

# For The Weak—Mutual Aid

CLEMENTE MALUENDA  
Principal, Balilihan, Bohol



The organization of the "Philippine Public School Teachers' Association" is a splendid idea. It is through this organization that the teachers' opinions and sentiments and voice can be expressed. It is through this, that we, 57,000 strong and intelligent, can loudly be heard. The teachers congratulate the men who first conceived the idea, through whose efforts the membership has considerably increased. Despite its infancy, already it has participated in the preparation of bills which aim to ameliorate the lot of the forgotten teachers. Through this association the following bills were introduced in the Philippine Congress—House Bill Nos. 683, 871 and 820.

All the above bills aim to help the teacher while in active duty or when he retires, but none has as yet been prepared to help him when he is ill or physically disabled during the performance of his duty. I suggest through the PPSTA that a "Teacher's Disability Fund" be created.

What is this fund? Where does it get its fund? Who will administer it? How will it disburse money to its legal claimants? The "Teacher's Disability Fund" is a fund by public school teachers the purpose of which is to extend financial aid to teachers when they are ill or physically disabled. This fund gets its financial support from the contribution of teachers. Every time a teacher collects his salary he deposits with the Municipal Treasurer 1% of it for this fund. This is to be administered by the government and the 1% contribution from teachers are collected in the same way as our 3% Government Service Insurance System. Regular, temporary, and emergency teachers are entitled to

the benefits of this fund. It is from them where the 1% collection is made. It is obvious why substitute teachers are not obliged to become members of this "system." He may, however, become a member if he desires.

When a teacher is absent due to illness, he receives his regular monthly salary in full. The supposed deductions due to absence will be covered by the "Teacher's Disability Fund". In order that he will be eligible to receive full pay, he should attach to his C.S. Form 48 a Physician's certificate or in cases where physicians are not available a certificate of the District Supervisor will suffice. Only Government Physicians are eligible to issue such certificates.

Perhaps you will ask this question: If a teacher resigns or if he retires, will he be able to withdraw the amount he has deposited? My answer is "No." The amount that he deposited cannot be withdrawn. It is presumed that when a teacher subscribes to this fund, he does it for charity's sake, and unless he gets sick (which you and I certainly don't wish) he can't enjoy directly the benefits of this fund. Sometime ago, I suggested this idea to a group of teachers. The majority welcomed the idea, but there were some who scorned and ridiculed it. The oppositionists say, "That's useless. It's nothing but an "art swindle."

My fellow teachers, let's go deeper into the realities of life. Out of your salary, can you set aside some amount for the "rainy days"? Are you always

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sure that you will be in good health? Do you admit that, whether you like it or not, some day you may get sick? Perhaps you fear that some teachers may take unfair advantage of its easy provisions for benefits, but do you think there is a sane teacher who can afford to do that? A teacher is honest, reliable, and sincere, so that there is no need for that fear. In the present regulation, does a teacher receive full pay when he is sick? Is there any institution which insures him of this financial support when he is ill? There is none. The BOTMA, Bohol Teachers' Mutual Aid Association, has its aim of extending financial aids to needy teachers, but its financial capacity is limited. It cannot give substantial aid to teachers for most often its funds are exhausted. Should this proposition be given favorable action by the teachers, the poorly paid teachers will be relieved of his "unnecessary" anxiety. Many times a teacher becomes moody. If you ask him why, his answer is, "I have not made any savings since the school opened. My salary is barely enough to make both ends meet. It is good if I am always in good health, but if I get sick, how will my family live? What would I pay for medicine and medical attention?"

My friends, in spite of your limited income, how much do you spend monthly for cigarettes? For hair oil, pomade and other foibles? I know of a teacher who smokes moderately. Every month he consumes two cartons of "Camel." One carton of this kind of cigarette costs ₱2.80. How much does he spend for "smoke" monthly? Simple arithmetical computation gives us ₱5.60. Does he think of any return for this investment? What good does he get from the "smoke"? None, in whatever form, yet he does not hesitate to part with this amount. Suppose he subscribes to this fund, how much does he give out in one month? Let us assume that his salary per month is ₱45.00 (basic). Then he contributes ₱.45 to this fund. Is this amount too much for him to part with?

A teacher is not too stingy to part with this amount nor is he too dull to recognize the social service he renders by subscribing to this fund. He easily understands that by subscribing to this fund he serves three people—his fellow teachers, his family, and himself. Another question that you might ask is: Do you think that this fund is stable enough to serve those who need help? Sufficiently enough, it is. Let's use some computation to support my answer.

Last school year, in the Municipality of Clarin, Bohol, there were 54 days' absence due to illness. Assuming that the teachers who made the absences had an average salary of ₱45.00, how much would have been given to those teachers by the Disability Fund? It would have been ₱81.00. How much was collected from the teachers of that municipality for the same period? In that municipality there are 41 regular, temporary, and emergency teachers. Out of these 41 teachers, only 12 are regular, therefore, the amount of ₱191.00 would have been collected as subscriptions. There is then a balance of ₱113.00. This happens when no one suffers from a lingering disease. If so, the disbursement would be bigger. The teacher who suffers from a lingering disease will continue to receive aid until he is cured or until he dies.

The next probable question that you may ask is: What will be done with the accumulation of balances? This accumulated amount will be deposited as "reserved" fund. Time will come when this fund would amount to a considerable sum. The Philippine Public School Teachers' Association may take proper steps for the disposition of this fund. Hospitals, dispensaries, and other charitable institutions may be constructed out of this.

Through the PPSTA, I would like to invite my fellow teachers to reflect on this matter. This plan, if given a "try" would be a great help to us and all our teachers—the less fortunate ones especially.