Philippine-American Chamber of Commerce, Washington D.C.



Winter 2021-2022 Quarterly Newsletter



FROM THE EDITOR

It's still winter and cold, folks! So, you may consider this as the 2021 Winter edition or the 2022 1st Quarter edition – take your pick! It is a bit delayed for various reasons, most especially with Covid19 hitting close to home. For the same reasons, this newsletter will be a simple one, focusing on reprints of Manila Mail articles by a few of our members and a call to exercise your right to vote in the upcoming February 17, 2022, elections for directors and officers of our organization. If you are interested in running for a seat, it is not too late to join the race. In the meantime, some of the nominees have provided information and we are publishing those in this edition.

Which brings us to the end of the service of the current Board of Directors and Officers. I'd like to thank the outgoing 2020 Board of Directors for continuing the revitalization of the organization started in 2018. Thank you for helping to grow our membership, producing and coordinating events, especially the webinars, events and networking socials that kept PACC-DC relevant and in the news during the long pandemic quarantines and shutdowns, and for keeping the PACC-DC spirit alive since they took office. It is now time for a new set of directors and officers. The next two years will be theirs to make their mark and keep PACC-DC thriving and strong!

As a reminder, we must continue to watch out for our health and wellness within and even beyond covid-19. Now is not the time to let down our guards with the many variants still out there. If you haven't yet, get your booster shots now. Please continue to follow recommended health and safety protocols by the appropriate authorities in your locale.

Keep safe.

Olma Inocentes

A joyous Winter welcome to our newest members! (page 10)

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CALENDAR OF EVENTS

- PACC-DC Elections February 17, 6pm EST
- Financial Literacy Campaign Webinar Series in partnership with National Ace and World System Builder (Zoom) February 22-24, 6pm EST
- March Meet & Greet March 10, 6pm EST
- The Medicare Mystery, Unraveled (Zoom) March 24, 4pm EST
- Business Forum
 TBA
- Save the Dates: April 14 -- Meet & Greet April 28—Webinar (TBA)

Please watch out for more announcements about our events!

PACC-DC ELECTIONS: A TIME TO ACT

Fellow members, it's that time again when we are called upon to do our duty and act for the benefit of our organization. Let us all be accountable and exercise our right to vote. PACC-DC virtual elections for the 2022-2024 Board of Directors and Officers is this February 17, 2022, at 6:00 p.m. Every vote is important. Every voice needs to be heard.

An organization like ours, risen from slumber to fulfill our purpose and continuing to fight to keep our mission and bring our vision to life, need committed leaders, blazing visionaries and determined go-getters. It is up to each one of us to help our organization grow into what it is meant to be - a source of knowledge and information as well as a beacon of hope and stability to help Fil-Am businesses, a venue for change and a means to help our Fil-Am community and the community at large. Are you up to the challenge?

Be there on February 17 front and center, and say with pride: YES, I AM!

The Nomination and Election Committee (NEC) composed of Marie Valmonte, Thrina Lim and Jun Bustamante (Chair) have begun accepting nominations for board and officer positions. Nominations will continue to be accepted up to and during the meeting on election day itself. Please note that in order to vote and be voted on, you need to be a member in good standing, i.e., 2022 member dues have been paid. You can renew your membership online at our website https://www.pacc-dc.org/membership-renewal, or contact current treasurer, Thrina Lim at thrina.paccdc@gmail.com to update your account.

A minimum of 9 and a maximum of 13 directors are to be elected with one seat automatically reserved for the immediate past president. The NEC or any member in good standing shall nominate candidates for officers from the elected board members and duly seconded on the election floor. Officer positions open for nominations are: President, Executive Vice President, Secretary, Treasurer and Public Relations Officer (PRO).

LIST OF CANDIDATES FOR BOARD SEAT (as of publication date)

- Michael "Mike" San Juan (also nominated for President)
- Matthew Veland (also nominated for Executive Vice President)
- Peter Thieman
- Marielle Kabin
- Rodney Salinas
- Cristina Sison
- John Cabrera
- James Mata
- Kitchie McBride
- Rachelle Fernandez

Information on some candidates is provided in the next few pages and in the order they were received. Please note that the information came directly from the candidates themselves and no edits were made to their submissions, save for font, format and spacing.

