



Filcom in Athens celebrates "Paskong Pinoy "



CDA Constancio R. Vingno, Jr, delivering his Christmas message to the Filipino community.

The Filipino community in Athens celebrated Paskong Pinoy 2010 last 12 December 2010 in the Philippine Embassy premises with the different Filipino associations and the Philippine Embassy doing a potluck for the food and Christmas presents for the children. This year's theme is "Pagbubukas Puso at Isipan Tungo sa Katiwasayan, Ang Natatanging Handog ng Nagkakaisang Mamayang Pilipino sa Gresya".

The program started at 10:30 in the morning with prelude of the Christmas story presented by the students of KAPHILCA-PSG. The children of Filipino Community Academy Institute Association and members of the Philippine Overseas Society pre-

sented an entertaining number to the delight of the audience. Other presentations were medley song of the KAPHILCA-PSG faculty and staff, drama presentation by the students of KAPHILCA, song number by Cheeky group and medley group singing by the members of Accredited Community Partners.

The children enjoyed the parlor games and received gifts from the organizers.

Traditional foods were served like higado, menudo, dinadakan, pancit, buchi, pork barbecue, chicken barbecue, grilled shrimp and eggplant salad.

One of the highlights of the event was the parol-making contest. The "Parol" or lanterns were made from recycled materials like bottled water, newspaper, plastic containers and plastic bags. This year's first prize winner went to Mrs. Jovi Bathan.

CDA Vingno, Jr. delivered his Christmas message to the Filipino community focusing on unity and camaraderie among Filipinos in Greece.

Capping of the program was a special song number rendered by the Philippine Embassy personnel. The program was emceed by Ms. Chona Pamintuan and assisted by Mr. Joshua Escalante. ■

See more photos of Paskong Pinoy 2010 Celebration on page 3.

ATHENS PE Implements E-passport

The Philippine Embassy in Athens, Greece started implementing the issuance of electronic passports on 01 December 2010.

First to apply was Mrs. Nora C. Caragan. Six passport applicants were processed on the first day of the e-passports implementation.

Processing time is five to six weeks as the passports are processed in the Philippines. Prior to its implementation, the Filipino community was informed during regular Filcom meetings held every sec-

(Continued on page 6)

KAPHILCA-PSG Welcomes SY 2010-2011 with New Principal and Moves to New Building



Dr. Mercy Samaniego-Bo, is the new School Director / Principal of the Katipunan Philippine Cultural Academy, Philippine school in Greece (KAPHILCA-PSG). Dr. Bo holds a degree of Doctor of Education major in Educational Management. She also holds a Master of Arts in Education degree and is a graduate of Bachelor of Elementary

(Continued on page 7)

SPECIAL FEATURE

Happily Single in Athens

The following article was featured in the January issue of "Buhay OFW Magazine."

By: Major Yoko Ramos-Vingno

Arriving in Greece when she was only in her early twenties, life for this perky Filipina took a different route as she put aside her personal plans to enjoy the pleasures that greeted her as she landed on Greek soil. Known for its grandeur and antiquity, Greece, indeed, has a lot to offer in terms of its history and people – not to mention its healthy Mediterranean cuisine and islands surrounded by pristine waters. Indeed, these first pleasant impressions stuck with this young Filipina! With plenty of friends around and some money to spend in this bucolic place, she has been living a happy and independent life. For some, living in a foreign land alone poses problems, but not for Chona Narvaez Pamintuan who left the Philippines for Greece when she was only in her 20s.

Chona has spent her prime years in Athens, all 23 years, working and living -- with two other Filipinas -- in a decent apartment located at Ambelokipi, an area near central Athens where a lot of Filipinos live. She lives alone and actually liking it --- which is quite uncommon for a lot of Filipino families living in Athens who have relatives either living with them or also working in Greece. Chona fondly describes Athens as a nice and relatively peaceful place. She vividly remembers how she and her new found friends visited as many places in the 80s up to early 90s to discover the country which they have adopted as home.

Chona arrived in Athens in April 1986 -- her first time to be away from the Philippines. She, along with a friend found jobs immediately to work with families by doing house chores. She lived with her first employer for a while and after only one year left and went on her own; found an apartment and a new job which at that time was aplenty since there were not many Filipinos and foreigners in Greece then.

