, TEST BANKS OR SOLUTION MANUALS ARE THE EFFECTIVE METHOD OF LEARNING FOR SOME OTHER PEOPLE.

Why criticize it? These types would always share their materials for the greater good. Bakit nga naman nila pahihirapan pa ang mga sarili nila kung may short cut naman pala sa pag-aaral.

G THE REEDY

PINAGHALONG "THE-CELL-SITE" AND "THE RESOURCEFUL", ANG PINAGKAIBA LANG AY SAKSAKAN NG KADAMUTAN ANG ISANG ITO.

They would rather be the only ones to have the information or materials than to share it with the rest of their classmates and get high scores all together. Reklamo ka ng reklamo ng konti ang pumapasa, eh madamot ka naman. They do not want anyone shining above them. Gusto nila, sila lang ang the best. Is it happy to be on top? Alone? I believe it's ecstatic if you're with everyone, with you helping them all.

If only all of us would help each other, Accountancy in San Beda would be a haven for those aiming to be CPAs.

H THE HOARDER NG PHOTOX

PAXEROX NG PAXEROX NG MGA MATERIALS HINDI NAMAN BINABASA. ITO YUNG MGA NAG-IIPON LANG ATA NG SCRATCH PAPER OR PANGGATONG NG NANAY NILA.

They always want to have different materials. Most of the time, everything would pile up because they have too much. In the end, isang page lang sa 99 pesos mong pinaxerox ang binasa mo.

M THE ODEL BSA STUDENT

Meron pa ba nito?

These are the endangered species of BSA students. **THEY EXEMPLIFY "ORA ET LABORA". THEY ALWAYS GO TO THE CHURCH, STUDY WELL AND GET HIGH GRADES.** They are kind to their classmates and share their knowledge and talents. They respect their professors, the school employees and the administrators. They also help all their classmates and do not keep "secret information" or "secret files" with them because they always share. They do not want to lord over everyone. Instead, they wanted to reach the top together with everyone.

R THE RESOURCEFUL A.K.A "SOLMAN LORD" A.K.A "MOTHER/FATHER OF REVIEWERS"

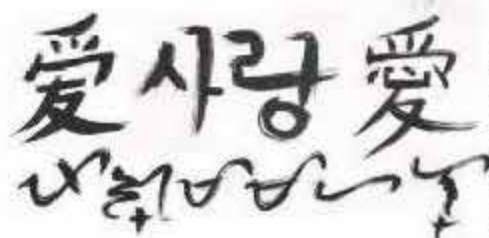
"Sir, ano pong masasabi niyo sa mga estudyanteng gumagamit ng solman?" This question was raised by a fellow BSA student during the 2nd academic conference. Sabi nung speaker, ang tawag sa mga taong yun, "resourceful" at ang importante, inilindin mo yung materials and hindi ka lang nag memorize. There are people who

THE LETTER CRAZE

BY DONOVAN BAILEY Y. VISCAYDA



You probably see them very often: those fancy hand-written letters that catch your attention either with their scribbly lines and loops or with their bold, proportional strokes or with their very aesthetic decorations. On the internet, you see beautiful quotes that look very pleasing and *share-worthy* even though they are placed only on a solid-colored background. You also see logos of modern-day businesses containing only letters but look elegant despite their simplicity. It is a current trend in pop culture that most people are unknowingly liking. What is it you ask? It is simply the comeback and rise of the thousand-year-old art form of *calligraphy* and its cousins, the ever-flourishing *lettering*, and the techno-savvy *typography*.



They are actually different, but their roots trace back to the history and evolution of what makes them—alphabets. Humans need to communicate with each other and one way of doing this is

by talking; however, due to a lot of reasons, early humans saw the need to put things on paper or on rocks or walls as the case may be. Cavemen wrote and drew on cave walls. Egyptians made hieroglyphs while ancient Roman, Greek, Chinese, Korean, Japanese, and other civilizations made their own systems of writing. Ancient Filipinos, too, made their own which is known as baybayin. These writing systems evolved over time and turned into the characters we know today.

