THE POWER OF PRAYER

BY

CRISPINA LORENZANA MACAGBA, M.D.

AN AUTOBIOGRAPHY AND TESTIMONY

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FOREWORD

As the reader becomes acquainted with Dra. Crispina Lorenzana Macagba through her autobiography, "The Power of Prayer," he is engulfed with a sense of wonderment. Here was a young girl from a sleepy town in a remote part of the Northern Philippines who just did not fit the mold. She broke from the traditional paths that others haplessly followed. Though ever reverent to her parents, Crispina overcame their objections and succeeded in her determination to become the first woman doctor in the Ilocos.

Where did her internal strength come from? At a time when women were to stay at home and a college education was the exception, she went on to medical school. While her contemporaries were getting married, Crispina rejected numerous proposals, even one written in a suitor's own blood, so that she could fulfill her life's plan. As doctors in those days were often paid with eggs and chickens, this dream of hers was not of financial success but of service. The reader will likely wonder if the young women of today have the same life force that will propel them also to reach out and succeed by serving.

Rufino N. Macagba's courtship of Crispina is another tale of a bygone era. Today's torrid life styles seem to lack the romance and excitement that intertwined the lives of the young doctor couple. Their 57 years of marriage, 6 children and 21 grandchildren attest to way a life that has too quickly been forlorn.

The reader's wonder of Crispina Lorenzana-Macagba grows as she relates the experiences of her middle years. A successful doctor, businesswoman, and now mother, her fortitude during the war further attests to her strength. Forced to abandon their small hospital, the mother moves her family from one remote village to the next. During this time she not only provided for her family but also continued to help the sick and materially provide for those around her. The fearless courage was again evidenced when in confrontation with an armed Japanese soldier; it was the latter that retreated.

Dra. Crispina L. Macagba, still vibrant and healthy today as she celebrates her 88th birthday, gives only one reason for the events that charted her life. Because of her faith in God, she always turned first to prayer before making important decisions. That-the Lord our Savior listens to our prayers is nowhere better demonstrated than in her life.

I hope that this book will refresh the minds of her relatives, friends and protégés of the Christian prayer filled life that Dr. Crispina L. Macagba lives to this day. The youth now have many doors opened to them because she and a few women like her led the way. It is her wish that others will find this book as an inspiration not only to just achieve but also to succeed by being of service to others.

Robert F. Kaiser Jr. San Fernando, La Union

PSALM 23

A PSALM OF DAVID

The Lord is my shepherd I shall lack nothing.

He makes me lie down in green pastures,

He leads me beside quiet waters, He restores my soul.

He guides me in paths of righteousness for His name's sake.

Even though I walk through the valley of the shadow of death,

I will fear no evil, for you are with me,

Your rod and your staff they comfort me.

You prepare a table before me in the presence of my enemies, You anoint my head with oil, my cup overflows, Surely goodness and love will follow me all the days of my life, And I will dwell in the house of the Lord forever



To my children Rufi, Lillian, Florence, Josie, Gena and Emma

MY CHILDHOOD

You may ask for anything in My name, and I will do it.

John 14:14

I was born on October 25, 1901 in Tagudin; llocos during the time of the Philippine -American war.

I am the second of twelve children of Don Felipe Lorenzana and Dona Eugenia Lardizabal. I grew up as the oldest child since my older sister Filomena passed away suddenly before she was one year old. She developed high fever while my parents were away seeking a miraculous cure for my father's abscessed tooth from the Virgin Milagrosa of Manaoag, Pangasinan. Filomena was an adorable baby loved by everyone, including the American soldiers stationed at our town. My family deeply mourned when she died; she was buried two days before my parents arrived from Pangasinan. The rest of my brothers and sisters are Juanito, Cristeta, Solomon, Filomena (named after our oldest sister), Godofredo, Antonia, Gabriel, Lolita, Sostenes, and Efraim.

Tatang and Nanang, as they were affectionately called, were childhood neighbors from middle class families in Tagudin. Since the beginning of their married life, they were hard working, business-minded, and religious. From their

example, both at home and in their business, I learned the virtues of honesty, hard work, perseverance, and love for God.

Tatang started to support our family by selling fried chicken to American soldiers in town. He himself bought, butchered and fried the chickens. He also tried farming, but did not continue because he found it too strenuous. He then began to engage in the profitable business of retailing.

Nanang tended a sari-sari store during market days in Tagudin. She also sold dry goods in other towns during their market days. Tatang traveled to the Mountain Province to sell dry goods and he would bring back native products for us to sell.

I remember our very own first store in a "camarin" rented from a Spanish mestizo couple. The front part of the building was used for the store while the back part served as our residence. We sold bolts of cloth by the yard, cotton yarns for weaving into clothing, candies, bread, tools for harrowing, and other materials and supplies for farmers and housewives. Our store became the largest in the province. People traveled from all over llocos Sur and neighboring provinces of llocos Norte and La Union to make their purchases in our store since we gave lower prices for our goods than any other store around.

My parents were well known for their honesty. For example, one day, Tatang received, among the merchandise, a plow with a crack in it. He patched up the crack and the plow

looked like brand new. A farmer bought the plow and was already walking away when Tatang felt guilty about selling a plow, which was going to break down once it was used. Tatang ran after the farmer, explained the error, apologized for the inconvenience, and persuaded the farmer to go back with him to the store to exchange the plow for a good one.

Our store progressed very rapidly. At an early age, I started helping my mother count the sales at the end of the day and put them away in a safe. We rejoiced because each day was a profitable day.

In addition to hard work, perseverance and honesty, the love of God was instilled in me early in life. My parents were Roman Catholics, but I started attending Bible classes given by Rev. and Mrs. Ernest J. Pace, missionaries of the Evangelical United Brethren, together with my uncle Cecilio Lorenzana (who would later become a Bishop of the Philippine Evangelical United Brethren Church). The Rev. and Mrs. Pace pioneered the work in Tagudin, but it was their successor, Rev. and Mrs. H. W. Widdoes, who later converted my parents and baptized four of us children. The first protestant converts in our town were the Lorenzana, Dauz, and Mina families. Nanang also converted my grandparents to Protestantism. Our neighbor Mr. Apostolado remarked, "Don Jacobo, you are now old. Why do you still change your religion?" My grandfather answered, "I am old but my children are more intelligent than I am and they have found something good." Thus my grandparents became like us. Bible believers and followers of Jesus.

The Widdoes shaped our lives by teaching from the Bible. They used to fetch us and other townspeople at night, using a "parol" for light, and brought us to evening Bible studies. I continued to learn more about the Bible and I discovered my faith in God and the Lordship of Jesus Christ. I found that we needed to draw closer to God, and that prayer, worship and Bible study was the way of doing it. That gave me the idea that we should have family devotions. So in the mornings, as soon as I woke up, I would gather my brothers and sisters and we began the day with prayer, Bible reading, and a short talk from our parents. Even when I was already studying in Manila, I would do this whenever I was home for vacation.