Chona is the second child of Avelino Pamintuan and Encarnacion Narvaez. Her father, who hails from Pampanga, and her mother, a native of Marinduque, met in Manila. They were blessed with four children. The Pamintuan family settled in Muntinlupa in 1963 at Katihan Street where Chona and her siblings grew up. Her father, as Chona recalls, in their childhood peddled dirty ice cream and was well liked by their neighbors and friends. The father did odd jobs to supplement the family income which was always never enough to support an expanding and growing family. He also put up his buy and sell business. **Her mother sold 'merienda' food to help daddy and, young Chona in her own little way helped her mom from time to time. This proved to be Chona's training ground that prepared her later on for life and survival in the adult world.**

Fast forward to her teenage years, Chona finished her secondary education at the Muntinlupa National High School in 1979 then went to study at Polytechnic University of the Philippines (PUP) and took up Accountancy. She was politically active during her student days, which was not a surprise at all, as Chona is an outgoing person who could articulate her opinions quite well. Thereafter, she became a member of the Kabataang Barangay, a youth aggrupation of former President Ferdinand E. Marcos and **led by the former president's daughter, Imee.** She ran in the election as vice-chairperson of the Kabataang Barangay in their place and won. Her built-in charisma and desire to serve her constituents helped her win the election.

After finishing college, her interests changed and found herself mulling about experiencing a life outside the Philippines. Her dream then was to travel to the United States of America and live the American dream. Just like other Filipinos who left the country for greener pastures, Chona started looking for job opportunities abroad. Not long after, a job offer in Hong Kong came her way and she applied for it. Hongkong, however, was not meant to be --- for after completing all her papers and her passport ready, she withdrew her application when another opportunity opened up: Greece. Not wasting time, Chona left and flew to Greece with a tourist visa.

By 1996, Chona had gained enough experience in terms of work and assimilated herself to Greek way of life in Greece. She also moved a lot and became active in the Filipino community. Being involved in so many activities of the Filipino community, Chona said, she was able to develop her character and skills especially in organizing different activities or events for her kababayans. She has mastered hosting **children's activity/parlor games, which she has done every year for Philippine Independence Day celebrations.**

When the Greek government offered to give an amnesty to the illegal immigrants in 1998, Chona did not waste time. She immediately filed her application. The Greek government approved her paper and this made her stay in Greece legalized. Chona now travels whenever she wishes. She went home in 2002 to be with her ailing mother. Her mother was suffering from diabetes and not long enough, she died in 2003. Despite the expenses, Chona went home again to be with her grieving father and to bid farewell to her mother for one last time.

Meanwhile, Chona's life in Greece is going well. She was able to save and has invested in a four door apartment at Muntinlupa. The monthly rent goes to her father for his expenses, though it's



Ms. Chona Pamintuan

not much, she said, this is to augment the remittances she sends home regularly which are also for the support of her two nieces. She has been providing for them since they were born.

And more than generous she is. Last May, she went home to the Philippines and brought the entire family to Subic and even went to Hong Kong Disneyland with her sister. She said from time to time she spoils herself into various kinds of treats and believes that working should not **only be for family but also for one's self.**

Certainly, preparing for the future has not escaped **Chona's plans.** She's paying for the monthly amortization of the house she recently purchased, and life insurance she got for herself **in preparation for her retirement.** She's happy about the Philippine and Greek governments ongoing negotiations on a Social Security Agreement that covers old age or pension benefits, survivorship/death benefits and disability benefits for the Filipinos who are members of **Greece's social security system (Social Security Foundation).** If signed, Filipino pensioners can receive their money even in the Philippines when they decide to go home for good.

Work and the FilCom activities occupy Chona's time. And when she is at home, she tinkers with her laptop, where she maintains a Facebook account to search for old friends and classmates. She has also subscribed to TFC that keeps her updated about the latest news in the Philippines. Chona has no regrets, she says. Life is good in Greece. ■

Major Yoko Ramos-Vingno, wife of Minister and Consul General Constancio Vingno Jr., is a reserve officer of the Philippine Army. She is a free lance writer.



Community News

We welcome Pinoy news!

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



Jesus is Lord Church 4th Anniversary Celebration. Consul General Vingno, Jr. attended the 4th Thanksgiving Anniversary of Jesus is Lord Church, Athens Greece Chapter which was held on 26 September 2010 at the President Hotel.