Calligraphy LETTERING

The first thing that you need to know is that if you are creating art by writing visually pleasing word or words, then that is calligraphy. One major distinction of calligraphy is the simplicity

of how it is done. You write a word or words, and that is it. However, in order to make the words visually pleasing, it would take months or years, depending on the skills of the person writing, to master the art of calligraphy. Muscle control in your hand is a vital factor in order to make clean, precise strokes, though this can be developed through consistent (and I mean consistent) practice. Simply put, calligraphy is "solely based on penmanship." Those who do calligraphy are called calligraphers. Lettering, on the other hand, is similar to calligraphy but it is more about adding designs to letters and illustrating them. Usually, these have more embellishments and look like letters that you can put in your scrapbook. You can also do lettering to express quotes in an artistic manner, decorate your room, or even express your thoughts and feelings more on paper. You can achieve this by making drafts of letters and coloring your letters which is not done in traditional calligraphy but this gives lettering more flexibility when it comes to expression. Those who do lettering are called letterers.



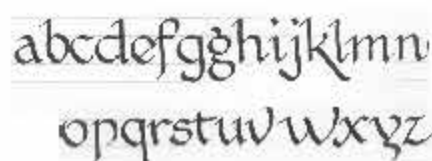
Typography, however, differs from both calligraphy and lettering because it is not handwritten; rather, it is done usually with the aid of a computer software. As I have said, it is the techno-savvy among the three. Typographers, those who meddle with typography, arrange type (characters such as alphabet and numbers) when creating materials to ensure that spacing among letters are perfect in order for them to be readable and look very aesthetic in the eyes of their intended readers. These materials can either be newspapers, magazines, publicity materials, posters, and other electronically-generated media, be it printed

or spread online. Graphic designers and comic book artists do typography, too. Businesses and even governments hire artists to create materials like infographics so they can convey information to Internet users effectively. Some logos of businesses are even made purely out of typography! Take a look at the logos below.



Simple yet elegant and pleasing to the eyes, right? Of course, typography is not only for business and spreading information. A person knowledgeable on how to use an editing software like Adobe Photoshop or Illustrator can express himself or herself, too. You have seen—or probably liked and shared those hugot quotes on Facebook, right?

Now that I have differentiated the three, let me give you some tips on doing calligraphy and lettering especially if you are eyeing on becoming a true calligraphy or lettering master.



First, equip yourself with weapons. You cannot go to war naked, 'yah know. Actually, anything that you can use to write on paper can be used in doing calligraphy and lettering, but there are basic tools that you may use to start.

For calligraphy, basic calligraphy pens can be your best friend. If you are a beginner, I would advise you to practice with disposable pens first before trying out fountain pens because fountain pens tend to be expensive (I'll explain the different types later), could break if not held properly, and require safe-keeping. Disposable calligraphy pens cost a lot less because they have a felt tip which is similar to the tips of markers and highlighters, but because of this, the feeling of using one would not be very different from the feeling you get when you are writing using a marker. In addition, disposable calligraphy pens have their own widths which are measured in millimeters. Of course, the higher the number, the thicker the line it creates. Disposable calligraphy pens' cost usually starts at Php60.00.

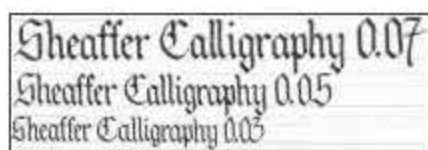
But if you have advanced from the beginner stage and you do not have a problem with laying out some cash, go for the fountain pens. Buying one is a good investment especially if you take good care of it because fountain pens can last for years even with consistent usage. Just like the disposable calligraphy pens, calligraphy fountain pens have their own nib width. Calligraphy fountain pens have a flat (or broad) tip while the regular ones—those that you see badass people use when signing contracts—have a pointed or blunt tip.

The nib is the metal part of the fountain pen that you use to write. This part of the pen is the part that you really need to take good care of because even a simple fall can cause it to break. Believe me, you would not want that to happen to your precious pen. Also, use pure liquid ink only because fountain pens are designed that way. Using heavily pigmented inks like China ink and India ink can block the ink passageways in the pen mechanism stopping the ink from flowing. The cost of fountain pens usually starts at Php800.00 each. Calligraphy fountain pens cost lower per piece and are available at a package (which is a great deal, by the way). Each package usually contains three calligraphy pens of different nib widths, ink cartridges, and a case, and its price usually starts at Php1,000.00.

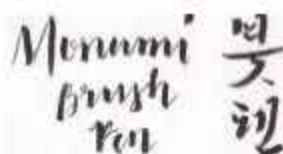
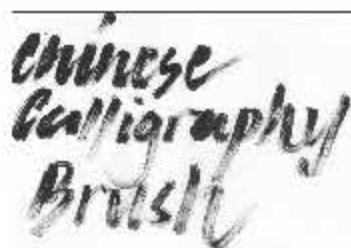
A new game-turner in the calligraphy pen manufacturing industry has been produced by Pilot, one of the leading pen makers in the world. Recently, the company released its Pilot Parallel Pens. This is a game-turner

because instead of having the traditional calligraphy nib, the Pilot Parallel Pen has two metal slates as a nib. This allows you to create very broad lines by writing using the broad tip and thin lines by writing using the corners of the slates. Also, you can use these pens to create multi-colored lines if you have multi-colored liquid inks. How amazing is that?!