Kitchie McBride

Executive Bio

Kitchie McBride is a Licensed independent Health Insurance Agent/ Producer. She earned a Medical Doctor's degree in 1998, a Master's in Health Administration & Informatics in the US in 2010. She is currently a non-practicing physician and is the Founder and President of My Learning List, a 501c3 charitable and educational nonprofit.

Nomination Statement

I'd be honored to help PACC-DC promote its mission through programs

and events positively impacting the business community. My mission is to inspire change through education. So, I'm dedicating time and effort to helping organizations whose mission aligns with mine.

Aside from my health insurance business, other activities I'm involved in include a nonprofit I founded and run simultaneously. It is a charitable and educational organization that supports individualized and self-directed learning. We provide assistance, resources, and information for individualized and self-directed learning to encourage the natural development of all kinds of skills and attributes, namely self-confidence and self-esteem. We help people develop skills and accumulate knowledge to build confidence and self-esteem. If you feel good about yourself, your relationships with others will be positive. And you are more likely to help other people and the community.

Overall, I enjoy meeting new people while promoting and advocating for causes that matter to me. I look forward to the opportunity of helping Filipino-Americans in their journey towards success in their chosen careers.

Mike San Juan

Executive Bio

Michael M. San Juan is a Regional Marketing Specialist of Medspack of the Washington DC, Virginia and Maryland area. Before joining Medspack, Michael spent more than 28 years in the pharmaceutical and longterm care industry. Michael graduated with honors with a bachelor's degree in nursing and Biology. He has worked with industry giants such as Astra Zeneca and Janssen, a division of Johnson and Johnsons. He had held several key positions as Director of Materials Management for Heritage Hall and Annaburg Manor which was an affiliate of Prince William Hospital now popularly known as Nuvant. Later on, he joined Common-

wealth of Roanoke and opened several nursing homes. Shortly after, he took the Executive Director position for Always Best Care, a home healthcare agency. As a community leader, he holds several key positions in the Dc area. He is currently the President of the Philippine American Chamber of Commerce, the Vice President of the University of the Philippines Alumni Association. He is part of the Continuum Care Collaborative and Transitional Team of Inova hospital of Mount Vernon and Alexandria. Other affiliations are with Rotary Club Tower Club and Uspsilon Sigma Phi, the oldest and most prestigious fraternity in Asia.

Nomination Statement

It took me a while to accept the nomination because I was thinking about whether it would be wise for me to run as President of the Chamber. Several years ago, the Chamber was in disarray. The filing of the tax returns wasn't done and there weren't any ongoing activities. Together with the other members, we revived the Chamber. From zero funds, we were able to come up with one activity after the other and were able to raise a substantial amount. If it weren't for the pandemic, we should be enjoying now the fruits of our labor with countless activities.

Now that the restrictions are slowly being lifted, I would like to pursue the fulfillment of our events.

I have built new connections and stronger ties with the Asian America Chamber of Commerce, the Federation of the Philippine American Chamber of Commerce, the National Ace, and other organizations. With these renewed connections, I can take the Chamber to greater heights.

Philippine-American Chamber of Commerce, Metro Washington D.C.





PACC-DC ELECTIONS CONT'D

John Cabrera

Executive Bio

CF Alliance Insurance Services LLC started in May 2005, and I am the Co-Owner and Senior Vice President in Sales & Marketing. It is the only Filipino American Independent Insurance Brokerage in the country. The agency was established from the ground up without purchasing any book of business. So, I know hard work and commitment are important in the success of a business.

I have been a member of the PACC-DC since 2001. In 2007-2008 & 2008-2009, I became the First Filipino, First Non Caucasian & First 2 Term President of the Rotary Club of Gaithersburg since it's charter in 1966.

I have been a member of that club since April 2006 and have supported service projects locally and internationally especially in the Philippines. I am the current Chairman of the Membership Committee.

In 2018-2019, I am the First Filipino & First Non-Caucasian Chairman of the Board for the Independent Insurance Agent of Maryland since 1896. www.iiamd.org

I have a degree in Business Administration and I have been in the insurance industry for 32 years. This year, the CF Alliance Insurance agency will be celebrating 17 years in the business.

Nomination Statement

In 2009-2011 & 2011-2013, I became the First 2 Term President of PACC-DC. I have seen the best of the organization. I know dedication and commitment are important to fulfill one's responsibilities. My passion to serve as the BOD is immense due to my strong allegiance to our small business owners to succeed especially Filipino American small business owners. With my experience running organizations in a professional manner, it is critical to the growth and success of the entity.