Filipino Bowlers in Athens, Greece Bowling Tournament. Charge d' Affaires Vingno, Jr. awarded the Sylvia Striker Group as the "Best Uniform" during the opening ceremonies of the bowling tournament of FILBAG held on 17 October 2010 at the Metropolitan Bowling Center.



KASAPI-Hellas Basketball Tournament 2010-2011. Last 17 October 2010, CDA Vingno, Jr. together with Mr. Sixto Carlos graced the opening ceremonies of KASAPI basketball Tournament for 2010-2011 which was held at Kesariani Gym.



Farewell Party for Ambassador Tiglao. Amb. and Madame Tiglao together with Chargé d' Affaires Constancio R. Vingno, Jr. and selected Filcom leaders during the farewell party for the Ambassador which was held 22 October 2010 at the Philippine Embassy.



PGBI Greece Chapter 7th Anniversary . CDA Vingno, Jr. inducted the new officers of the Philippine Guardians Brotherhood Incorporated during its 7th Anniversary held on 28 November 2010 in Athens.



Radio Kaibigan conducted interview with Philippine Embassy CDA . An interview with CDA Vingno, Jr. was

conducted at Radio station 665 AM/106.7 FM Radyo Kaibigan last 30 October 2010 in Agia Paraskevi.



El Shaddai 17th Anniversary Celebration with Bro. Mike Velarde. (from left to right) CDA Constancio Vingno, Jr. and Madame Yoko Ramos-Vingno with Bro. Mike Velarde, during the Discipleship Night held at the Olympic Hotel on 20 November 2010, CDA Vingno delivering an inspirational talk at the 17th Anniversary of El Shaddai Greece Chapter which was held on 21 November 2010 at Leoneio Lykeio. The celebration was highlighted by a mass and healing rally led by Bro. Mike Velarde.



El Shaddai 17th Anniversary Celebration with Bro. Mike Velarde. (from left to right) CDA Constancio Vingno, Jr. and Madame Yoko Ramos-Vingno with Bro. Mike

ANNOUNCEMENTS

- ▶ The Philippine Embassy is pleased to inform the public that the Consular Section is now open every Wednesday for consular services. ■
- ▶ Please be informed that the new Official Website of the Philippine Embassy in Athens, Greece is: www.philembathens.gr. ■
- ▶ Regular Filcom Meeting will be held every Third Saturday of the Month , 6:00 PM at the Philippine Embassy. Every one is encouraged to attend.

No Regular Filcom-Consular Meeting Shall be held this coming December 2010, the meeting will resume on the 16 January 2010, third Saturday of the month. ■

The Philippine Embassy bids farewell to ...



Ambassador Rigoberto D. Tiglao ended his tour of duty on 30

September 2010.

He first joined government in April 2001 as Presidential Spokesperson with Cabinet rank and then on a concurrent capacity, as Press Secretary. After a six-month research fellowship at **Kyoto University's Center for South-east Asian Studies** from May to October 2002, he resumed his post as Presidential Spokesperson concurrent with his new appointment as Presidential Chief of Staff. President Arroyo appointed him as the Head of the Presidential Management Staff in August 2004.

Educated at the Ateneo de Manila University and the University of the Philippines, Ambassador Tiglao has a 19-year experience in journalism as a reporter, columnist, and editor in local publications. He was also the Manila Bureau Chief for the international magazine *Far Eastern Economic Review*.

He is the fifth and first political appointee to be posted as Ambassador at the Philippine Embassy in Greece. He was appointed in October 2005 by President Gloria Macapagal-Arroyo as Ambassador Extraordinary and Plenipotentiary to the Hellenic Republic and to the Republic of Cyprus.

He is married to Madame Getsy Tiglao.



Mr. Eulogio G. Comaya ended his six-year tour of duty as the Embassy's Finance Officer last September.

Mr. Comaya began his career in the Department of Foreign Affairs in 1981. He had been assigned to various offices in the Department as Security Guard, Account clerk, Assistant, Assistant Director and Acting Finance Officer.

Mr. Comaya had been previously posted as Finance Officer in the Philippine Consulate in Kobe, Japan from 1985-1993 and in Philippine Embassy in Moscow, Russia from 1996-2002. He arrived in Athens on 01 September 2004.

He graduated with a degree in BSC Management from Philippine Christian University.

Mr. Comaya was born on 19 January 1956 in Leyte. He is married to Milagros Comaya and they have three children. ■



Mr. Tito A. Baldago, Jr. ended his two-year tour of duty as the Administrative Assistant at the Philippine Overseas Labor Office

(POLO) last September.