One of the advantages of using a Parallel Pen is that the variations of lines that you can create are endless. These pens have more flexibility than the traditional calligraphy pens and have a cheaper price. Their current price in the leading bookstore in the Philippines is Php356.75. And like the traditional calligraphy pens, Parallel Pens also come in different nib widths. The following are the differences in calligraphy pens:



Another tool that you can use is a brush. Brushes also come in all sorts and sizes and are used in brush calligraphy. It can be a paintbrush or a Chinese (or Japanese) brush. There is also a brush called water brush. This brush has a reservoir of water and is used by watercolor artists because of its portability and convenience—meaning, you can paint without the need for a separate glass of water because the water is already in the brush thereby giving you the ability to paint anytime, anywhere. Each type of brush is unique because of the kind of line it creates, so it would be best for you to find a brush that you are comfortable working with. The following are samples of brush calligraphy.



Another type of pen that you can use is the flex nib pen or flex nib. Unlike fountain pens, flex nibs have flexible nibs (obviously) which you can use to write elegant script (cursive) fonts. Sadly, I cannot show you an example because I still do not have one. But you have seen a wedding invitation, right? Imagine the font that is usually used for the “You are invited” part. That is what you can write using flex nibs. If you still cannot imagine it, think of the tarpaulins printed for dead people. You know, the one with the “In loving memory of...” Yeah, that is it.

You can also use fine liners, markers, highlighters, and a lot more to create works of art.

Now, continuing with the tips, the second one is to have a teacher and learn the basics. Learning something all by yourself is difficult, right? But if you have a teacher, he or she can give you insights about your progress and what things to change or improve on. My father taught me the basics of calligraphy when I was in Grade 6. He practices calligraphy because it was one of his jobs before; he used to write the names of graduates on diplomas back during the days when MS Word still was not a thing. However, if you cannot find a teacher, find resources that will teach you calligraphy or lettering. These can be books, articles, or videos on YouTube. Information has been more accessible than ever so take advantage of it. Practicing the basics is also very important because it is the skeleton or structure that everything about your work depends on. The basics include how to hold pens and other writing

materials, how to create lines, how to write the basics of each letter or number, and many, many more.

The third one is to practice, and when I say practice, do it every day. You do not need to practice using a calligraphy pen or markers every day because that can be expensive. One good way of practicing is by writing to improve your handwriting using a ballpoint pen or a pencil. Practice each letter of the alphabet as if you were learning how to do it when you were in kindergarten. Start writing words, then phrases, then sentences, then paragraphs on scratch papers. Also, practice how to write without the need for guide lines. Also, each letter must be of equal proportions and be sure to check if your uppercase and lowercase letters are consistent all throughout. Remember that by continuously and consistently practicing, you are slowly adjusting your muscle memory for the better.



The fourth one is to challenge yourself. Challenge yourself by doing better. Why settle for less if you can do and be more? Also, challenge yourself by trying out different types of materials, styles, and techniques. Further, challenge yourself by being more creative. Create your own style and share it to the world. You are an artist and believe in yourself. Be confident and share your works by sharing them on social media and the likes. You can even sell or even make profits out of your own works if you strive enough. You are an artist so think outside the box.

Lastly, enjoy and be yourself. In general, art is about expressing yourself, and since calligraphy and lettering are forms of art, you can express yourself through them. You do not need the approval of others for as long as you are expressing yourself through art. Doing calligraphy and lettering can also relieve you of the stresses around you.

Keep on writing, fellow calligraphers and letterers!

Notes to a Career-confused Millennial

by Pauline Birosel

"Your passion vs your profession to be"

This is probably a dilemma which might have haunted you at a certain phase in your life, or probably is still haunting you. At some point, you might have asked yourself, "is this really for me?", "am I really for this?" If you're halfway through your degree and you feel stuck, you are not alone. Maybe it does not feel that meaningful anymore, or your interests may have severely changed, if you feel this way, you're in deep catastrophe. You've

invested a great deal of money, energy and time in your education to get that notch.
YOU CAN'T QUIT JUST LIKE THAT.

