



The Long Gray Line

PMARAI E - Newsletter

8th Edition - October 2023



MA Alumni Center, A.Luna Ave., Camp General Emilio Aguinaldo, Quezon City el No.: 912-0498 / Fax No.: 912-9318 / Email Address: birci2012@yahoo.com.ph

AGENDA

- Declaration of Quorum by the Corporate Secretary
- Call To Order
- Cavaliers Prayer by the Corporate Secretary
- Pledge of Allegiance by the President
- Review and Approval of the Minutes of the previous meeting dated 11 September 2023

Matters arising from the Minutes of the previous meetings

- Updates on the 500K investment to PMAAAI Yulestars Concert Cav Liwag
- Updates on the proposed lecture series in PMA and the Seminar concerning West Philippine Sea Cav Poquiz
- Proposal for a Christmas Party for the PMARAI Members Cav Buena
- Preparation for the PMARAI General Membership Meeting on January 12, 2024 Cav Buena
- Updates on the preparation for the Game of the Cavaliers Cav Llorca

Report of the Committees

- Finance Cav RC Liwag Awards Cav RA David Jr Professional Development Cav RV Poquiz Membership, Morale and Welfare Cav FH Buena Jr Ad-hoc Committee on Election and Amendments Cav JND Antonio Ways and Means Cav EC Tan Public Relations Cav JD Paqdilao Sports & Fellowship Cav MJ Llorca
- Updates in PMAAAI by the Chairman



PMA RETIREES ASSOCIATION, INC. (PMARAI)

MA Álumni Center, A.Luna Ave., Camp General Emilio Aguinaldo, Quezon City el No.: 912-0498 / Fax No.: 912-9318 / Email Address: <u>birci2012@yahoo.com.ph</u>

Next Board meeting will be on 13 November 2023 at 9:00am at the PMA Alumni Center.



8th PMARAI EXECOM AND BOARD **MEETING**

The PMARAI held its 8th Execom and Board Meeting presided by Chairman, CAV RAUL S GONZALES '75 last October 9, 2023 at PMA Alumni Center, Camp Aguinaldo, Quezon City.







AWARDS COMMITTEE CAV RICARDO A DAVID '77

PMARAI SPECIAL BOARD MEETING

The **Chairman of PMARAI**, **CAV RAUL S GONZALES '75** presided over the Special Board Meeting last September 2023 to deliberate the result of the rating of the Committee on Awards headed by **CAV RICARDO A DAVID '77** on the PMAAAI Cavalier Awards nominees for Public Administration, Private Enterprise, Special Fields and Alumni

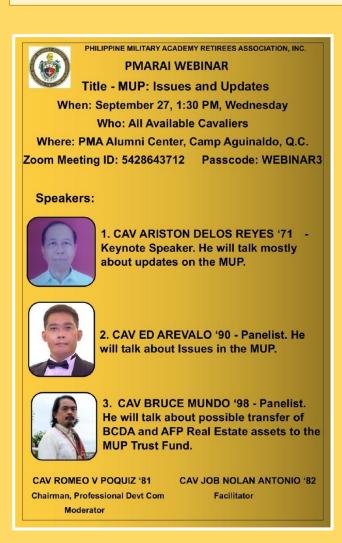




PROFESSIONAL DEVELOPMENT COMMITTEE

CAV ROMEO V POQUIZ '81

The Chairman of Professional Development Committee, CAV ROMEO V POQUIZ '81 conducted a PMARAI Webinar entitled MUP: Issues and Updates with keynote speaker CAV ARISTON DELOS REYES '71 who talked about updates on the MUP, CAV ED AREVALO '90, a panelist who talked about issues in the MUP and CAV BRUCE MUNDO '98, a panelist who discussed the possible transfer of BCDA and AFP Real Estate assets to the MUP Trust Fund.