He graduated with a degree in Bachelor in Applied Economics at the Polytechnic University of the Philippines.

Mr. Baldago, Jr. was born on 02 February 1965. He is married and has two children. ■



Atty. Jaime P. Gimenez ended his tour of duty as the Embassy's Labor Attaché to Cyprus last October.

Labatt Gimenez began his career in the Philippine Overseas Employment Agency in 1986.

Labatt Gimenez had been previously posted as Labor Attaché in the Philippine Embassy in Dubai, Lebanon, and Libya. He arrived in Athens on 26 February 2007.

Born on 21 June 1952 in Manila, Atty. Gimenez attained a degree in Bachelor of Laws in Ateneo De Davao University. ■

... and welcomes ...



Mrs. Cynthia A. Acaba, arrived in Athens on 25 August 2010 to replace

outgoing Finance Officer Mr. Eulogio G. Comaya.

Mrs. Acaba has been in the foreign service for 27 years. She has been assigned as Finance Officer in Santiago, Chile in 1990, and Rome, Italy in 2000.

She has participated in various trainings and seminars.

Born on 27 October 1960 in Alitagtag, Batangas, Mrs. Acaba graduated from the University of East with a degree in BSBA Accounting in 1981.

She is married to Mr. Allan Jesus Acaba and they have a son, Francesco Angelo. ■



Mr. Christopher D. Prado, arrived in Athens on 14 September

2010 to replace outgoing administrative Officer Tito D. Baldago, Jr. at the Philippine Overseas Labor Office (POLO).

As an Administrative Officer, Mr. Prado assists Labor attche George A. Eduvala in the promotion of social protection and welfare of Overseas Filipino Workers in Greece.

Mr. Prado attained a degree in Bachelor of Science major in Management.

Mr. Prado is from Las Piñas City. He is single. ■

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Consular Updates

The Department of Foreign Affairs (DFA) and its Foreign Service Posts (FSPs) will use the International Organization for Standardization (ISO) initials PH or PHL when referring to the Philippines, and not anymore "RP", which is the acronym for the "Republic of the Philippines".

This is in line with the Philippine membership with the ISO, as well as to avoid the ambiguity and confusion with the use of the initials "RP".

In DFA Department Order No. 16-10 dated October 20, Foreign Affairs Secretary Alberto G. Romulo directed the DFA's 67 Embassies, 23 Consulates General and four Permanent Missions to use the initials PH or PHL.

The long standing usage of the initials "RP" is not in accordance with ISO codes, leading to ambiguous initials that can also refer to other countries, the DFA noted.

The ISO developed the ISO3166-1 codes, assigning two letter (alpha-2) and three letter (alpha-3) code to member countries.

ISO 3166-1 is part of the ISO 3166 standard adopted by the ISO, and defines codes for the names of countries, dependent territories, and special areas of geographical interest. The codes for the Philippines are PH and PHL, respectively. These codes are used in the Philippines and

DFA SHIFTS TO ISO INITIALS 'PH' AND 'PHL'

abroad in airline ticketing, passport issuances, currencies, and internationally-traded shares of stocks, among others.

The DFA Office of Consular Affairs has adopted and reflects the ISO three-letter codes in the data pages of the Philippine electronic passport.

The ISO standards provide technological, economic and societal benefits. For businesses, the widespread adoption of International Standards means that suppliers can develop and offer products and services meeting specifications that have wide international acceptance in their sectors. For governments, International Standards provides the technological and scientific bases underpinning health, safety and environmental legislation.

The ISO is an international standard-setting body composed of representatives from various national standards organizations. Founded on 23 February 1947, the organization promulgates worldwide proprietary industrial and commercial standards.

The Philippines is represented in the organization by the Bureau of Product Standards of the Department of Trade and Industry.

Adoption of these initials was recently endorsed by former Ambassador Juan Ona and the DFA Tatters Group, a group of retired and active Philippine envoys. ■

Athens PE implements ... (Continued from page 1) and Saturday of the month. Flyers and announcements of the e-passport's implementation were displayed at the Philippine Embassy Consular Section and at the Philippine Overseas Labor Office.

The e-passport is a highly secure enhanced Machine Readable Passport. The e-passport system reduces identity theft by storing the biometrics and signature of the passport holder and by recording his thumb marks.