When you find yourself at this difficult juncture in your life, what do you do

Note 1: Love what you do.

Doing what you love is easier but loving what you do takes time. In case you aren't pursuing your passion today, you can still make tables turn and instead, fall in love with what you do. This is more important. Set your mind that you love what you're doing. It would take time to convince oneself, but there are ways...which lead us to no. 2.

Note 2: Focus on what you want to do... (not what you don't want to do)

The barrier that destroy our focus in what we do is the fact that we are looking at the things we "don't want to do". Let's take time to remove the self-doubt. Rages and rants that we don't want what we're doing could lead us to the negative side. Stay on the positive side because "If others could do it, I could as well". Aside from being positive celebrate tiny achievements like an accomplished goal because this may help you stay focused on what you want rather than what you don't have.

Note 3: STRENGTHS AND WEAKNESSES (know them)

At times, what you love isn't actually what you're good at. It happens. Thus, being self-aware with your strengths and weaknesses may get you through. Knowing where you excel allows you to achieve much more. Knowing your weaknesses gives you a clearer understanding of things that may be holding you back which makes you know where to focus more.

Note 4: It is okay to do unrelated things.

Academic comes first but it's okay to do unrelated things. Joining an organization, pursuing your other interest, doing your passion for an art-related matter, is definitely fine as long as it does not come in your way of getting the high notch. Doing unrelated things can help you learn other skills - skills that may/may not be used today but can be beneficial at some point of your life (especially post-graduation). Feeding the passion that you have within may help your lifestyle feel less of a routine, doing this may result to a stress-free life.

Note 5: I Don't feel guilty to give time for your personal life

As cliché as it may seem, work life balance is everything. First, get everything done so you can have extra time for yourself. Admit it, too much studying can wear you out, therefore, just to relax and unwind. If a friend invites you for a lunch or a dinner, go and do it. If you pay attention to how you feel towards things, it can help you achieve your goals without feeling too much pressure.

Note 6: Mistakes are inevitable; it's a matter of how you make them

"Don't focus on the mistake. Instead, focus on what to do in order to avoid it from happening next time". Disappointments question our capabilities. Every successful story has its own failure. Remember that "The quickest road to success is to possess an attitude toward failure of 'no fear.'"

Breathe, believe and remove self-doubt.

YOU CAN DO IT.

Offline

Offline, that's what he is.

Always offline when I need answers to my queries that could save me. Weeks went by and I couldn't help but die inside. I felt detached with the world because I was submerged in my thoughts. You came back, you talked to me, and I became okay. I didn't know that that was the start of something that will ruin me continuously for it became a cycle.

I felt empty and alone. I had trouble looking for people to reach out to when you were gone. I felt like I needed to move on again even if we didn't have any concrete relationship. Imagine, I can no longer wait and expect something after a long day, I can no longer reach out to you anytime or at least wait until you reply about the things that bother me, the things that I want to do, and I can no longer ask for your opinion on certain problems.

I don't know if you just didn't have the time even if you were online, but you were offline to me.

By offline, I mean, unreachable, detached, and not connected. Whenever I see you around, it's as if nothing happened. You act normal but I think you know everything. Please stop pretending and address the issue so I could let myself go. I do not want to take the burden of the "what if's" and "what not's" and blame myself for not waiting long enough for your reply. I don't want to carry the world for you anymore. I grew tired of how we are. I think I tried so much to keep you to the point that I looked stupid and it became so pointless. But the sad thing is, I cannot leave you because I love you. I love you enough to wait for your petty explanations, false hopes, lame jokes, and coincidental meetings that lead me to reach out again to you. When you're there, I feel sane, I feel calm, I feel composed, but it all changed when you

started to become indifferent. I thought, is it wrong to love one person? Shouldn't you take the opportunity to love when it's there?

I do not know what to do and how to express how much you mean to me after everything. Sadly, I do not mean anything to you. I already came to the point where I wished that you hadn't told me that you'll be there to keep me from thinking about the negative things that was happening in my life when we were just starting to get to know each other. Look at us now, I can't reach you and you don't reach me. You told me that you'll be there for me and I held on to that. Our communication deteriorated and it seems that we're falling apart. The saddest thing here is, you were the only one I wanted to be active now, but you will now be off the line. I will still be here holding on because that's what I always do - say I won't let go.