The Widdoes touched our secular, as well as religious life. Their family became close to our family, and their daughter Margaret became my best friend. The Widdoes ordered for our home American-made beds and an iron stove with an oven. Mrs. Widdoes taught our maids to prepare dough in the evening and bake it into bread early in the morning. I remember smelling the bread baking in the mornings. It was delicious with eggs and a chocolate drink. Rev. Widdoes also taught us simple home medical treatment. For example, he introduced "ergot", an herbal drug to stop excessive bleeding during childbirth.

The Widdoes also influenced our business. At that time people from the barrios and neighboring towns came to buy from our store on Sundays because that was Tagudin's market day. Rev. Widdoes challenged my parents, "Why don't you try God and see if you will become poorer if you close your store on Sundays". So my parents told us: "Let us close the store on Sunday mornings so we can go to church, and then open it in the afternoons." True enough, we had more sales and profit even by closing our store on Sunday mornings. Tatang then said, "Let us close our store the whole day of Sunday and give it all to God. Let us make Saturday our market day".

We continued to prosper and God blessed us beyond our expectations. We experienced many miracles. For example, an incident occurred when our merchandise, just unloaded from a boat named "Mauban", was spared from destruction by a storm because God shifted the winds and caused the rain to fall elsewhere. Another blessing came when we were forced by the owners of the "camarin" to move out of their building because they wanted to have a store like ours that would be owned by a corporation of three rich people in town. We transferred to another rented place, and in order to meet the challenge of the new corporation, we lowered our prices further. In the stiff competition that ensued the new corporation was driven into bankruptcy while, by the grace of God, our business continued to progress and expand.

My parents decided to put up our own building to accommodate our expanding business. The Spanish mestizo owners of our first store criticized us and doubted whether we would be able to finish the structure. However, our two-story building was finished. The ground floor, made of thick-walled concrete, became our store, while the second floor, made of wood, became our residence.

It was so good to have our own house. Our living room was very spacious, the dining room had a round table with nice chairs where the thirteen of us gathered and ate our meals. Our kitchen had a stove that could cook several dishes at a time. It was always busy since we had many visitors, especially when my father became involved in politics. Our bedrooms had doors that led into the living room, which was at the center of the house. From our porch we could see the plaza, the old Roman Catholic Church, and the houses built around the town plaza.

Towards the end of 1928 my father came up with the idea of making and selling "bagoong". He was initially going to make "basi". However, during a trip with Dr. Widdoes across the Amburayan River (it separates llocos Sur from La Union and required about two hours to cross it by "balsa"), my father told Rev. Widdoes that he was going to Manila to buy "burnay" in which to make "basi". "Why should you engage in making "basi", Felipe?" Rev. Widdoes asked my father. 'This will only make people drunk! Surely, there must be something else you can put in that jar you are buying rather than that "basi" which will do people more harm than good." "Whether I make "basi" or not, others would make it anyway", my father reasoned. Yet, during that trip to Manila, the missionary's comment bothered my father. It was difficult for him to get out of the traditional thinking that the "burnay" was used for "basi". In Manila my father observed that the Chinese fermented "monamon bagoong" in big containers. However, they did not wash the fish or the containers properly. The

uncovered containers allowed insects and lizards to get into the "bagoong" mixture. The tin cans also rusted easily from the salty solution. My father thought, "Why not manufacture sanitary bagoong?" He thought of a new idea of substituting the "burnay" for the customary tin can! So he bought a load of "burnay" and returned to Tagudin.

Thus, the Lorenzana bagoong was born. My father established his first "bagoong" and salt factory in Magallanes, Pangasinan. He used "monamon" fish and salt from Pangasinan. He washed the "burnay" with water and vinegar. He sent my cousin Delfin, who was then in high school, to Pangasinan, Iloilo, Pulupandan, and Bicol, to look for other sources of fish and salt. In the Visayas, my cousin learned the method of fishing with big nets. My father invited fishermen from Magallanes, Sorsogon to come to Tagudin to teach fishermen in our town how to make fishing nets and how to fish with lights at night. We sold in our store the fishing nets and the powerful fishing lamps, which my father had imported from the United States. The new fishing method benefited not only our manufacturing business but also the fishermen of the town. The Lorenzana name became famous because of our "bagoong" and "patis". During the Quirino administration, Lorenzana products were displayed in a Trade Exposition; this made the Lorenzana trademark famous all over the world. I consider this as another example of how God does His work. Had Tatang not met Rev. Widdoes on that river crossing, and had not Rev. Widdoes discouraged him in his wine making venture, then the events which have shaped the Lorenzana family history and its success would have never unfolded.

My Schooling

The Lord hears the prayers of the righteous.

Proverbs 15:29

I had my elementary education at the Tagudin Elementary School where I did very well.

On Sundays I made time to teach children's Sunday school. I taught stories from little Bible picture tracts called "stampitas". Sometimes there would be songs printed in the stampitas". I become interested in music and I taught myself how to play the organ. I even composed an Ilocano children's song based on the tune "English Mother's Day Song." The song went this way:

"Ni Nanangco ay-ayatennac, Canayon icarcararagannac Barucongna't pagsadsadagac, Ta cayatna nga agbiagac. Nagragsak ti aldaw ni Nanangco Ta nayannac ti bulan ti Junio. Panaglalangto ti caycayo Ken sabsabbong nga adu."

There was no secondary education in our town until my father, as town mayor, made it possible to establish a high school. I attended my first two years of high school in Tagudin. It was during my first year in high school that I began gaining confidence in making extemporaneous speeches. I was asked by a teacher named Mr. Sarmiento to speak before a Christian

Endeavor Society meeting. I was surprised and although I doubted whether I could do it, I could not refuse the invitation. When I spoke for the first time before the group, I did not feel a bit nervous; in fact, I enjoyed speaking before an audience, and the audience seemed to enjoy listening. When the annual conference of the United Church of Christ in the Philippines (a combined national organization made up of the Evangelical United Brethren, Presbyterian, Congregational, and Disciple Churches) was held in our town, I was chosen to give the welcome address to the delegates of the conference.

During my second year of high school, I was elected president of the Women's Club ("Timpuyog Misyonaria iti Babbai" or the TMB) of our church. That year I had the opportunity to attend the national convention of the Women's Club in Manila. It was quite memorable to attend sessions with women of all ages and occupations from all over the country.