All green passports (non-machine readable passports) shall remain valid until the stated date of expiry and will be acceptable for use abroad. ■



First Electronic passport applicant Mrs. Caragan during the first day of the implementation of E-passport.

Working abroad: how to deal with illegal recruiters

The promise of greener pastures in USA, Australia, Canada, UAE, Japan, etc. is what encourages hardworking Juan dela Cruz to pursue overseas employment.

However, application for a job overseas is not as easy as A-B-C. Granting there is already an opportunity for one to work out of the country, there is still a series of procedures to follow. Such procedures are not only cumbersome but costly and time-consuming as well, so applicants seek help from immigration consultants that promise immediate departure.

Unfortunately, many applicants just end up being victimized by illegal recruiters. To avoid becoming victims, here are some tips from Philippine Overseas Employment Administration. How to avoid illegal recruitment :

- Do not apply at recruitment agencies not licensed by POEA.
- Do not deal with licensed agencies without job orders.
- Do not deal with any person who is not an authorized representative of a licensed agency.
- Do not transact business outside the registered address of the agency. If recruitment is conducted in the province, check if the agency has a provincial recruitment authority.
- Do not pay more than the allowed placement fee. It should be equivalent to one month salary, exclusive of documentation and processing costs.
- Do not pay any placement fee unless you have a valid employment contract and an official receipt.

- Do not be enticed by ads or requiring you to reply to a Post Office (P.O.) Box, and to enclose payment for processing of papers.

- Do not deal with training centers and travel agencies, which promise overseas employment.

- Do not accept a tourist visa.

- Do not deal with fixers. Tips to job applicants using the internet in job search

- Read the entirety of the website. Examine whether the company name and profile appear believable. Check for its company profile or the "about us" page to see its office location and phone numbers.

- Examine the website design plus all links and pages available. A legitimate company would not mind spending a large money to have a website designed beautifully as the same serves as the business's window to the world.

- Take note of the website's invitations to send resumes and application papers through postal mail or drop boxes. Most legitimate websites would like you to fill up your resume online or send them through e-mail.

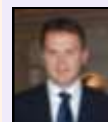
- Take note of their offers. Most of them offer "too-good-to-be-true" salaries and other job perks including free accommodation and bonuses.

- Use search engines (yahoo!, google, etc.) and look for the company's name or topics similar to those discussed in the website you have visited.

- Check the domain name of the website to secure additional information.

Report to the POEA or other law enforcement authorities any illegal recruitment activities conducted through the internet.

PH has new honorary consul in Crete



The Greek Government approved the appointment of Mr. Alexandros Fasoulakis as Philippine Honorary Consul with jurisdiction over the island of Crete, Greece.

Mr. Fasoulakis is a successful engineer and a businessman in the construction industry.

Born on 23 September 1970 in Irakleion, Crete, Mr. Fasoulakis is married to Anastasia Rethymiotaki.

The office of the honorary consul is located at Plateia Agias Aikaterinis 3 Irakleion 712 01 Crete. You may contact him at telephone no.: 28 10 331 870 or through fax no. 2810 331 871. ■

What to do if you are a victim

For violations of recruitment laws and rules and regulations by any recruitment agency such as overcharging of placement fee, pre-mature collection of placement fee, misrepresentation, withholding of travel documents, failure to deploy without valid reason, failure to reimburse documentation expenses when deployment did not take place without the worker's fault, and substitution and alteration of employment contract, you may file administrative cases at: Legal Assistance Division, Anti-Illegal Recruitment Branch, 4th Floor, POEA Building. You may also file your complaints at the nearest POEA/DOLE regional office and NBI/PNP headquarters in your area. ■

Source: Manila Bulletin

Cyprus Corner

A GOOD MAN LIKE ATTY. JAIME P. GIMENEZ

The Filipino community in Cyprus hosted a surprise farewell party for the well loved Labor Attache Jaime P. Gimenez who was due to go home after his straight four years overseas at the post.

The well attended gathering of various OFW associations was held at the Kormakitis Hall in Nicosia last October 17, 2010 with a brief video presentation about his life in Cyprus and a very entertaining program with WelOff Josephine Tobia, who acted as the emcee that Sunday afternoon.