PROGRAM

- Cavaliers Prayer
- Opening Remarks by PMARAI President, Cav Punzalan '76
- Presentation by Cav Delos Reyes '71 on MUP Updates
- Presentation by Cav Arevalo '90 on MUP Issues
- Presentation by Cav Mundo '98 on Possible Sources of Funds for the MUP Trust Fund
- Open Forum
- Wrap-up by the Moderator
- Closing Remarks by PMARAI Chairman, Cav Gonzales '75
- Alma Mater Song











MUP PENSION ISSUES AND UPDATES FOR THE PMARAI, 27 September 2023

Cav Ariston V. Delos Reyes '71

COMPARISON OF ORIGINAL AND AMENDED HB 8969

HB 8969 (ORIGINAL)

- 1. Pension to remain at one rank higher
- 2. Pension indexing reduced to 50 percent
- Maximum pension at 90 pct of bp/lp but will not cover those already retired
- 4. Active members and new entrants to contribute

AMENDED HB 8969 (SECOND READING)

- 1. Pension to remain at one rank higher for those in active service; new entrants based on last rank held
- Present pension indexing to be maintained at 100 pct of those in active service; no automatic indexing for new entrants
- 3. those already retired will be covered

2. OTHER FEATURES OF THE AMENDED BILL

- 2.1. COMPULSORY RETIREMENT AT AGE 57
- 2.2. NO CHANGE IN THE OPTIONAL RETIREMENT SYSTEM
- 2.3. MUP PAY ADJUSTMENT AT 3 PCT ANNUALLY FOR 10 YEARS
- 2.4. COMPLETE DISABILITY PAY AT 90 PCT OF PAY
- 2.5. MILITARY SHALL HAVE SEPARATE PENSION TRUST FUND AS SND RECOMMENDED

3. SA SENATE ANG SUSUNOD NA KABANATA

On 25 Sep, the bill approved on third reading. will be forwarded to the senate for further deliberation. the MUP owes much to Cong Tupas who convinced Cong Salceda to make amendments on HB 8969 to favor the MUP. we should also be thankful for the support of Cong Salceda and Cong Dan S Fernandez, co authors of the bill. let us hope and pray that we shall have the senate's support for our additional recommended amendments to the bill.

4. WHAT REMAINS TO BE DONE AT THE SENATE

- 4.1. WORK OUT THAT MILITARY PENSION TO REMAIN NONCONTRIBUTORY, PURSUANT TO SECTION 7, ART XVI, 1987 CONSTITUTION
- 4.2. PENSION OF CSAFP AND CPNP (SG30) TO BE BASED ON ONE SALARY GRADE HIGHER AT SG 31 $\,$
- 4.3. MUP PAY AT YEAR 0 SHALL BE EQUAL TO OR NOT LOWER THAN CIVILIAN GOVERNMENT PERSONNEL'S PAY AS OF 2023 PURSUANT TO RA 11466.
- 4.4. FOR NEW ENTRANTS, THE BILL SHOULD SPECIFY THEIR ADDED BENEFITS SIMILAR TO THOSE GRANTED TO OTHER MEMBERS OF GSIS SUCH AS BUT NOT LIMITED TO COMPULSORY LIFE INSURANCE, DIVIDENDS AND FUNERAL BENEFITS

5. RECOMMENDATIONS:

- 5.1. MUP ORGANIZATIONS MAY WISH TO SUBMIT RECOMMENDATIONS TO THE SENATE FOR IMPROVEMENT OF THE HB 8969
- 5.2. SUGGESTED READINGS FOR CAVALIERS (WRITING LETTERS FOR "PRO BONO LOBBYING" IN CONGRESS):
 - 5.2.1. MY LETTER TO CONG SALCEDA ON 17 AUG 2023L
 - 5.2.2. LETTER TO CONG/ CAV TUPAS '94 ON 27 AUG
 - 5.2.3. LETTER TO CONG TUPAS ON 3 SEP

The Contentious MUP Pension System

Cav Edgard A Arevalo '90 PMARAI Webinar 27 September 2023

Outline:

- What is MUP Pension system?
- What is its status according to DoF and what it proposes?
- . Our stand on the MUP & what have been done
- · To contribute or not
- Updates and ways forward

Issues against MUP

- 2023 budget, the Pension and Gratuity Fund (PGF) P272.94 billion, almost 50 percent higher than P183.94 billion in 2022
- Pension allocated for retirees is higher than the AFP's MOOE
- MUP gets P40,000 in pension per month even without contribution
- 9x >higher than P4,528/mo SSS pension 3x > P13,600/mo GSIS
- · Risk of credit ranking downgrade
- MUP sustainability takes 60 years if only new entrants contribute

What is MUP Pension system?