Rachelle Felizardo

Executive Bio

A background in community service and revenue management served as a precursor to Rachelle's passion for financial literacy developing in 2015. As a second generation Filipino, she came to understand that not only do immigrant communities share many of the same challenges, but many North American families across the board struggle to attain the American Dream that this land promises. With 7 years of experience as a Marketing Director in financial education and services with World Financial Group, Rachelle has taught financial literacy workshops in countless churches, charities, libraries, associations, corporate offices, and schools across the United States. Believing that education and applied knowledge are the great equal-

izers, Rachelle is committed to training & building a new generation of leaders to revolutionize the financial industry for the economic advancement of underserved communities to make financial independence attainable for all.

Nomination Statement

Since youth, I have been deeply involved in community development, expanding my prayer group to 13 states as a youth & young adult leader. Now as part of a national campaign, my platform incorporates access to over 300 financial centers across the United States, Canada, and US territories, allowing the resources to provide financial education and services to anyone in North America. As finance is an aspect that affects every person and organization, I am able to bring huge value not only to consumers, but also enhance other business platforms in both private and public development. Having decades of experience in various roles in community, businesses, and the financial literacy campaign, I share the vision to build stronger communities through collaboration and am committed to the expansion and optimization of PACC-DC and the people we reach.





Matthew "Matt" Veland

Executive Bio

Matthew Veland optimizes the finances of organizations and professionals. Before working in finance, he pursued a career in the corporate and non-profit marketing sectors. Matthew currently serves on the boards of the PACC-DC, NaFFAA, and FilExcellence. His passion is helping people build confidence around their financial decisions while helping them achieve their goals.

Nomination Statement

I now serve in a few organizations where I have to coordinate multiple projects for/with the rest of an executive or leadership team. I enjoy juggling multiple projects (as I do now in the DMV area for several Fil-Am orgs) and have really



committed to improving my time management skills to accommodate dynamic situations. Lastly, I've worked with the current board on most of the major projects and webinars of the past year, including putting on webinars out of pocket, hosting panels, and contributing to the I Fil-Am Powered conference.

James Mata

Executive Bio

President/CEO: Maryland Premier Exteriors, Inc. Specializing in installation and replacements of all roofing systems, small/major roof repairs, comprehensive roofing and exterior maintenance plans, complete exterior refurbishments. Our goal is simple. Provide industry leading customer service focused solely on our clients with concise transparent communication, top quality workmanship combined with premium products, under budget and on-time scheduling. Serving all Commercial, Residential, Multi-family properties, Property Management companies, Facilities management, Community associations, Offices, Churches, Shopping centers, Hotels, Universities, Health Care Facilities, Educational Institutions in the entire Greater Washington.



President/CEO: RUUF Roofing, Inc. RUUF Roofing, LLC is a Government Services Administration (GSA) vendor currently serving Washington DC, Florida and Texas and is certified by the Small Business administration (SBA) as a Small Business Enterprise (SBE), and a participant in the 8(a) program. As an integrated service provider, we manage multiple dedicated Federal operations and maintenance (O&M) group providing customized levels of service for each of our client site.

Founder/Co-Owner: Sunset Ridge of Frederick, Assisted Living I & II. Sunset Ridge of Frederick Assisted Living is a seasoned developed care-home that caters to the eldrly and their activities of daily living. We have made our homes very comfortable, safe, and beautifully furnished for our residents so they can enjoy their time away from everyday hassles and stress. By providing just the right amount of support, we go a long way in helping seniors lead lives that are independent, secure, interesting, and rewarding. Your loved one will have the opportunity to live worry-free in a supportive and accommodating atmosphere. Our mission is to provide our guests a comfortable and dignified lifestyle that supports their desire for personal freedom enhancing their well-being and preserving their connection to family, friends, and community. You can be assured of quality care and peace-of-mind knowing your family member will receive the comprehensive services, personal care, and emotional support he or she needs 24 hours a day.

Nomination Statement

It is with great pleasure that I am writing this letter in order to accept my nomination to the position of Member of Board of Directors / VP of Entrepreneurship for February 2022 Election. I am deeply honored to know that my fellow BOD's and Members felt me worthy of such an important role. I believe collaboration is fundamental to the success of the Chamber. With an immense passion and proven track record for entrepreneurship, I look forward to sharing my personal wisdom and leadership while making an impactful contribution to our beloved Chamber of Commerce.