It was during high school that I received my first proposal of marriage. Although I had received flowers and love letters from boys since the seventh grade, I never paid them much attention. During my second year of high school, I noticed that a new Principal-Teacher named Mr. Albano, always called on me to recite in class, making me have to study hard every day. He, a Roman Catholic, then started attending our church services and the Sunday School class I taught. Later, he sent me a love letter with a proposal of marriage. He enclosed a picture of him in a toga, on which he inscribed "Master of Arts, University of the Philippines". After showing the letter to my mother, I decided to write him back to say that

I could not accept his proposition because I intended to go to medical school, which is a long course, and I was sure he would not be able to wait for me to finish.

IN MANILA

But as for you, brethren, do not grow weary in doing good. 2 Thessalonians 3:13

Tagudin did not offer the last two years of high school so my parents sent me to Manila to study at the Union High School (now the Philippine Christian University). I was away from my parents for the first time in my life; it was difficult because I was very lonely. I had to endure it because I was determined to continue my studies. I was interested in all my subjects and I studied hard. I stayed at the Ellinwood Dormitory, which was only a block away from school. We had daily devotions in the dormitory and attended worship services at the Ellinwood Malate UCCP Church.

While I studied in Manila, my parents established a store there. I used to help purchase wholesale goods for our stores in Manila and Tagudin, and I saw to it that the wholesaler sent the goods by bus to Tagudin.

My parents ventured into another business of exchanging dollars into pesos. My mother and I searched Manila for the bank with the highest exchange rate (at that time, it was two pesos to the dollar). I remember an incident at the China Bank when my mother noticed that the amount of pesos that she received from the bank teller exceeded the correct amount. She told the teller but the teller insisted that he

could not have made a mistake. As my mother was so bothered by the mistake that she went over the transaction papers until she found out where the mistake was. So the next morning, we went back to the bank and my mother pointed out the error to the teller. The teller was surprised when he saw the error and he was so relieved that my mother was honest. He could have lost his job while we could have made a large amount of money. Full of gratitude, he took us to the bank president to whom he related the incident. The bank president invited us to a laureate dinner and gave us gifts of biscuits and fruits to bring home.

During my fourth year of high school, I definitely decided on medicine as a career. I was introduced to medicine in the sixth grade when I observed the joy of serving people as exemplified by a Dr. Santos from Pampanga who stayed at our house and examined army recruits in the "Presidencia". However, it was not until fourth year high school that I read about King Solomon in the Bible. The story of King Solomon had significant influence on my career decision because he did not ask God for personal wealth or honor, but his greatest desire was to help his people by having the wisdom and knowledge to rule them properly. It became my own desire to help people by being a doctor.

I told my father about my decision to become a doctor. He tried to discourage me by saying; "You will be poor if you take up medicine. What will your patients pay you: Chickens, eggs, papayas - in return for your labor? Being in business is where you make money! I'm afraid you may even be an old

maid if you become a doctor." I didn't argue with him but I prayed that God would help me attain my goal in life. I had thought long and hard about my decision and I was hoping my father would be convinced about it in the long run if I persevered.

During my high school graduation, I gave the valedictory address entitled "Service to God and Fellowmen." I was determined to serve by becoming a doctor.

I enrolled at the University of the Philippines to get my Bachelor of Science degree. After three years, I went on to the Medicine proper at the same university. The subjects were difficult and the professors were demanding but I pushed on until I finished. I never thought of shifting to a less demanding course, nor did I ever regret my decision to undergo the long process of training to become a doctor.

The demands of medical school were so great that I did not have much time for social activities. I still managed to teach Bible class on Sundays. Contrary to my father's notion that I would not have any suitors so that I would "miss the train" (meaning become an old maid), I had several suitors who proposed marriage including two lawyers (Atty. Florendo and Atty. Baradi), a teacher, and a superintendent of schools of La Union. I did not allow these suitors to distract me from my goal of becoming a doctor -- until I met a certain man named Dr. Rufino Nisperos Macagba.

ROMANCE

Remind them to speak evil of no one showing all humility to all men.

Titus 3:12

I was in my third year of medical school when I received a letter from a certain Dr. Rufino N. Macagba. Introducing himself, he asked if he could visit me the following weekend. At that time I was living in our family house in Manila that my father had built. I remembered that this Dr. Macagba was featured in the local newspaper "Naimbag a Damag" awhile back. The article read:

"Dr. Rufino N. Macagba of San Fernando, La Union, has arrived fresh from his studies in the United States. He will be the resident surgeon and director of Bethany Mission Hospital in San Fernando." I did not pay much attention to the news feature at that time but now I was excited because I would meet for the first time a doctor who graduated from an American medical school.

The night before Dr. Macagba said he would come, I had a strange dream. In my dream, I was in the living room of our house in Manila when a tall, dark and handsome young man was announced in by our maid. Standing at our door and holding a bouquet of lilies, he said, "This is for Miss Lorenzana." I had never seen the young man before that and I was puzzled for the dream was so vivid and real.

The next day, Sunday, I went to the Azcarraga Church as usual. Mr. Nebres, a family friend and a member of the congregation, greeted me as customary. But although he did not say anything else, he appeared to have something on his mind. When I arrived home, Mr. Nebres called me by telephone and requested to be received for a visit that afternoon. Stammering a little bit, he said, "You see I am going to bring along somebody with me. Is that alright?" "Of course, it is alright; you are welcome to come," I said, thinking that he was going to bring his wife along.

Sunday afternoons were just as special as Sunday mornings because it was then that I got to read novels. I could relax in luxury over lighter reading matter. Soon after I had settled in my chair, however, there was a rap on the door. Mr. Nebres was at the door with somebody else other than his wife. I was surprised to see a young man next to him, someone who I had never met before. Then suddenly his face looked familiar - I realized that this was the young man in my dream! Mr. Nebres introduced the young man as Dr. Rufino N. Macagba. I was then reminded of the letter that Dr. Macagba had sent to me previously. I bade them to come in, and after a few minutes of conversation, Mr. Nebres left. I was then left alone with Dr. Macagba.

During our conversation, Dr. Macagba, or Rufino, told me that he had been staying at the house next door since he came back from the United States to take the medical board examination. He did not know that I lived nearby. He said that my name was mentioned to him in Dayton, Ohio by Dr. Widdoes, our former American Evangelical United Brethren missionary.

I learned that Rufino was newly graduated from the University of Nebraska with the Class of 1927. He met Dr. Widdoes when the later drove him to meet with Dr. Ziegler, the Secretary of Missions of the EUB Church of America. It turned out that Rufino's medical schooling was supported by the EUB Foreign Mission Board. Rufino told Dr. Widdoes that he was planning on going back to the Philippines with Ruth, his American fiancée. Ruth, whom he met at a dance in Lincoln, Nebraska, was studying at the Teacher's College and was the sister of one of his classmates. Dr. Widdoes advised Rufino: "You have been away from the Philippines for so long. You do not know the present conditions in your country. Would it not be better for you to go home alone and prepare a home for your bride?"