I never thought that I'd fall into a pit of disappointment when you passed all the tests. I guess, even if I think you're the right one, if you think that I am not right for you, it's not going to happen. Just remember, it didn't happen because you let it not happen. I was here - no, I'm still here, but I hope you find someone who will be there as much as I wanted to be there for you. I am tired of being that person who gets to be left behind, when all this time I just want someone who will stay. I'm that person who wants to be remembered and given the same recognition with the people that I value. All these are not enough to make anyone stay and value me - and that's sad, but I guess life goes on. I just hope you find happiness in whatever it is that you chose over me.

The next question for me will be, when will I log out? 🐾

- JESSA MAE LUNA

*I did not reject you
because if I did
I would not be here right now*

Written by: Jessa Mae Luntz



I was holding my cup half full of liquor when my eyes were opened. I was talking to my friends who were with me in the party and we were having quite a chill night with everyone else. We were nearing the end of the night which was one of the best college parties I ever attended. I met a few guys who I categorize as the typical men you'd meet in parties - very friendly but also with suspicious intentions. I find it funny whenever I meet new people from parties and they get the idea that I am cool like the rest of the girls who are wearing short pieces of clothing for the night. I really was hesitant to go to this party but I needed to be here for more important reasons. It may be ironic to be in a party, hate alcohol and the people in it, but I learned to accept the fact that I cannot find the right people in places where there are huge x marks written all over.

Well you see, I never liked parties because parties are full of temporary people and I am one lost soul looking for true love. I am waiting to be saved and accepted by the one. People believe that I am strong enough for I have faced quite a number of challenges in my life and I can handle pain for I have quite a high pain tolerance.

As we near the end of the night, a number of our friends went home and we decided to chill outside the event place. We ended up talking about this guy who is the reason why I've been trying to be sober. I was intoxicated and then fate decided to tell me the real deal, what a good combination. Unfortunately this person that I value so much branded me as "too clingy, too demanding, and desperate". **I smiled but then, I felt tears in my eyes falling after what I heard and my inner self crashed as I converse with these people.** I didn't know if the liquor made it feel better or worse. **I couldn't feel the pain but the tears did not stop falling.** I sat down and thought about how stupid I was to believe that one person could be so nice and perfect. I trusted him with my life and I thought that I should just understand his reasons. I saw how the pieces I put together broke slowly but I didn't feel any pain. At that moment I thought alcohol could be the best anesthesia, but why does my tears continue to fall while I force out a smile? I thought I'd feel better, because now, I have the answer for all my questions - but that's just what I thought.

I woke up the next day and the only thing on my mind that morning was the realization that he did something that is so hurtful that I cannot even compare it to the other misfortunes that I had. I was in immense pain. I called a number of my friends to tell them the story and they replied with "at least now, you have a reason to let go". The sudden realization that he just made an excuse to cut me off his life hurt deep within me. I wasn't ready for

another heart ache. I wasn't ready to see that the person I defended, because I thought he was the better one from all the guys I got to know, will be the reason why I'm crashing down.

It's been 5 months since I first met this guy, he was all nice and unlike most men, he didn't have any vices and he did well in school and organizations. There, I thought, the perfect combination. We talked for quite some time and even got the chance to hang out but like most sad stories, he changed. He detached - slowly but in the most painful way well, at least for me. I lived on the fuel of his words and his false promises when he started to not reply to my messages. I defended him every day even if he was not there and even if he started to ignore me when we come across each other's paths. I just held on to that fact that he's busy. I closed my eyes and thought that he just needs all his attention and time to what he's doing. **I thought he'd be back, I really did, but here we are now with the truth that he's not.**

I can't believe that I got described as "desperate" by the person who I thought understood the reasons behind my actions and what I was going through. It doesn't matter if other people judge me but I was judged by the person who I held on to when I was breaking down - the reason why I stopped crying and started fighting again.

I realized that every excuse made was a way to escape me and my questions. I realized that every time he ignored me, he was already showing his real self to me. I was blinded by the plans, the hopes, and the trust I gave to one person. I realized that fuck boys were way better than him because they have the decency to tell the girl straight up the real deal. I realized that I was right, it's hard to fall in love with a nice guy. Nice guys don't finish last always, sometimes, they get you first.

Questions like, "how I am not enough?" "Why I am not worth it?" were on my mind the whole day. I will never forget that moment when my friends told me that he made me look bad and that they understand it now after hearing my side of the story. I shared my genuine feelings with him and I never knew that he'd do anything like this. I never knew that the saviour I once thought would be the reason for my downfall. I thought I was saved; rather I was lured into a pit of darkness where I fell too deep. I fought a lost battle.