Marielle Kabin

Executive Bio

Marielle Kabin is a native Washingtonian and a proud Terp as an alumni from the University of Maryland. She graduated with a B.S. in Business Management specializing in Entrepreneurship and B.A. in Communication Studies. Marielle began her career as a Human Resource professional and later became a business owner in the travel and hospitality industry. Recognized as a rising star she was published in travel trade magazines as a 30under30 for her commitment to her clients and contributions in shaping the industry. At the center, Marielle's passion is building strong relationships and finding the perfect fit for anyone she works with. After circling the globe and visiting over 40+ countries internationally, Marielle always



remembers that "home is where the heart is" and is dedicated to sharing that heart with her clients as a licensed *REALTOR*® in Virginia.

Devoted to the community and helping other businesses grow, she currently serves as the Secretary of the Philippine American Chamber of Commerce (PACC) in D.C. Outside of work she enjoys running, yoga, and traveling with her husband and son. (continued on next page)

Nomination Statement

Young Filipino-American business owners exist and I attribute most of my success to the Filipino-American community that has supported me along my journey. There are pockets of Filipino-American business owners seeking a community that can fuel their business

As the past PACC D.C. Secretary (2020-2021), who served during the recent global pandemic, there was uncertainty all around us and the key was not to face it alone but was to face it alongside others in strength through the Bayanihan spirit. My professional background coupled with my youth helped to transition the Chamber into a virtual space and adapt to the changing times to support our members' during a very pivotal moment.

I would like to take up a director position in PACC D.C. to continue to bridge that gap and help Filipino-American business-owners experience the value they can achieve when they are untied and have the anchor of a strong community beside them.

Cristina Sison

Executive Bio/Nomination Statement

Cristina Sison is a real estate broker with 22 year's experience in the US real estate industry licensed in Washington DC, Maryland And Virginia. Her business approach is rooted in providing reliable service to buyers and sellers across the DMV area, with an eye towards the future of every client's distinct vision in mind. She has sold she has closed more than \$350 million in real estate transactions and has been consistently ranked among the top 1% of real estate agents nationwide. She is principal of Sison Homes and Associates and also Vice President of Compass Real Estate, a luxury real estate brokerage firm focused on technology and marketing in the US . Her record of success in real estate is unparalleled, but it's Cristina's dedication to her community



that defines her. She was the Past President of the Philippine American Chamber of Commerce from 2018 to 2021. She's also the member of The Northern Virginia Association of Realtors and a recipient of its Lifetime Diamond Award in real estate.

MIND YOUR BUSINESS! BY KITCHIE MCBRIDE, MHA

Originally published in the Manila Mail, December 2021 issue

Can't wait for this nightmarish pandemic to end? I hear you, and I feel you! Many of us have had our lives changed in the past year or two. We all felt the unpleasant impact of a loss in one form or another, such as losing a job, a business, a friend, a loved one, or the freedom to move around. That's tough!

We didn't expect any of this. We had no idea that our lives would change so drastically in 2020. Many had to deal with fear, anxiety, frustration, and anger. But many more were hopeful that 2021 would put a halt to this distressing new way of life - where our trips to the groceries and stores require wearing a mask and a small bottle of sanitizer in our pockets. We mourn the loss of freedom, while others rebel.

The chaotic and exhausting year 2020 went by. But the relentless coronavirus remained with the onslaught of its delta variant and unfortunately, 2021 did not bring the change everyone was hoping for - a life back to normal. Instead, it prompted the rude awakening that

we must accept a new normal by learning to live with coronavirus, much like how we live with the common flu. Our prepandemic life no longer exists. There is no doubt that our lives have changed in a most profound way. We must adapt to survive. We must look forward. Not back.

The new year is almost upon us. What's in store for us in 2022? What are your hopes and fears? What challenges and opportunities do you anticipate as we approach another year while we are still in a pandemic?

Growing up in Manila, Philippines, I've learned to always look at the bright side. Always be positive. And, as I look back today, I realize that most people have what they need all the time. We have our inborn talents and along our journey, we also develop new skills and enhance what we already have. Those talents, skills, knowledge, and abilities are always enough to get us to our next destination. Granted, the road is not always smooth, but bumpy because of failures and setbacks. Obstacles make success taste sweeter. So, remember that in every challenge lies an opportunity. And as we anticipate the new year, let's take a look at the areas of health, some economic issues, and our social lives.