Rufino continued to tell me that in the course of their conversation, Dr. Widdoes said, 'There is an attractive girl, very active in church, who is now studying medicine at the University of the Philippines. She is the niece of Pastor Lorenzana, whom you know. Her name is Crispina Lorenzana! Rufino said he did not give too much attention to this at that time.

Rufino continued his story. He told me that he came back to the Philippines and saw the prejudice our countrymen had against American girls who were married to Filipinos. He thought that this prejudice was an indication that things would be difficult for Ruth and him so he decided to break off his engagement to Ruth. He said that he sent Ruth a letter. He wrote:

The happiness of a married couple does not depend entirely upon the two contracting parties. We have to take into consideration the attitude of the people with whom we live. If we were to get married and live in the United States, your people would probably be prejudiced against me because I am brown. If we were to live in my country, I am sure that you would not be happy because we Filipinos are very clannish. I have my mother and two nieces living with me, and I am sure that you would not want them to live with us. In fairness to both of us, it would be better for each of us to marry one of our own people."

Ruth apparently agreed with his decision so he began to look around for a Filipina to marry. He heard about me the second time from his brother Hilarion who told him to look me up. This led to my first eventful meeting with Rufino.

Thus begun our romance, which Rufino called a "Blitzkrieg courtship". He wrote me love letters almost daily all the way from San Fernando, La Union and he drove six hours to Manila to see me every Sunday afternoon.

Then one day Rufino decided to marry me even if I had not yet graduated from medical school. He was 33 years old and was ready for marriage. Against Filipino custom, he wrote a letter to my father and asked for my hand in marriage. My father was enraged! "Who is this man writing, asking for my daughter's hand in marriage?" my father thundered angrily. "How presumptuous of him! Just because he is a doctor who graduated from the United States, he thinks he can have a wife just like that?"

It was Filipino tradition to have a go - between or spokesman ("albasia") such as the man's parents or close relatives to ask the girl's father personally for the girl's hand in marriage. It was not proper for the man to ask the girl's father, especially in writing.

My father forbade me to see Rufino. For two long years, we kept our meetings a secret, although the rest of my family knew of it. Rufino was liked by my aunts and uncles as well as by my brothers and sisters. During vacations when I went home to Tagudin, my sister Minang and I would leave our house after lunch and go to the house of my Aunt Ambrosia where I would meet Rufino. My Uncle, Tatang Quilino, would stay under the house at the crossing and warn us if my father came our way. Luckily, my father never appeared and we did not have to escape or run away.

My parents, however, must have suspected something because on one of their visits to Manila, my father asked me if Rufino still visited me at our house. I said no as I tried to hide my fear. Later, my younger sister Lolita ran to me and said breathlessly that father had asked her if Dr. Macagba came to our house. She had told him no and told me to answer the same

if father asks me. "No salsaludsudenna kenka, 'saan' cunam ah!" She was relieved that I had already done so.

During weekends, Rufino, together with the late Congressman Francisco Ortega of La Union, who was courting a girl named Corazon Campos, continued to visit me in Manila. Rufino and I came to an understanding that we would marry someday.

My two other lawyer suitors would not give up courting me. One day, one of them, his hand bandaged, handed me an envelope and said, "This is my letter to you written in my own blood to attest to the sincerity of my love." He said he cut himself and extracted blood, which be used to write the letter.

My other suitor, even after knowing that Rufino and I were already engaged, parked his car in front of our house one day and refused to leave until I saw him. My sister Minang helped me escape through the back door and kept him company until he got tired and left.

Other people knew of our plan to marry. My pastor at the United Church of Azcarraga, who was also Rufino's former high school classmate and a friend of one of my lawyer suitors, invited me to meet him and his wife in Luneta Park. He asked me, "Is it true that you are going to marry Dr. Macagba?" "Yes", I answered. The pastor warned me, "You will not be happy if you marry him. He is very cruel. One day during high school I saw him in a fight where he beat up his opponent mercilessly. "Cacaasi a dinanogdanogna daydi kinaapana!" "He

will not be cruel to me if I'll be loving him," I answered. That must have convinced them because after that they did not bother me anymore.

The answer to my prayers for my parents' consent came one night when my father got sick. My uncle Tatang Quilino went to summon Rufino who was at a dance in San Fernando. "Don Felipe is very sick," Tatang Quilino said. "He is suffering from severe pain in his joints and he asked me to call a doctor so I came to call you." Without getting out of his tuxedo, Rufino rushed to Tagudin that night in the gravel truck that Tatang Quilino had hired for the trip. Within one hour they arrived in Tagudin. My father was groaning in pain when Rufino arrived. Rufino gave him an injection of morphine, which relieved his pain immediately. After that, my father's attitude towards Rufino changed. He offered Rufino a room for the night but Rufino politely declined and he went back to San Fernando. Since then, my father allowed Rufino and I to see each other.

It was nearly Christmas of 1930 when we decided to get married even if I had one more year to go at the medical school. This time, Rufino did not write a letter to my father. He requested Don Pio Ancheta his uncle, who was then Governor of La Union, and Dona Mauricia Bejar, my mother's cousin, to accompany him and his mother, Dona Obdulia Nisperos Macagba, to ask my father for my hand in marriage.

As was customary, they initially did not reveal the purpose of their visit. Don Pio began by praising my father's

achievements, since my father was the mayor of Tagudin at that time. After a while, my father asked them the purpose of their visit: "Ania ngay ti gagarayo?" Don Pio then explained to him that Rufino would like to ask for my hand in marriage. Father did not consent readily and gave reasons for his reluctance. One of his strong objections was that I had not yet finished my medical schooling. But, after much persuasion from Don Pio, he gave his consent on the condition that the wedding would not take place right away. "I will first consult my wife and Crispina," he said. When I went home to Tagudin for Christmas vacation, father recalled to me the visit of Don Pio and told me that he had consented although he had his reservations. Despite my father's reservations, I was so happy and I thanked my parents for their understanding.

Rufino and I were to be married after my graduation from medical school in March of 1931. Since my father was going to give away one of his daughters in marriage for the first time in his life and since he was the incumbent mayor of Tagudin, he wanted a grand wedding. He said, "I will invite the whole town!"

THE WEDDING

Therefore what God has joined together, let not man separate

Mathew 19.6

It was Filipino custom for the bridegroom to pay for all the expenses of the wedding. So while I was in school for my senior year in medicine, Rufino was preparing for our wedding. He bought the wedding dress and the outfits of the maid of honor, bridesmaid, flower girl, and ring bearer. He prepared the church and hired the best orchestra he could find. He made arrangements for the sponsors and for transportation. He started buying food. It must have taken him a lot of time, money and effort to undertake these wedding preparations.