- Lumps the AFP with PCG, PNP, BFP, BJMP, BUCOR, PPSC NAMRIA
- Started during the Aquino Administration that instituted SIL per Executive Order No. 201 s2016
- Bundling for expediency to effect staggered salary increases for all uniformed pers military or civilain

DoF proposes

- Mandatory contributions will be required for both active personnel and new entrants similar to GSIS pensioners
- Removal of automatic indexation of pension to the salary of active personnel of single rank.
- MUPs will receive their pension starting at 57 years old.
- Reform must apply to both active personnel and new entrants
 *** Sec Abalos and OIC Galvez concur

What we want

- Remain non-contributory
- Pension computation one rank higher than grade last held
- Automatic indexation
- Compulsory and Optional (20 years) retirement options
- CAV De los Reyes seeks to elevate the SG of the CSAFF

Actions Taken

- Engagement with lawmakers, neutrals and friendlies (through hearings /consultations)
- Media engagements
- Opinion columns to cater to public opinion
- · Collaboration among advocates

Contribute or not?

Arguments why non-contributory

- 1. The military is sui generis
- Constitutional grant under Art XVI Sec 7 of the 1987 Constitution
- 3. Be in parity with other government employees that receive pensions but do not contribute

Contribute or not?

Arguments why non-contributory

- 1. The military is a class of its own
- 2. Constitutional grant under Art XVI Sec 7 of the 1987 Constitution noncontributory, wholly not partially, veterans not all govt ${\sf EEs}$

"The State shall provide immediate and <u>adequate</u> care, benefits, and other forms of assistance to <u>war veterans and veterans of military campaigns</u>, their surviving spouses and orphans. <u>Funds shall be provided therefor</u> and due consideration shall be given them in the disposition of agricultural lands of the public domain and, in appropriate cases, in the utilization of natural resources."

Contribute or not?

b. The intent of the framers of the Fundamental Law

Special status of the Military Pension System

1. The original formulation of Article XVI, Section 5 (then Section 4 in the draft for discussion), is as follows:

SECTION 7. The State shall provide immediate and adequate care, benefits, and other forms of assistance to war veterans and veterans of military campaigns and government retirees, their surviving spouses and orphans. Funds shall be provided therefor and due consideration shall be given them in the disposition of agricultural lands of the public domain and, in appropriate cases, in the utilization of natural resources.

2. Member Florangel Rosario-Braid questioned the basis of "what urges the committee to put war veterans and government retirees together for the purpose of equal entitlement to adequate care and benefits and also for preference for them in the acquisition of public lands and the development of natural resource."

3. Braid argued that "The entitlement of veterans to such benefits is traditional, historic and customary but have yet to understand why the government retirees in this section have risen to the same moral rank for purposes of the recognition of the nation as the <u>war veterans</u>."

Contribute or not?

- 4. Member Blas Ople seconded this, saying that "I think there are both he state to go out of its way to recognize the special contributions of, first, the valorous death of a people, those who died in defense of their country and their widows and orphans; and, second, those who fought in those times of supreme test for their country and who had the good luck to survive in whole or in part," adding that he found it "a little bit odd that they should be paired off with government retirees."
- 5. Secretary Ople added that retiring from the government or the private sector "is something to which many people look forward as a reward not from the State but from their own lifetime labors, the time having come to put down the burden and perhaps enjoy the accumulated few savings of a lifetime, if that is possible."
- 6. Secretary Ople also said that he would "introduce an amendment that would separate the veterans from the government retirees." The Ople proposal was eventually adopted as the formulation in the 1987 Constitution, which excludes government retirees.

Contribute or not?

RA 6948 defines veterans as follows:

Section 2. Definitions.

(a) Veteran - any person who rendered military service in the land, sea or air forces of the Philippines during the revolution against Spain, the Philippine-American War; World War II, including Filipino citizens who served in Allied Forces in the Philippine territory and foreign nationals who served in Philippine forces, the Korean Campaign, the Vietnam Campaign, the Anti-Dissidence Campaign, or other wars and military campaigns x x x"

Contribute or not?