Among the groups that gave their heartwarming testimonies are the heads of OFW FC Bong Jusi, OFVC, Emong Pedroso, El Shaddai represented by Fr. Zacheus Dulniok, St Joseph Filipino group Maria Nieves, FCA Esther Beatty, OFW Business Club and MOFYA nominee, Mary Victa, Charismatic group Primrose Lomass, Capt John Thompson of Houston Medical Ltd/Basic Care-giver Course mentor and the good Honorary Consul Shemaine Kyriakides.

Leaders like Emong Pedroso and Bong Jusi known to be from "rival groups" set aside their differences and belted out a song for Labatt to the delight of their respective "fans". Well wishes



Labatt Gimenez with Wel Off Tobia and Filcom in Cyprus during his farewell party.

and outpouring of gratitude to Labatt Jim as everyone fondly calls him were conveyed to the gentle man who took charge of the Philippine Overseas Labor post in Cyprus at the height of a brewing issue which is the controversy on agencies deploying workers in Cyprus.

A career and seasoned Labor Attache, who had handled war torn areas in the Middle East, Labatt Jim did not have qualms staying in a place sans an embassy and accepted all challenges to promote the protection of the overseas Filipino workers working in the island state. He will be sorely missed by his kababayan who is known to be a compassionate man and a hardworking government official.

Maraming salamat Labatt Jim! ■

KAPHILCA.... (Continued from page 1)

Education. She has experience in school administration and supervision.

She intends to develop growth and improved the professional capacity of the faculty and staff to provide high quality of education for all the students.

KAPHILCA-PSG transferred to a new five story building last 29 November 2010. The new location is just three minutes walking distance from the old building.

The school building was recently checked and approved by the officers and representatives of Greek Ministry of Education, Lifelong Learning and Religious Affairs with the assistance of the Philippine Embassy, Dr. Marcos R. Fojas, Adviser and Audit Treasury of KAPHILCA-PSG, and Mrs. Bernadette R. Smyrniotis.

The success of the transfer to the new building was made possible through joint efforts of the school's faculty and staff and the assistance of the parents of the students. ■

KAPHILCA-PSG is located at 95 Papadiamantopolou St. 11527 Goudie, Athens. For inquiries please contact the school at 211 014 9970/ 693 714 8025 or email at kaphilca_gr@yahoo.com

Athens PE commemorates Month of Overseas Filipinos and International Migrants Day



The film "Rigodon" during the cineforum held at the Philippine Embassy.

The Philippine Embassy conducted a mini-Cineforum on Migration in commemoration of the Month of Overseas Filipinos (MOF) and International Migrants Day on Saturday, 12 December 2010 at the embassy's premises. The films were provided by the Commission of Filipinos Overseas (CFO).

This event is meant to increase public awareness on various issues concerning migration, intermarriage and existing government policies and programs directed against illegal recruitment, documentation fraud, human trafficking, etc.

The Embassy ran the films Fidel and Rigodon.

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Consular Clerk
Ext # 112/116



BYRON B. VILLANUEVA
Consular Clerk/ Driver
Ext #112/ 116



RAMONCITO P. CALDINO
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Ext #112/ 116

Fidel tells a story of an OFW who was raped by his employer. Enraged with what happened, Fidel kills the employer and lands himself on death row.

Rigodon follows the spiritual journey of three Filipino immigrants in New York City whose lives intertwine in the age of racial profiling and government crack-downs.

The Filipino community thanked the Embassy for showing the two movies. According to them, the storylines are true to life and portray real experiences of our fellow Filipinos abroad. ■

LABOR PAGE

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JOSEPHINE SANCHEZ-TOBIA
Welfare Officer (Cyprus)



CHRISTOPHER PRADO
Administrative Assistant



JEAN V. SANTOS
PAG-IBIG Representative



PAG-IBIG OVERSEAS PROGRAM
ATHENS, GREECE

With the new Pag-IBIG Law

OFWs to reap more savings and benefits
More savings, more benefits.

This best describes the mandatory membership coverage for Overseas Filipino Workers (OFWs) under the Republic Act 9679 or the Home Development Mutual Fund Law of 2009. The law was implemented beginning 1 January 2010.

Under RA 9679, all OFWs are mandatorily covered by the Pag-IBIG Fund. They can register at any of the Pag-IBIG offices in the Philippines or at its overseas posts, either personally or through a representative. Requirements include photocopies of passport or valid ID.

The minimum contribution rate is P100 per month. However, OFW members may opt to save more than the required contribution rate. Higher savings would mean higher annual dividends earned, as well as higher loanable amounts for short-term and housing loans.