Rufino had to stay in San Fernando until the day of the wedding. He could not come earlier than after lunch because he had to attend to his patients. He was not able to be there during the festivities prior to the wedding. The public plaza in front of our house was converted into a dance hall and was lavishly decorated. There was a dance the night before the wedding in which a special orchestra from Villasis, Pangasinan was hired to provide the music. The public school teachers also prepared a special program. The night ended with a fireworks display. Early morning on the day of the wedding, in keeping with the custom, the band went around the streets of Tagudin and woke the townspeople up with music called the "Diana".

Everybody in town knew I was going to be married to Dr. Macagba.

The morning of the wedding Rufino also did not see my father cry and pray that our wedding should not take place. Father still had his doubts. When we were having our usual devotion that morning, my father broke into tears. Sobbing, he prayed,

"Oh God, if this man who is going to marry my daughter is not fit for her, please Lord, do something miraculous to stop the wedding." My family, and I especially, were surprised!

Nevertheless, on that afternoon of March 21, 1931, Rufino and I were married at the United Evangelical Church in Tagudin. The wedding ceremony was officiated by my uncle Bishop Cecilio Lorenzana and Rufino's brother Rev. Hilarion Macagba. Rev. Carl Eschbach, a United Brethren missionary sang "Oh Promise Me", accompanied by his wife on the organ. Our wedding sponsors were Gov. and Mrs. Pio Ancheta of La Union, and Gov. and Mrs. Alejandro Quirologo of llocos Sur. It was a grand wedding.

After the ceremony, the reception and dinner were held in our family house. The entire town of Tagudin was invited just as my father wanted. We served about ten cows, twenty pigs, hundreds of chickens, ten big baskets of fish, and thousands of eggs, which were made into "leche flan" (a Spanish dessert). The following day we went to Baguio City for our honeymoon. Mr. George Stewart, a successful

EARLY MARRIED LIFE

Show me your faith without your works, and I will show you my faith by my works.

James 2:18

American businessman from Bauang, La Union, sent his Presidential Sedan to take us to Baguio. We stayed in the Pines Hotel for about a week. We were very happy.

I had to do my internship at the Philippine General Hospital so I stayed in Manila for another year while Rufino stayed in San Fernando. I would go home to San Fernando on weekends, or Rufino would come to visit me in Manila. After a long and difficult year of internship, I finally went home to San Fernando to be with my husband.

Our first home was at the Mission compound near the Bethany Hospital, where Rufino was still the hospital director and surgeon. My mother-in-law and Rufino's nieces Ester and Modesta lived with us.

While waiting for the results of my medical board examination, I took care of our home. To augment Rufino's income, I started to sell, with my father's permission, the now famous Lorenzana bagoong. Rufino built a shed by the national highway, where I sold the "bagoong". I usually made a daily profit of two pesos from selling ten one-gallon cans of

"bagoong", enough to buy our food for the day. Rufino had started to build our own house in the barrio of Carlatan so that we were able to move within three months of our stay at the Bethany compound. Our new house had two stories, with three bedrooms, a sala and a dining room. It felt good to be in our own house, although Rufino had to commute the two kilometers to Bethany Hospital everyday.

It wasn't long before the results of the medical board examination were released. We were overwhelmed and thankful to God when we learned that I had passed. Immediately thereafter, I began to practice medicine. Rufino and I started our lifetime partnership as a husband and wife medical team.

In 1933, Rufino resigned from Bethany Hospital. He then worked as the company doctor of NORLUTRAN (Northern Luzon Transportation Company). However, his income was not enough to support us. Our first child, Rufino Jr., was born that year. Therefore, we decided to look for greener pastures. My father suggested that we consider Claveria, Cagayan where he had farms and a lumber concession. Rufino (I now fondly called him Papa) and my brother Solomon went to Claveria while I went to Manila with my three-month-old son to wait. Papa found an unfinished house in Claveria that he liked; he went ahead and paid for it in advance. He then came to pick us up in Manila and we returned to San Fernando to pack our household belongings. My mother-in-law pleaded for us to stay but we were determined to leave.

While we waited for the Tabacalera ship to take us from San Fernando to Cagayan, patients began to arrive at our house. We could not turn them away so we accommodated them in our dining room and two bedrooms. Mr. Minnick, the manager of NORLUTRAN, also asked us to stay. "I shall have all the patients from the company brought to you instead of bringing them to the Mission Hospital," he said. True to his word, all the one hundred employees of the transportation company became our patients. Our medical practice started growing. We changed our minds and decided to stay in Carlatan.

LORMA HOSPITAL

In as much as you did it to one of the least of these My brethren, you did it to Me.

Matthew 25-40

Our medical practice became so successful that we decided to build our own hospital. Papa himself designed and constructed it. Attached to our house through the clinic, the new building had six rooms, one of which was the operating room with its screens and concrete flooring, and the other rooms were for the inpatients.

Lumber came by boat from my father's lumber concession in Cagayan. My father owned four boats - the Crispina, Solomon, Juanito, and Cristeta - named after his four oldest children. These transported merchandise between Manila and Cagayan and at times docked at Darigayos Beach, Luna, so it was not difficult for us to get the lumber.

Lacking funds with which to buy needed equipment, we borrowed P2,000 from our American friend, Mr. Stewart. We bought four beds, an operating table, surgical instruments and other needed items. Papa invented a sterilizer with a two-compartment boiler made from copper sheeting; this served us for a long time.

We named our new hospital "LORMA", coined from the first syllable of both our family names: LOR" from Lorenzana and "MA" from Macagba. Lorma Hospital was inaugurated with a religious service on May 12, 1934.

That was only the beginning, for the Lord provided us with a way to build an annex. When our friend Mr. Stewart was confined in our hospital for an illness, our son Junior was sick with a severe type of dysentery. We wished we had an isolation ward so we could take better care of him. Mr. Stewart saw our situation and he volunteered to finance the building of an annex for the sake of our son. We were so thankful to God.

The annex we built was a whole wing composed of four rooms and a kitchen on the ground floor, and two wards, one for males and the other for females, on the second floor. A screened kitchen for personnel and non-contagious patients was also added. When the Bureau of Health inspected our annex, they were very much impressed. As a 25-bed hospital, Lorma was included in the hospital issue of the American Medical Journal of 1937, in which all of the hospitals in the United States and her territories were cited.

AS A PHYSICIAN

And my God shall supply all your needs according to riches in glory by Jesus Christ.