3. Be in parity with other government employees that receive pensions but do not contribute

a) Judiciary

Under Republic Act (RA) 9946 enacted on 13 January 2010, particularly Section 3A thereof it provides, "All pension benefits of retired members of the judiciary shall be automatically increased whenever there is an increase in the salary of the same position from which he/she retired." Sec 3B says retroactive

b) Constitutional Commissions (COA, COMELEC, CSC)

Administrative Order (AO) No. 444 signed by FM on 13 December 1979 extends to the Constitutional Commissions (Commission on Elections, Commission on Audit, and Civil Service Commission) the benefits enjoyed by members of the judiciary in the matter of the rationalized rate of allowances and liberalized computation of retirement benefits and the accumulated leave credits.

3. Be in parity with other government employees that receive pensions but do not contribute

c) The Commission on Human Rights

AO No. 137 signed by then President Gloria Macapagal-Arroyo on 27 December 2005 mandates that the Chairman/Commissioners as well as members of the Commission on Human Rights should also enjoy the same retirement benefits and privileges granted to the members of the judiciary and other constitutional commissions.

Notes:

- ${\bf 1.} \, {\bf The \, Constitution \, is \, more \, supreme \, than \, any \, laws \, or \, admin \, is suances.}$
- 2. Can we raise unconstitutionality as an issue if Congress passes a law that mandates MUP to contribute?

Presidential Decree No,. 361 s.1973 created the Armed Forces Retirement and Separation Benefit System

Section 2. The System shall be funded as follows:

- (a) Appropriations and contributions;
- (b) Donations, gift, legacies, bequest and others to the System;
- (c) All earnings of the System which shall not be subject to any tax whatsoever.

Section 4. Officers and enlisted personnel in the active service shall contribute to the System an amount equivalent to <u>four per cent (4%) of their monthly base and longevity pay</u>, which contribution shall be deducted from their pay from the Armed Forces of the Philippines and paid to the System.

Hence, estopped.

Updates and ways forward

- Approved HB 8969 in 3rd and final reading
 - According to Speaker Ferdinand Martin Romualdez, a total of 272 lawmakers approved House Bill No. 8969, four voted against it, while one abstained.
 - contributions of 9% for new MUP entrants and government contributing 12%.
 Augmentations from unprogrammed appropriations from GAA and proceeds from lease,
 joint development and disposition of government properties, and government savings.
 - 3% annual salary hike for the first 10 years from the effectivity
 - 50% of the base pay and longevity pay of the grade next higher to the salary grade they last held, in case of 20 years of service.
 - 2.5% for every year of service beyond 20 years to a maximum of 90% for 36 years of service and over
- Diokno is not giving up, hints he will lobby in the Senate

Updates and ways forward

- Pursue liaising with Senate to retain non-contributory nature of the pension system
 - o Best argument for NC is the Constitution (nmbr of beneficiary not an issue)
- But to push it is to distinguish separating military veterans form the rest of other MUP who are civilians. Current realities does not necessarily apply to AFP
 - PNP has over 66,203 excess positions, which is worth P26.07 billion year.
 - The vastly increasing number of PCG personnel
- Latest GSIS actuarial study showed that the unfunded liability of the MUP pension is now at P14 trillion, up from P9.6 trillion in 2019.

Possible Transfer of BCDA and AFP Real Estate Assets to the MUP Trust Fund CAV BRUCE MUNDO '98

BCDA is requesting to extend its corporate life under HB 8565. Based on Section 3 of RA 7227 - BCDA has a corporate life of 50 years or "Congress, by a joint resolution, may dissolve the Conversion Authority whenever in its judgment the primary purpose of its creation has been accomplished..." So, therefore, Congress can abolish BCDA not by amending RA 7227, but simply by a Joint Resolution.

The only remaining real estate property under RA 7227 not being converted to other uses is the 1.4-hec property currently occupied by HPN along Roxas Blvd in Manila.

BCDA activities now are into Development - competing with other specific GOCC (like PNCC, TRC), DPWH (infra and sports complex - Sea Games), DOTR (rail, roads and airport ops) and even DOH (during Covid).