Health

Health is wealth. So, anything negatively impacting your health will significantly diminish your wealth. Do what you can to stay healthy. Take accountability for your health.

Usually, when someone is under the weather, most people would think that it was due to some external factor and the sick person is not at fault, although oftentimes, the person actually takes his health for granted by not getting enough sleep, having a poor diet, and lacking exercise.

Of course, we are not 100% in control of our health. Given the many factors and uncertainties involved in our health, including genetics and the environment, some illnesses and conditions may still happen, even to the healthiest of us. Therefore, it's best to stick with healthy choices. We need to maintain a healthy immune system and develop a solid immunity to combat all types of diseases - not just covid-19, its variants and all other future viruses that may plague us. Yes, you certainly do not want to go to the hospital for a non-covid related illness, only to contract it while in the Emergency Department or the Intensive Care Unit.

We have seen increased utilization of hospital services leading to a significant increase in premiums, particularly Part B Medicare. Let's choose to be healthy and take care of ourselves. The fewer people needing hospital or outpatient services, the better. It means the risk is low, so the cost is down. Preventive care is both cost-effective and beneficial. Divided public views on healthcare complicate our path to herd immunity. No doubt that staying healthy and strong will still be a challenge in 2022 amidst the pandemic - at least at the beginning of the year. Just like you, I have high hopes as we move toward the later part of 2022.

Economic Issues

Do you still have the same business before the pandemic? If you do, you are blessed. However, blessings may arrive in different packages. One crucial lesson I learned is that marketing is not only about advertising and promotion. It is more about meeting the needs of the consumers. So, a change in the market landscape signals a need for the modification of many businesses. People's needs have changed. A public health crisis has threatened the leisure and hospitality industry while favoring the technology and government sectors.

For example, restaurant businesses started to implement online ordering and delivery methods to meet the needs of their customers. But when cities and communities started to re-open, many restaurants continued with their new processes even as they got back to accepting indoor or in-house dining customers. We will never be the same, and our stumbling blocks will only propel us to grow. There is no looking back. Only forward but with new skill sets and the wisdom of a survivor. Resilience is key. (continued on next page)



Social Life

Did you get a puppy or a kitten during the pandemic? Whether you are an introvert or extrovert, the restrictions on social interactions could be detrimental to our mental health. We are already facing stressful challenges while having to deal with isolation and depression. My family is one of the millions of American households that acquired a pandemic puppy during the coronavirus lockdown. She is a lovely, tricolor, Cavalier King Charles Spaniel. If you are familiar with this breed, they follow you from room to room in your home and suffer separation anxiety if you are not within their sight. Because she's our first and only puppy, we didn't realize she has other needs, such as training and socialization with other puppies. But we wanted the best for her. So, we looked for an excellent puppy training program that would also train us, humans. The best part, my teenaged son learned how to train our puppy. Training a dog requires leadership skills. Some of which include patience, empathy, inspiring trust, and confidence.

Whether you got a pandemic puppy or chose to be alone or with family, investing in socialization skills is critical in running a business. It's true for both online and in-person transactions. The challenges due to isolation provided us with an opportunity to learn technology. Consider the lower costs of social media and online ads versus print. We have greater chances of expanding our reach. It may lack the human touch but reaching out virtually is always better than complete isolation.

Kapit-bisig Tayo Mga Kababayan

To non-Tagalog speakers, this is a call for Filipino solidarity. "Kapit-bisig" literally means linking arms together, connoting solidarity and "kababayan" is countrymen. It has been a challenging period for many Filipino American entrepreneurs. But the Filipinos know how to help each other in trying times. "Kapit-bisig tayo mga kababayan." Let's work together in unity. The vision of the Philippine American Chamber of Commerce of Washington DC (PACC-DC) is to expand and strengthen Filipino-American entrepreneurship and business development activities in the greater metropolitan DC area and become a meaningful force in the growth and development of communities within the region. We're doing our best to have a positive impact on the business community. Spurred by the truth that health is a priority, especially in this trying time, PACC-DC, in collaboration with Trainstation Philippines, is honored to present the virtual "I FILAM-POWERED" Health and Wellness Summit to be held on December 1-3, 2021, 6-9:00 p.m. EST. PACC-DC aims to foster a strong and empowering voice for Filipino-Americans and overseas Filipinos in the US and beyond, through exciting training and discussions that will not only provide a sense of community and unity but also equip and enable its members, "kababayans" everywhere in the world and the community in general with stronger minds, bodies, and hearts in these ever-changing times and be truly empowered!