Now, I know he's gone, but I still don't know where to go - for I am a lost soul trying to find my own true love.

Stereotype

BY MERINEL MARIBOJOC

Where should I be?
What should I do?
Is it where they wanted me?
Or where my heart rests to?

Time is running out fast
I must bury the past.
To look forward and dream,
My life is not on a whim

In due time I'll be gone
I hope everything's done
Not what's needed to be
But what I wanted to be

Life is short they say
But is unlimited in range
If it is not a game to play,
Is it too short to make a change?

The Promise of Someday

BY DONELLENE BARTOLO

I promise someday you'll be free
Someday you'll laugh without the fear of getting hurt
Someday you'll be important
Someday you'll be loved,
Someday you'll learn to love,
With the kind of love you've been giving
Someday you'll be proud.

I hope you can wait
I hope you can stay
I hope you can bear
For that someday to happen
For that someday to come.

I know you can wait
I know you can stay
I know you can bear
'Cause you hold the promise of someday
And I've known you for so long –

I am you.

Liquidation

BY DONELLENE
BARTOLO

It was when
Everything depreciates,
Where assets turns to liability,
And cost outweighs every benefit.

When going concern turns
to quitting concern.
Our Income turns to loss.
Reassessment was now useless.
Every Goodwill was
now impaired.

Like every bankruptcy
it's hard to tell.
But I guess it's best for us to admit
And start the Liquidation.

When Time Stops And Love Heals

BY DONELLENE BARTOLO

One day Time decided to walk.
On that day, while Love was carelessly running, she bumps
with Time.
Time stops because of Love.
Love apologized to Time, "I'm sorry! When I start to run it was
really
hard to stop."
Time was amazed he said, "Really? You're just like me. Since
the day I start to walk I never learn to stop."
Love was shock, she said, "You don't know how to stop? But
you stop when you bump into me."
Time realized it and he was so happy.
Time and Love became friends.
Love promise to Time, that she will do her best to stop Time for
a while.

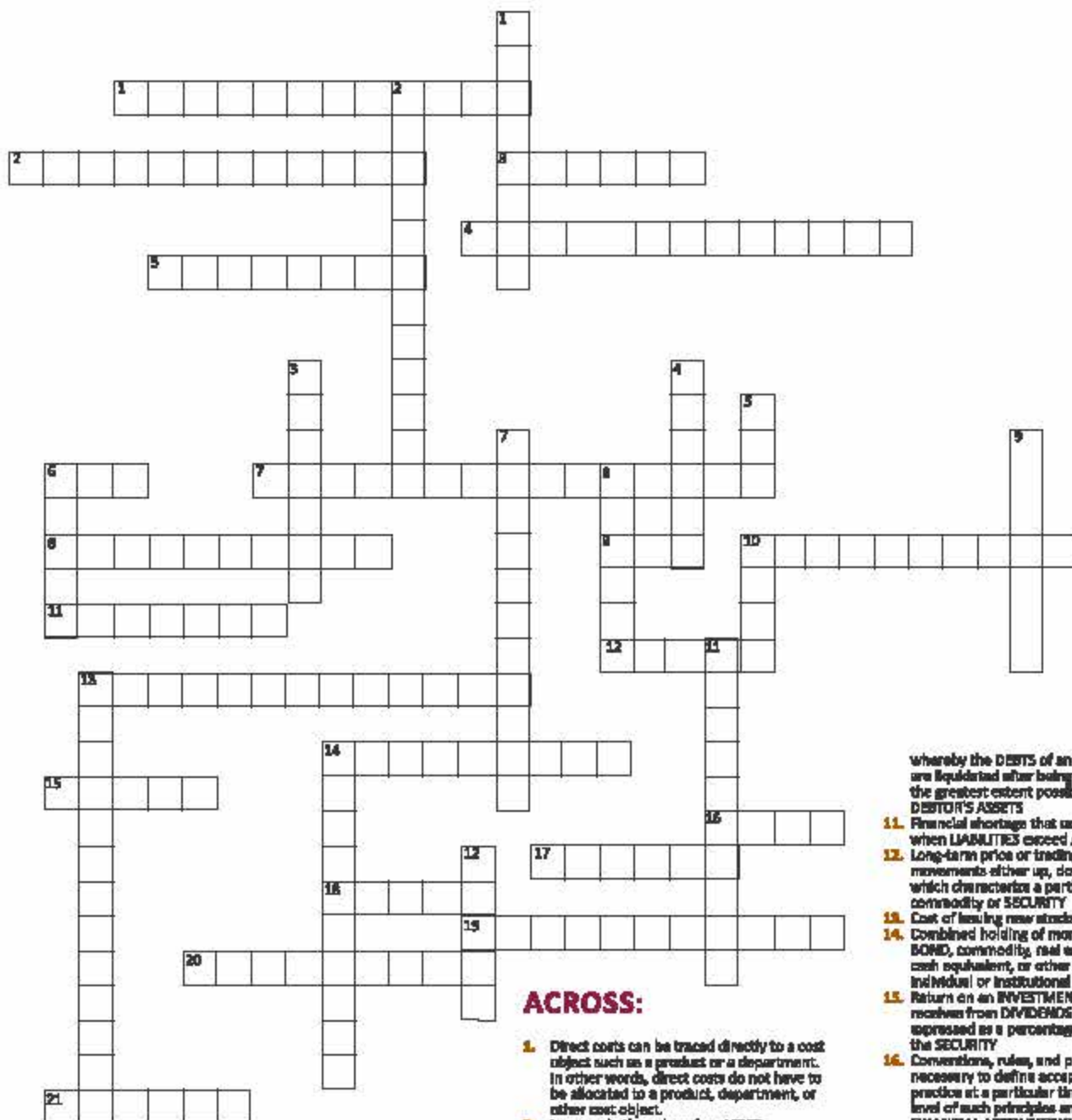
One day Time saw Love crying.
He asked Love, "Love why are you crying?"
Love replied, "I was so reckless that's why I'm hurt. I'm
bleeding and I cannot heal myself. I don't know what to do."
Time saw how painful and hard it was for Love. She was a
good friend to him that's why He makes a promise, "Love I
know it's painful, but I am willing to help you heal. Don't be
afraid to run again. And as your friend, whenever you are
bleeding and in pain you should stop for a while and wait for
me. I am Time and I will always walk with you and heal you
when you're in pain."