Hence they requested a law under HB 8565 to fully support its current activities which is not already related to Bases Conversion and its on record during the Committee Hearing during the deliberation of HB 8565. Sinabi pa nga ni BCDA P/CEO Bingcang that one of the reason why they request amendment to BCDA mandate (and its corp life extended) so they can help the MUP. This is a total lie, making a fool out of the MUP so we will support the BCDA extension Bill

However, we should not treat BCDA as the villain. We need to piggyback on the expertise, track record and experience of BCDA in the initial phase for the operationalization of the MUP Trust Fund - we don't want another RSBS like experiment.

Therefore, the best is to transfer lock, stock and barrel BCDA (including its personnel) to MUP Trust Fund and its estimated 1.45T in assets (net of liabilities i suppose). Partially it will solve the funding source of the MUP pension, we will not compete anymore with other agencies during the annual budget deliberation.

Please take note that Section 4 under HB 8505 allows BCDA to sell 5% of residential and mixed use. The area specifically covered by this provision were Subic, Clark, Poro Point and John Hay which are not allowed to be sold under RA 7227. With HB 8505 - BCDA will sell 5% or almost all the currently developed areas in Subic, Clark, Poro Point and John Hay. Based on estimate, more or less 5% are the areas that are the one currently earning rentals, the rest estimated at 95% of the Subic, Clark, Poro and John Hay properties were forest lands/timberlands and few to no locators at all. If BCDA will sell the 5% mixed-use area, there will be no more income we expect from Subic, Clark, Poro and John Hay in the immediate term, unless another law is passed reclassifying this forest land as Alienable and Disposable lands. This is the reason why Mayor Benjie Magalong and the Baguio City Council objected to the BCDA Extension law since they are directly affected, but the silence from the MUP sector is deafening.

I recommend that if possible SILG and SND to seek audience with Sec Diokno Economic Team and Senate President with regard to the implication of the BCDA Extension Law and to the MUP Pension System.

It should be explained to Sec Diokno and with the Senate that the remaining RSBS including AFP real properties are already small. For the PNP, BJMP and BFP - zero real estate properties for MUP pension. Almost all AFP and probably all for the PNP real estate properties were donated lands and cannot be use other than military and police purposes. And the only hope to fund the MUP Trust Fund Seed Money are the properties of former baselands transferred to BCDA. hence very critical that the BCDA Law will not be extended for the survival of MUP pension system.