Final Note

Healthcare in the US is a complex business. Here is why. Non-healthcare business transactions usually have two parties, the customer/buyer (the payer) and the service provider. In healthcare, you have three - the patient, the payer, and the service provider. The service descriptions are too Greek for many. So, these are coded for simplification. Well, at least, that is the goal. Consumers or patients pay a monthly premium for a health plan, which, in turn, will pay the service providers for covered services. Most of the time, it is not clear to the patient what they are paying for. This complexity makes health insurance and Medicare challenging to learn and understand.

What I love about what I do, is that I get to educate many people about health plans and coverage. It's all about simplifying the complicated. I help Medicare eligibles find the most suitable health plan for their unique needs. One that is with the most coverage, at the lowest cost, and excellent customer service.

My background in clinical medicine, health information technology, and health finance allows me to educate my clients about the importance of the preventive and primary level of care in achieving a healthy community and lowering healthcare costs such as premium rates. I provide guidance and education so that clients understand how to use their health plan of choice.

About the author:

Kitchie McBride is a Licensed Independent Health Insurance Agent/Producer. She earned a Medical Doctor's degree in the Philippines in 1998, a Master's in Health Administration & Informatics in the US in 2010. She is currently a non-practicing physician and is the Founder and President of My Learning List, a 501c3 charitable and educational nonprofit.

HEALTH IN HEARTH BY ROSE MARIE DESABILLA-ARMOUR

Originally published in the Manila Mail, December 2021 issue

Teleworking has become the new normal since the pandemic hit. I wonder what people think about it. My preference is to work from home and thankfully, I can do my job anywhere in the world. I can manage my time better as a lot of the to-dos before I get out the door every day are reduced considerably. Life is simpler and happier, in my case anyway.

Even in non-pandemic times, people already opt to work from home. Research shows the following top reasons why.

1. Life/Work Balance

In our fast-paced lives, there is not enough time to catch our breath, spend time with the family, make precious memories or do the things you want to do for yourself.

2. BYOB

Be Your Own Boss! No more performance evaluations! No office politics! Your efforts are an investment in your own business.

3. Flexible Work Hours

You can start work early, finish early. You can start at the usual time, take a break in between, work longer, as needed. The most important thing is that the work is done and done on time.

4. No Commute/Save Time

Every minute you drive, sit in traffic or wait for transport is valuable time which could have been spent on other activities. Do the math and you will be aghast at how much this is.

5. Save Money

Gas, lunch, snacks and other expenses incurred while going to work every day are reduced dramatically when you are working from home.

6. Save the Planet

Less cars on the roads, less greenhouse gas emissions, less fossil fuel consumption, and less energy usage. This is indeed a classic case of less is more.

7. Increase Productivity

Given a setting where one can work quietly and with focus, geography can be taken out of the equation.

Working from home is not for everyone. There are people who prefer to work in a physical office setting. There are jobs that cannot be done via a virtual platform.

The pandemic has made more employers realize that there is value in working from home. If there is a goals and measures matrix in place and the work gets done, they might as well reduce significant overhead costs incurred in maintaining a physical location. Therefore, it will not be surprising to see an increase in telework among employees. Some employers may also come up with a hybrid approach. Or some employers may stick to the traditional in-person model.

Based on personal experience, I believe the key in successful teleworking is mindset and discipline. I have learned a few tricks and turned these into tips and hopefully, my fellow teleworkers will find them useful.

- 1. Create an "office" space, an area anywhere in the house where you can work. It may not be a separate area in your home but maybe with a noise-reduction headset, it can be.
- 2. Structure your day by creating a daily MOO (Method of Operation).
 - If possible, wake up at the same time every day
 - Then maybe start the day with a prayer, meditation, or some exercises. Whatever works for you to get the mind and energy going
 - Conduct work/business-related activities
 - Allocate time for collaboration and teamwork
- 3. Get into a work attire. While a coat and tie would be an overkill, pajamas would be a tad underdressed.
- 4. Take breaks.
- 5. Stop when it's time to do so, unless work requires some flexibility from you, too.