Love smiled and said, "Time, I'll hold on to your promise that
whenever I'm in pain you'll be there to heal me. In exchange
whenever I see you I'll be there to stop you for a while."
Time smiled. Love also smiled.
From that day onwards whenever Time meets Love, Time
always stops.
And whenever Love was in pain she will stop running and wait
for Time.
And when Time saw Love was in pain, Time will stop and walk
with Love.

Even up today Time and Love fulfill their promise to each
other.
Love stops Time.
And Time heals the pain of Love.



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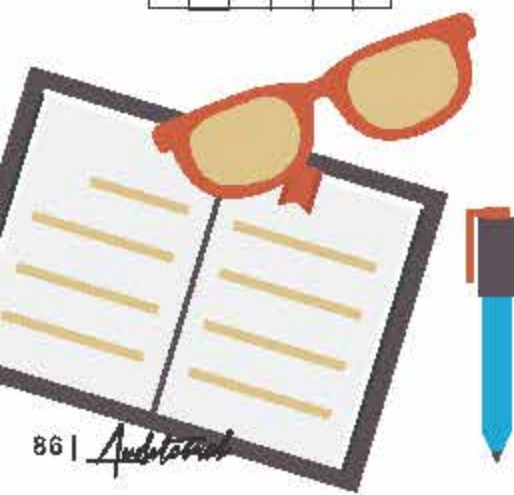


ACROSS:

1. Direct costs can be traced directly to a cost object such as a product or a department. In other words, direct costs do not have to be allocated to a product, department, or other cost object.
2. Increase in the value of an ASSET.
3. To take something, such as a BOND, out of circulation.
4. A way of measuring how profitably and efficiently assets are being used to produce sales. This is determined by dividing net sales by average total asset.
5. A customer order for a specific number of specially designed, made-to-order products.
6. Indicates the point at which title to goods passes.
7. Right giving existing stockholders the opportunity to purchase shares of a new ISSUE before it is offered to others.
8. Person skilled in the recording and reporting of financial transactions.
9. Equal to the nominal or face value of a SECURITY.
10. Legal process, governed by federal statute,