FINANCIAL STATEMENT CAV RAMON LIWAG '79 - TREASURER

| | | U | | , , , , , , , , , , , , , , , , , , , |
|----------|---|---|-----------|---------------------------------------|
| 1 | PMA RETIREES ASSOCIATION INC | | | |
| 2 | Statement of Revenue and Expenses | | | |
| 3 | For the Period Ending September 30, 2023 | | | |
| 4 | Tor the Ferrod Ending September 30, 2023 | | | |
| | | | | |
| 5 | | Mar 1, 2023 - Sept 30, 2023 | Note | |
| 6 | | . id. 1, 2020 Copt Co, 2020 | 7.0.0 | |
| 7 | REVENUES | | | |
| 8 | Dividend Income | 108,333.33 | 1 | |
| 17 | Lifetime Members Contribution | 318,000.00 | 2 | |
| 18 | Interest Income | 208,603.92 | 3 | |
| 24 | Proceeds - Golf Fellowship | 205,000.00 | 4 | |
| 25 | Proceeds - Fund raising project - GOC and Raffle | 1,560,000.00 | 5 | |
| 27 | TOTAL REVENUES | 2,399,937.25 | | |
| 28 | | | | |
| 29 | EXPENSES | | | |
| 30 | Expenses -Golf Fellowship activity | 198,714.45 | 6 | |
| 31 | Expenses - Fund raising activities - Concert | 500,000.00 | 11 | |
| 32 | Personnel Service | 221,448.83 | | |
| 33 | Transportation | 107,000.00 | 7 | |
| 34 | Meetings | 52,109.50 | 8 | |
| 35 | Office Supplies | 13,028.24 | | |
| 37 | Professional Fees | 26,172.00 | | |
| 41 | Project Expense | 91,654.00 | 9 | |
| 43 | Taxes and licenses | 500.00 | | |
| 45 | Miscellaneous expense | 101,816.09 | 10 | |
| 46 | TOTAL EXPENSES | 1,312,443.11 | | |
| 47 | EXCESS OF REVENUE OVER EXPENSES | 1,087,494.14 | | |
| 48 | | 3 | N. | |
| 49 | | | | |
| 50 | Prepared by: | Reviewed by: | | Noted by |
| 51 | | | | |
| 52 | | | | |
| 53 | JOBERT M LORENA | RAMON C LIWAG | | RAMON T PUNZALAN |
| 54 | Accountant | Treasurer | | President |
| 55 | | | | |
| 56 | Notes: | | | |
| 57 | | | | |
| 58 | 1 - This represents the dividend from AFPSLAI Capital | | | |
| 59 | of P1M which is accrued monthly. Latest dividend | declared in July 2023 is at 16% per anr | num. | |
| 60 | 0 This is the state of the state | | 20 | 2022 |
| 61 | 2 - This represents lifetime dues received/receivab | ie for the period March 1 to Septemi | per 30, 2 | 2023 |
| 62 | 3 - Accrual of Interest on TD account and interest on I | AEDSI AI SDA2 Assourt | | |
| 63 64 | 3 - Accidat of interest on 1D account and interest on 7 | AI FSLAI SDUZ ACCUUIT | | |
| 65 | 4 - Represents collections for the Golf Tournament | | | |
| 66 | 4 Represents concectors for the confrontinent | | | |
| 67 | CPNP | 50,000.00 | | |
| 68 | CSAFP | 50,000.00 | | |
| 69 | PCG | 50,000.00 | | |
| 70 | PMA Class '83 | 50,000.00 | | |
| 71 | PMA Class '76 | 5,000.00 | | |
| 72 | TOTAL | 205,000.00 | | |
| 73 | F0(F100000052 | 770 - 3 - € 0 - 3 - 3 - 5 - 3 - 3 - 3 - 3 - 3 - 3 - 3 | | |
| 74 | 5 - Represents the Share on fund raising project from | om PMAAAI - Game of the Cavaliers | and Gra | and Raffle |
| 75 | 6- Represents expenses incurred for the Golf Fello | | | |
| 76 | 7 - Represents transportation allowance given to E | | | |
| | | | | |
| 93 | 8 - Meals and other expenses during meetings | | | |
| 94 | 1000 | | | |
| 95 | 9 - Represents exenses incurred for the fellowshi activ | rities | | |
| 96 | Expenses incurred for the Webminar | 17,554.00 | | |
| 97 | Plaques and tables signs | 5,500.00 | | |
| 98 | Memento | 6,200.00 | | |
| 99 | Shirts | 9,900.00 | | |
| 100 | Share on Indoor Sports Activity | 52,500.00 | | |
| 101 | Total | 91,654.00 | 20 | |
| 102 | | | | |
| 103 | 10 - This include various minor expenses charged aga | | | |
| 104 | and payment for domain name for PMARAI we | bsite and share in Christmas party exp | enses | |
| 105 | | | | |
| 106 | 11 - PMARAI share on Concert Fund raising project | | | |
| 107 | | | | |
| 102 | | | | |

SPORTS AND FELLOWSHIP COMMITTEE

CAV MARCELINO LLORCA '83







GAME OF THE CAVALIERS TROPHIES

The 2023 GOC Tournament Director, **CAV JOJO LLORCA** '83 who is the Chairman of PMARAI Sports and Fellowship Committee presented to the PMARAI Board last October 9, 2023 the proposed trophies for the Champions and Runner -Ups in the different categories of the golf tournament.







PMARAI Fun Bike-Run 18 November 2023

The PMARAI will organize a fun bike-run for the retirees and their dependents on 18 November 2023. This event will coincide with the PMAAAI Family Sportsfests "Palarong Pinoy". The fun bike-run will kick-off the PMAAAI Family Sportsfest program. Hence, the bike-run will start at exactly 0600H (6:00 AM) in front of the GHQ Grandstand, Assembly at 0530H (5:30 AM). The route/lap is 4.8km, and bikers will do two laps to complete the circuit.