Phil. 4:19

When I first started my medical practice, I was the only woman doctor around. My training at Philippine General Hospital prepared me to handle all medical cases including typhoid fever, malaria, influenza, pneumonia, tuberculosis and boils. My diagnostic skills were further improved by reading medical literature. For example, I could diagnose tuberculosis in a thin, pale emaciated patient who had a chronic cough, just by listening to his lungs.

I learned to use antibiotics as described in the medical literature. At that time I used calcium injections for tuberculosis since streptomycin was not yet available. I believed in using vitamins for people who were convalescing and also for my children. Junior, an asthmatic like his father, became healthier because of Scott's emulsion (cod liver oil) disguised as ice cream. I gave my daughter Florence vitamin B1 injections. My youngest daughter Emma, a premature baby weighing only four pounds at birth, gained weight with vitamin B1. I became well known for my obstetric cases. During labor, I would give my patients two tablespoonfuls of castor oil followed by an enema when the cervix was dilated by at least two fingers. This technique guaranteed a smooth and easy delivery. I also developed a technique of making dimples on newborn babies by pricking their cheeks with forceps so that

all the babies I delivered had dimples. I delivered the babies of many women, including that of Paping Tadiar (my son-in-law Alfredo Tadiar's sister), and Atty. Villanueva's wife who had a history of difficult deliveries. One time, I myself had just given birth to my fifth child when I was called to deliver the wife of an army captain only a few days later.

Sometimes, I would also diagnose surgical cases. One time, a woman was brought in with acute abdominal pain in the right lower quadrant. She was pale, weak and had a pulse of 120. She was initially diagnosed to have appendicitis. But I thought that she had an ectopic pregnancy, and I was right!

As Christian doctors, my husband and I believed that prayer was as important in our practice as it was in our lives. We always began the day with prayer. We had morning devotions with our family and our staff. We prayed for our patients. Papa never did any operation without a prayer asking God for help, both for him and the patient. I remember that his prayer ran like this:

"We thank you, oh God, for the privilege of helping this patient. May You guide our hands to do what is right. Bless the patient that he may have sufficient strength to undergo the operation and may You prevent any complication and infection. In Jesus' Name, Amen."

As a result of this prayer, I know that many seriously ill patients lived not only because of tender, loving and expert medical care, but more importantly because of the power of prayer.

For example, there was the case of a woman with a bloated abdomen due to intestinal obstruction. Papa was sick with asthma so we called our son Junior who was doing his surgical training in Manila to come and operate. It was going to be my son's first operation at Lorma Hospital. I was on my knees praying most of the night. Although the patient was very serious, she was saved!

Another time, the mayor of Balaoan and his wife brought in their son who was thrown out of a car and became unconscious because of a skull injury. The parents were crying and had a hard time coping with the misfortune, so I took them to the chapel where we prayed together. The boy miraculously survived and lived.

These are only a few of the dramatic incidents in our years of practice, but they illustrate how Lorma Hospital gained growing recognition by the public. As our patients increased, we had to add more rooms to the hospital. Patients came from all over La Union and as far as the Mountain Province, llocos Sur, Abra, and Pangasinan.

Papa and I believe that without the divine help of God and Lord Jesus, Lorma would not have come into existence; and without Him no work or activity at Lorma would be blessed. Our lives and work were built on faith and confidence in God. All the blessings of health, work, and prosperity arose from the Source, Sustainer, and Finisher of that faith, the Lord God Almighty Himself. At all times when things seemed impossible, we prayed and God provided the need. We believed that with God, all things were possible.

Our New Family

Behold, children are a heritage from the Lord

Psalm 127:3

Rufino and I were blessed with six children. Our oldest and only son, Rufino Jr., was born on February 3, 1933 at Bethany Hospital as we were just starting our medical practice,

Our second child was Lillian, born July 29, 1934. Rufino delivered her and most of the rest of our children at our Lorma Hospital.

Our third child, we named Florence. She was born on March 8,1936.

Our fourth child was Josephine, born on September 12, 1938.

Our fifth child was Gena, born on July 10, 1939.

It was customary, after the birth of a child, to bury the placenta by a tree. Therefore, before the Japanese War, we buried each of our children's placentas under chico trees.

Each child then had their very own chico tree.

Finally, our sixth child was Emma, who was born during the Japanese War while our family was in Manila. Rufino was then serving as Assemblyman. Emma was born on November 4,1942 and she was named after the hospital wherein she was born, the Emmanuel Hospital.

In those early years, aside from doctoring and taking care of our children, I also planned the meals, did the marketing, kept the books, supervised the workers, and did the purchasing of hospital supplies and medicines.

THE WAR

The Father of mercies and God of all comfort ... comforts us in all our tribulations.

2 Corinthians 1:3.4

In 1941, rumor of impending war was beginning to spread. One day, I had just delivered the baby of Mr. Shinje, the owner of Mountain Bazaar in San Fernando, when I asked him: "Is there going to be a war, Mr. Shinje? The papers are telling us so much about it." Mr. Shinje answered, "Yes, yes... war is going to be soon. I will bring my wife and baby back to Japan."

The rumor was further confirmed when Dr. Ireneo Bringas, Papa's classmate at University of Nebraska who had enlisted in the Philippine Army, came to our house for supper. He said, "You know, war is coming soon. I am stationed in San Fabian, Pangasinan, and I went to get my family so that we could be together in case of war."

On Sunday, Dec. 7, 1941, as I was sitting in church, I wrote down on my prescription pad the things I would do in case of war. I made a list of items I would buy. After the church service, I was rushing out when I met our friend, Mrs. Isabel Viduya. I told her, "You know, war is coming. I am getting prepared for the war." Mrs. Viduya said, "I think you are foolish. The Americans are strong. How can Japan beat the U.S.?" "Never mind," I said, "I'm preparing for war." I went

right away to the grocery store and ordered necessities such as "parols" (lamps), cases of salmon, sardines, milk, "bangus" (milkfish) in cans, sotanghon noodles, and other goods.

The next day, Monday, December 8, 1 was eating an early breakfast at about 7 o'clock so that I could go to market to buy more goods for our provision in case of war. Papa and Junior were in the garden planting potatoes and onions when we heard the roar of airplanes above us, coming from the direction of China Sea going towards Baguio City. I asked, "Who are they - Japanese or American?". Papa said, "I do not know, but they are flying very high, moving towards the east." I hurried on with my breakfast and went to market. I told our driver, Presing, to bring sacks with him. I was buying sacks of mongo beans, salt, etc. for emergency provisions when Presing came breathlessly and said, "Nanang, let us go home now. The Japanese bombed Nichols Air Base and Camp John Hay. The PC (Philippine Constabulary) is arresting the Japanese people in the bazaar." I answered, "That is precisely why we are here preparing for the war." After buying our provisions, we went home and saw Papa making his order for milk and medicines from a salesman. I told him, "Your orders are useless. It is wartime now."