At an individual level it is important to consider that whatever you decide, whichever model you choose, life/work balance is maintained. I hope that employers also take this into consideration when managing employee requests for flexibility in the workplace. One of the lessons learned from the pandemic is that our lives could change in a moment. Each moment counts, especially those spent with our loved ones. Don't we all wish we have more times like these?

Rose Marie Desabilla-Armour, the great-granddaughter of Datu Agton of the Bagobo tribe of Davao City also belongs to the Alzate-Bustamante-Suazo-Bangoy clan. She currently resides in Brambleton, VA. She is a Global Manager for Forever Living Products, a company that has, since 1978, dedicated itself to seeking out nature's best sources for health and beauty with a commitment to quality and purity. Comments may be sent directly to rose@foreverlolita.com.



THE ROAD TRAVELED BY OLMA INOCENTES



Originally published in the Manila Mail, December 2021 issue

So many ways to say, 'Thank you' and 'Goodbye', but how do you really encapsulate 30 years' worth of it? Some say, in pictures, and that would be a good start. Indeed, hasn't it been said that a picture is worth a thousand words? But then, a thousand words from a good storyteller can evoke a thousand more pictures in our minds - a wonderful kaleidoscope of memories and new visions! You may wonder, dear reader, where am I going with this? All in good time. First, let's take a step back and ponder the words, 'Thank you' and 'Goodbye'.

Why do we say, 'Thank you'? To express gratitude and appreciation. For what? For something said or done to or for you, or someone you know. It is the simplest way to indicate recognition of someone else's effort. It speaks of the person saying it – at the very least, it indicates manners. And the rest? It's in the way one says the words that matters. It can

be said genuinely and honestly. It can be dropped jokingly, unthinkingly, unwillingly, angrily, or indifferently. Think back and remember the many times you've heard the words said to you and how they were said. Now think back on the many times you've said the words and how you said them.

Let's turn to the word, 'Goodbye'. We say goodbye because we reach a parting of the ways. It can be temporary as when you know you will see or talk to the person again tomorrow or next week or next month. It can be semi-permanent as when you do not know if or when you will see or talk to the person again, but you know it's always a possibility. Or it could be permanent. As Juliet said to Romeo, "Parting is such sweet sorrow." Indeed, it is and the permanent one, more so. Heartbreaking even.

Imagine traveling life's road with someone for a year, or 5, 10, 20, or 30 years. Then comes a crossroads and an inevitable parting of the ways. What do you say then? How do you say thank you or goodbye to someone or something that has been there for a long time, maybe even became an important part of your life, has given you pleasure and provided information, delivered new experiences, recorded important events, offered new options and forged friendships? A simple thank you and goodbye just doesn't seem enough, does it? What to do then?

Maybe think of a way to pay it forward. For every good thing and memory that the experience has taught and given you, find a way to keep it alive and do a good deed in return. And if circumstances allow, maybe seed the foundation for a new beginning in order to continue the work left undone. Clear the path for a new road, welcome new experiences but always appreciate the legacy left behind and look back to lessons learned and friendships forged.

And something else to think about, dear reader, the next time you say, 'thank you' or 'goodbye', think about why you are saying them and to whom, then say them with the appropriate tone of voice, just the right inflection, the perfect feeling. Trust me, the recipient will appreciate the words more and will likely respond in kind and may even be inclined to do more for a sincere 'thank you' or make more effort to keep in touch for a well-said goodbye.

Where am I going with this then? This is my heartfelt thank you and farewell to our faithful reporter of news, our unacknowledged record keeper, our neighborhood publication, Manila Mail. Thank you for 30 years of news, articles, stories, pictures and everything in-between relevant to our Fil-Am community. The road was hard, but you persevered for 30 years and here we are at the crossroads. It's been a road well traveled with you, dear Manila Mail.

About the author: Lawyer-entrepreneur, certified life and health coach, freelance writer and accomplished emcee and speaker, Ms. Inocentes is a founding partner of The OMLLI Group, LLC., offering consulting services and legal and identity protection plans, and of the Gold & Green LLC, offering coaching services and indoor air quality products.



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and to become a meaningful force

in the growth and development of communities within the region.

To develop programs, seminars,

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