The route will traverse major streets of Camp Gen Emilio Aguinaldo. The START LINE will be in front of the GHQ Grandstand at De Jesus Ave. Bikers will turn left to Capinpin Ave, make a U-turn at the end of Capinpin Ave (in front of AFPSLAI), then right at Crame Ave, then left at JC Morales Ave, turn left at J Francisco Ave, turn left at P Santos Ave, then right at Segundo Ave, then left to Capinpin Ave (2 laps). On the last lap, from Capinpin Ave, left turn to De Jesus Ave with the GHQ Grandstand as the FINISH LINE.

PUBLIC RELATIONS COMMITTEE CAV JOEL D PAGDILAO '84

Published our PMARAI E-Newsletter, *The Long Gray Line* 7th Edition last September 22, 2023 to the different viber groups and website of PMARAI & PMAAAI.





The PMARAI website has now **13,012** visitors after launching last May 8, 2023 (12,134 visitors).

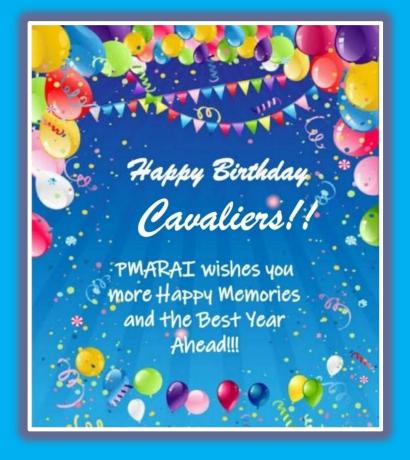


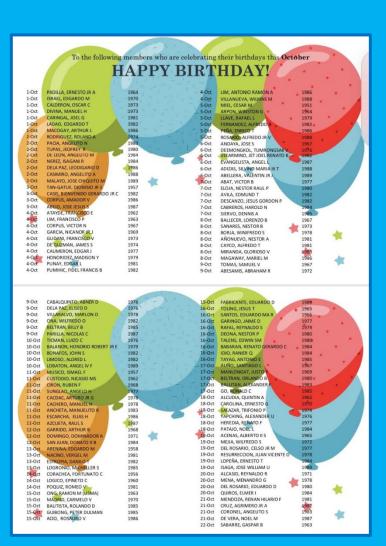


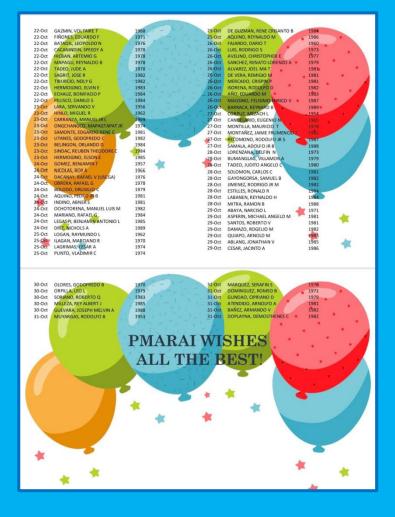
Viber groups:

PMARAI Forum - 375 members (318 mbrs – March 2023)

PMARAI Post - 291 members (250 mbrs – March 2023)











...When bells for us are rung And our last TAPS is sang Let generations see Our country free...



CAV EDUARDO L COLLADO '84 February 19, 1958 - October 5, 2023



CAV JOSE F GAMOS '76 July 31, 1952 - October 8, 2023



CAV ROMEO R TROPICALES '75 April 19, 1951 - October 9, 2023



CAV BIENVENIDO G LATAG '81 March 22, 1957 - October 12, 2023



CAV EMMANUEL R TEODOSIO '72 January 21, 1950 - October 23, 2023

CAV RUPERTO C MOLATO JR '67 January 8, 1944 - October 26, 2023

ANNOUNCEMENTS

- **1.** PMARAI 8th Board Meeting on November 13, 2023, 0900H at PMA Alumni Center, Camp Aguinaldo, Quezon City.
- 2. Join our official viber community:

PMARAI FORUM - where contents, messages and comments are posted by the members.

PMARAI POST (Bulletin Board) - where announcements, events, and notices are posted by the association.

- 3. Visit our newly created PMARAI website: pmarai.org
- **4.** We encourage our members to share any articles to our E-Newsletter. Please send it to email ad of Chairman, Public Relations Committee, Cav Joel D Pagdilao '84 at **joelpagdilao@yahoo.com**