We went to the house, turned on the radio, and heard President Franklin Delano Roosevelt of the United States say "Pearl Harbor has been bombed. The Japanese people will pay for this." Soon after, we learned that the Japanese were on their way from Vigan. Papa went to Col. Green, an officer of the US Army, and asked him what we should do now that there is war. The colonel advised, "Burn your hospital and go south. When Papa told me what the colonel had said, I exclaimed, "Oh no! We are not going to burn our hospital. We are not going south. That's where the officials will go. Let us pray and ask God for direction."

We evacuated towards the mountains east of Carlatan where we rented a house. During the night, we slept in the woods because the Japanese were known to make nightly raids in houses, kill people and rape women. We were so afraid that even our little daughter Josephine, then a girl of four, prayed in Ilocano during one of our morning devotions, "Lord, please protect us from these cruel Japanese."

When the Japanese arrived in San Fernando on December 22 or 23, a close friend of ours, Mr. Bonifacio Tadiar, sent us a letter inviting us to meet the officers of the religious sector of the Japanese Army. This is how we learned that there were Christians among the Japanese. One of them, a Protestant minister educated in Canada, gave us his calling card written in Japanese characters. We used this card many times as our safety identification pass throughout the war.

Times were hard. Many people were hungry. Many were wounded from machine-gun fire from airplanes. Many were killed by Japanese even for simple reasons such as not giving the eggs that the Japanese asked for. One time, we were

quite nervous when a Japanese soldier, his rifle drawn with a fixed bayonet, wandered into our compound. Upon seeing our coconut trees, the soldier said, "Give me coconut." Trying not to show any fear, I told him, "You climb the coconut!" The soldier shouted, "Kill you!" "Kill the coconut", I answered, as bravely as I could. Our boy Delfin and the girls were very much afraid. But the Japanese soldier went on towards the stove, and seeing the food boiling, took a spoon and tasted the broth. "Very good, very good," he said, and he left.

Even the guerrillas were killing Filipinos; anyone suspected of collaborating with the Japanese. One time, my uncle and aunt who visited us in Carlatan never made it back to Tagudin because they were waylaid and killed by the guerrillas. Their sons were also killed except for one who survived.

It was getting dangerous in Carlatan so the idea came to me that we should move to our farm in Mabanengbeng in Bacnotan, La Union. I said, "It's harvest time there now. There is plenty of rice to eat for all of us." Rev. Onofre G. Fonceca, the pastor of Capitol Church in San Fernando, was preparing to go to another barrio with his family and other church members, but we persuaded them to come with us to Mabanengbeng instead. We loaded our things on a "caretela" (horse-drawn carriage). It took several trips but we finally settled down, about 45 of us in our big wooden house in Mabanengbeng. We started our lives as refugees.

Our hospital work continued in Mabanengbeng. We treated many patients in our house, including surgical cases. Pastor Fonceca conducted church worship services and Bible Studies. Thirty-eight people were baptized. We built a church and we dedicated what we fondly called "The Lord's Acre", a piece of land whose produce we dedicated and set aside for the use of the church and its workers. Sometime in 1942, we thought it would be safe to go back to San Fernando since the Japanese were content that the Resistance Movement had been broken. We returned to Carlatan and rebuilt Lorma Hospital from the ruins of the war, But peace was short-lived for the Japanese garrison in Aringay, La Union was attacked by guerrillas and we were again in danger from the Japanese. In retaliation, the Japanese lined up many Filipinos in the plaza and gunned them down. With Mr. Shinje's help, we sought safety in Manila.

At that time, Papa was elected Assemblyman, one of the representatives of our province to the National Assembly in Manila. The Japanese had organized a provisional government under President Jose P. Laurel. Provincial governors, city and town mayors were appointed under a one-party system of government called the "kalibape". Our friend Bonifacio Tadiar was appointed Governor of La Union.

While Papa attended the National Assembly, our family stayed in a house on Oregon Street. It was in Manila that our youngest daughter, Emma, was born. In 1944, the Japanese decided to send the Assemblymen back to their provinces to help in the pacification campaign.

So we returned to Carlatan. It was dangerous because Papa, being an Assemblyman, was made to address public meetings to persuade the guerrillas and the citizens to stop their resistance movement against the Japanese. The guerrillas had marked certain people including assemblymen, for liquidation. Fortunately, Papa was spared because he voluntarily enlisted in the Philippine Army where he was made captain. He was assigned as hospital officer in several base hospitals in the province. We treated the guerilla wounded and sick and we regularly contributed rice and money to the guerrillas. Whenever the guerrillas wanted anything from our store, we gave it freely and willingly.

When American planes started bombing San Fernando, they destroyed Japanese planes and ships at Poro Point. The Japanese became more cruel than before so we had to return to our farm in Mabanengbeng.

In July 1945, we moved again when the Army Base Hospital was transferred to Tagudin, closer to the fighting. Papa commandeered the buildings near the plaza for use by the army. Thousands of patients, many of them casualties of the war, came for treatment. Tents had to be put up in the plaza to accommodate them. I conducted a clinic and often went to Manila to buy medicines. We lived with my mother in our old house by the plaza. My father had already died two years before.

Finally, on September 3, 1945, Lt. Gen. Yamashita, called the "Tiger of Malaya" because of his conquest of British Malaya in 1942, formally surrendered in Baguio to Maj. Gen. E.H. Leavy, Deputy Commander and Chief of Staff of the Armed Forces in the Western Pacific. The Army Base Hospital in Tagudin was disbanded, Papa reverted back to civilian status, and we returned home to Carlatan.

We waved flags, shouted "Victory!" and celebrated the peace that was proclaimed. The remains of destruction and death were everywhere and it was time to rebuild from the ashes of war.

Lorma Hospital had been used by the Japanese during the war, and by the American Red Cross during the liberation period. Although the building was intact, the furniture and equipment were gone. We revived the hospital, using folding cots, woolen blankets given by the US Army, and medicines and equipment from the US Medical Depot in the Tabacalera building. We were able to buy a new ambulance from the US Army.

The Tabacalera buildings, that housed the US Army barracks and hospital during the war, yielded steel plates and other building materials that we bought from people who dismantled the buildings. We used the materials to build our first house in downtown San Fernando shortly after the war. In 1948, we rented that first house to the Philippine National Bank and we built north of it a three-story house that we moved into. This new house was at the southern edge of the

town plaza and it gave us a good view of San Fernando, the Capitol Church, the town plaza, the mountains, and the sea.