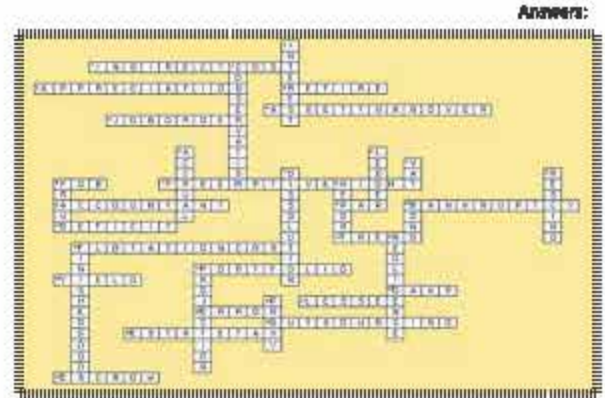
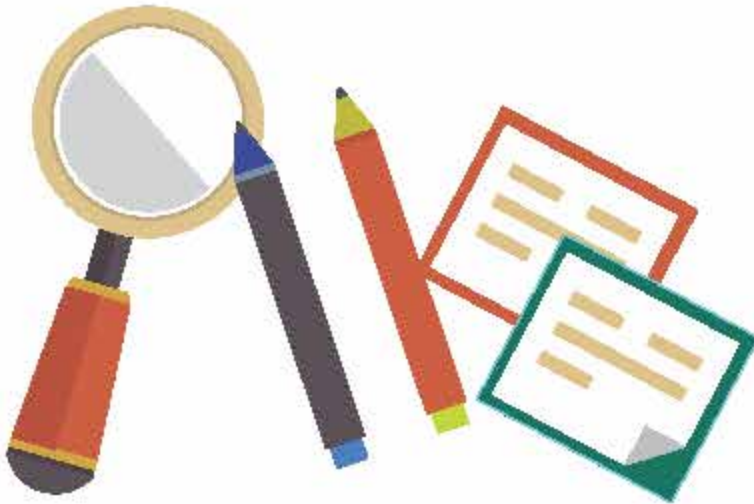
whereby the DEBTS of an insolvent person are liquidated after being satisfied to the greatest extent possible by the DEBTOR'S ASSETS.

11. Financial shortage that occurs when LIABILITIES exceed ASSETS.
12. Long-term price or trading volume movements either up, down, or sideways, which characterize a particular MARKET, commodity or SECURITY.
13. Cost of issuing new stocks or BONDS.
14. Combined holding of more than one stock, BOND, commodity, real estate investment, cash equivalent, or other ASSET by an individual or institutional investor.
15. Return on an INVESTMENT an investor receives from DIVIDENDS or INTEREST expressed as a percentage of the cost of the SECURITY.
16. Conventions, rules, and procedures necessary to define accepted accounting practice at a particular time. The highest level of such principles are set by the FINANCIAL ACCOUNTING STANDARDS BOARD (FASB).
17. Person or entity that has the right to use property under the terms of a LEASE.
18. Act that departs from what should be done; imprudent deviation, unintentional mistake or omission.
19. The act or an instance of purchasing essential products or services from another COMPANY.
20. Tax on the value of a DECEDENT'S taxable estate, typically defined as the decedent's ASSETS less LIABILITIES and certain expenses which may include funeral and administrative expenses.
21. Money or property put into the custody of a third party for delivery to a GRANTEE, only after fulfillment of specified conditions.



DOWN:

1. Payment for the use or forbearance of money
2. An investment strategy aimed at long-term capital appreciation with low risk; moderate caution; opposite of aggressive behavior; show possible losses but wait for actual profits
3. The recognition of an expense or revenue that has occurred but has not yet been recorded
4. Any book of accounts containing the summaries of debit and credit entries
5. Consumption TAX levied on the VALUE added to a product at each stage of its manufacturing cycle as well as at the time of purchase by the ultimate consumer
6. Willful misrepresentation by one person of a fact inflicting damage on another person
7. Termination of a CORPORATION.
8. An oral or written description of something, such as a book, event, or situation
9. Cancel a CONTRACT agreement
10. One type of long-term PROMISSORY NOTE, frequently issued to the public as a SECURITY, either be registered in the owner's name or are issued as bearer instruments
11. The omission to do something which a reasonable man, guided by those ordinary considerations which ordinarily regulate human affairs, would do, or the doing of something which a reasonable and prudent man would not do
12. Document authorizing someone other than the shareholder to exercise the right to vote the stock owned by the shareholder
13. The products that have been made and are ready for sale
14. Prospective FINANCIAL STATEMENTS that include one or more hypothetical assumptions



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5. Grace Albulian	3rd Place, 2012
6. Waylorie Depayso	3rd Place, 2012
7. Arthur Ong	4th Place, 2007
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Protacio T. Tacandong, COO

(quote taken from BusinessWorld's Special Feature Who is Who: Philippines' Best Accounting Firms, April 30, 2015)

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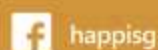
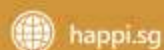
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