Aside from it being dividend-earning, Pag-IBIG savings are also portable, meaning, the contributions entrusted to the Fund remain in the members' name, even if they transfer employers or become unemployed and will only be used for their benefits. This is an opportunity for those who were members of Pag-IBIG prior to their overseas employment to reactivate their membership. The Total Accumulated Savings will be released only to the members at time of member-

COMPULSORY INSURANCE IS NOW REQUIRED FOR OFWS

RA 8042, known as the Migrant Workers Law, now requires recruitment and manning agencies or their principals to provide insurance for all Filipino workers hired by them at no cost to the workers. This is among the amendments introduced by RA 10022.

The insurance must provide payment of at least \$15,000 for accidental death, \$10,000 for natural death, \$7,500 for permanent total disability, the repatriation cost in case of death or invalid dismissal, \$100 a month as subsistence allowance for up to six months if the worker files suit abroad, the value of monetary award or compromise settlement in cases before the NLRC, the travel cost of compassionate visit by one relative **in case of the worker's hospitalization for at least one week**, and the cost of medical evacuation and medical repatriation, among other things.

The insurance will be effective for the duration of **the worker's contract**.

The insurance is required before the worker may leave the country. A certificate of cover (COC) provided by an insurance company licensed and certified by the Insurance Commission (IC) must be presented before the POEA before an overseas employment certificate (OEC) or exit clearance is issued to him.

For seafarers, other proofs of insurance coverage may be accepted if their vessel is covered by protection and indemnity insurance which is equal to or above the minimum provided by law.

The employer or its agents will not be allowed to pass on to their recruits, directly or indirectly, the cost of the insurance premium and will face the penalties if they do so, including blacklisting and withdrawal of license. ■

OWWA OPENS 2 FREE TRAINING PROGRAMS FOR ITS MEMBERS

Greek Language training starts on November 14, 2010 with 53 enrollees. This is the batch of OWWA members who missed the same training last year.

Recognizing the fact that the Greek language is the medium of communication in this country, OWWA deems it necessary, nay imperative, that Filipinos in Greece should learn at least conversational Greek not only to prevent any communication gap with their employers but likewise to establish rapport with them.

By doing so, we minimize if not prevent some ship maturity.

In 2009, the Fund declared a total of P8.53 billion in dividends, the highest in its history, giving individual members a 5% dividend rate on their savings.

At this dividend rate, an OFW member's savings will grow to as much P31, 419.33 if he contributes the minimum P100 monthly for 20 years. If a member chooses to save P300 or P400 monthly, his total savings at maturity would amount to around P94, 259.79 and P125, 679.72, respectively.

Financial Assistance Programs

An OFW who registers with the Fund becomes entitled to avail of benefit programs that are available only to Pag-IBIG members. The Fund offers short-term loans to help members address their immediate financial needs such as payment for tuition fees, hospital bills, appliance purchases, minor home repairs, and even for small business capital.

They may avail of loans equivalent to 60% to 80% of their total savings, depending on the number of remitted contributions, which can be paid over a period of two years.

forms of welfare cases.

In response to the clamor of its members to learn basic computer operation, OWWA offered free training lessons to its members. Chatting via the internet with their loved ones back home shall be cheaper and more effective than calling them via mobile phone which is very expensive in Greece. Thus, teaching them the basics of computer operations will ease and relieve them of the recognized need to be in touch with their families through internet communication.

Basic computer training starts on November 20, 2010 at the FWRC. ■

An active contributing member is also eligible to avail of a housing loan after accumulating 24 monthly contributions. Pag-IBIG housing loans have interest rates of as low as 6% to 11.5%, and are payable in 30 years. The maximum loan amount is P3 million. Pag-IBIG housing loans can be used for the purchase of a fully developed lot within a residential area not exceeding 1,000 sq.m. purchase of a residential house and lot, townhouse or condominium unit, construction or completion of a residential unit on a lot owned by the member, home improvement and refinancing of an existing loan.

As of August 2010, 706,128 OFWs have registered as Pag-IBIG members. Of this figure, 7,340 have availed been granted housing loans totaling P6.272 billion, while 549 members have availed of short-term loans aggregating to P11.703 million.

The Fund has also returned the savings of 2,006 members who have reached membership maturity. Total claims are valued at P82.88 million. ■

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