In 1951, six years after the war had come to a close, we had not yet received payment for our properties damaged during the war while others had already received theirs. One day, at a Lion's Club meeting (Papa was San Fernando club president), I happened to sit beside a man from Manila. I did not know who he was until he introduced himself as the official in charge of the War Damage Commission who was facilitating war damage claims in northern Luzon. I told him that we had not yet received our payment. The next day, the man called me up and told me to go to the War Damage Office in Manila since he just put our papers ahead of others on the list.

So I went to Manila. Asking for the man in-charge, I was pointed to the Office of the Director. The officer found our papers and said, "Your claims are disapproved. We Americans do not steal other people's properties like this." He did not believe that the American soldiers took our property. So I pointed out to him that the soldiers signed a receipt for the property they took: "But whose signature is this on this paper? It is one of your officer's." Finally, the officer was convinced and said, "Well, lady, in due time, you will get payment for your claims." To our amazement, we received our war damage claims not long after that. I believe that it was not mere coincidence that I met that man during the Lion's Club meeting; God's hand was certainly in it.

CHURCH INVOLVEMENT

On this rock I will build My church, and the gates of Hades shall not prevail against it.

Matthew 16:18

Being a doctor and a mother did not prevent me from being involved in church activities. The love of God was ingrained in me since childhood from the days when Rev. and Mrs. Widdoes taught us. Aside from being treasurer of Capitol (UCCP) Church, I taught Sunday School to young people and took it upon myself to provide the church with flowers and plants. I was elected President of the TMB of the region, which included La Union, llocos Norte, and llocos Sur. This widened my ministry since I went on speaking engagements to different churches in the region.

When I was TMB President, I learned from Mr. Rufino Chungalao, an active member of the Ifugao church and superintendent of public school of the mountain Province, that the Mountain Province needed church workers. I proposed that we send boys from the Mountain Province to school so that they may become church workers. Mr. Chungalao then brought to San Fernando ten boys from different schools in the Mountain Province to be our first working students. Among the TMB members, I found families willing to help. Two boys were taken by the Weilburns, two by the Sobrepenas, one by the Calicas, and five stayed with us. We gave the boys free

board and lodging, and we sent them to Union Christian College in San Fernando. They did household work and errands in return.

All of our men did well. Matias became a pastor and later took his Masters in Education, taught in a college in Baguio and became minister of the Baguio UCCP Church. David became a policeman. Pedro became an X-ray technician in Bontoc. Tibong became Mayor of Mayaoyao, Ifugao.

My participation in the work of the church did not stop at the regional level but went on to the national level. At the annual national conference of the UCCP in Legaspi City, which Papa and I attended, I was elected national Vice President of the Northern Luzon Jurisdiction of the TMB. I was surprised and was at first reluctant, declining the nomination because I was so busy with my medical profession. But I accepted and later found it to be enjoyable for it gave me the chance to visit churches and meet all kinds of people from all over northern Luzon. I considered it a rare privilege and opportunity to be of true service to God, country and people.

In 1951, we were still living in downtown San Fernando, when one day, looking out the window of our house towards the Capitol Church, I noticed how ugly the black roof and canvas windows of the church were. I told Papa, "Are we not ashamed for having such a nice home while the Lord's house which was badly damaged from the war is not yet renovated? I surely feel bad about it: "We must do something".

Soon the church council met and discussed the building of a new church. I was made chairman of the fund-raising campaign committee while Papa was made chairman of the building committee. They proposed a P50,000 building. We started campaigning right away but all we could raise was P8,000 from church members and a promise of P12,000 from the Evangelical United Brethren Mission Board. So I suggested to Papa, "Why don't we go to the U.S. to campaign for funds?"

We therefore made plans to go to America. There was a strict control of departures of Filipino citizens for abroad but we were able to get a visa with the help of Philippine Vice President Fernando Lopez. In the month of July 1951, several friends came to bid us goodbye at the airport. Among them was our friend, Mr. Catalino Calica, who said, "Nagtured cay ketdin a mangpanaw cadagiti babassit nga annakyo!" (How brave you are to leave your small children). Emma, our youngest daughter, was only eight years old. "Our going to the U.S.A, is for God's purpose", I answered, "I believe that He will take care of us all."

OUR FIRST TRIP TO AMERICAFor the word of God is living and powerful.

Hebrews 4:12

We flew to the United States on a Pan American Clipper, which brought us first to Honolulu, Hawaii. We were met at the airport by Mrs. Angeles Avecilla, a very close friend of mine. She introduced us to Mrs. Cabayan, a social worker and nurse who belonged to the Church of the Cross Road. Church members gave us a reception and we were able to tell them about our fund-raising for the San Fernando church.

We left for San Francisco where we stayed overnight at Hotel Fontanelle. At first, we sensed that the desk clerk was prejudiced when he said there was no vacancy. However, we were given a room after Papa told him that he was the president of the Lion's Club in the Philippines and we were on our way to Atlantic City to attend the international convention.

The next day we flew to Los Angeles. We stayed at the home of Mr. and Mrs. Mariano Ibay. We met many Filipino friends during a reception that was given to us.

We then went on to New York. At the Kennedy Airport, we took a taxi to the house of our host in Manhattan. When the taxi driver asked where we were going, I gave him the address. The driver asked whether the address I gave him was a street or an avenue. I revealed my ignorance of New York by saying, "I don't know." The taxi driver drove us all over New York. What should have taken less than thirty minutes took us three hours and a half and cost more than eleven dollars.

From New York, we went to Atlantic City by train to attend the International Convention of the Lion's Club. We staved at the Hudson Hall Hotel at a rate of \$37 a day. While Papa was in the Convention Hall with about 5,000 other delegates from all over the world, I sat in the ladies lounge with many Lionesses. I felt so alone, not knowing anybody, so I prayed that God would give me a friend right there. Soon after, an American lady sitting on the other end of the sofa started a conversation. She introduced herself as Mrs. Grace Throne from New Park, Pennsylvania. I introduced myself and we became instant friends. "I shall be very glad to have you stay with us before you go back to the Philippines," Mrs. Throne offered. That started the close ties that developed between the Thrones and my family. All my children would visit the Thrones in Pennsylvania and the Thrones would later visit us in the Philippines.

After the conference, we went to Binghamton, New York, where Papa had arranged for us to observe at the Binghamton City Hospital. While we were there, we met many friendly people at the Lutheran Church (who donated linen for Lorma Hospital), and at the Presbyterian Evangelical Church (where we became very close friends with the pastor Dr. Colman and his wife). It was also in Binghamton that I had my

bunions operated on. Before and after my surgery, Dr. and Mrs. Colman and other church members came to visit, brought me flowers, and prayed for me. I was hospitalized for a month without being charged any hospital or doctor's fee, courtesy of Dr. Aleban who was Papa's former professor.

From Binghamton, we went back to New York City and stayed with Mr. and Mrs. Emilio Mina, contemporaries and town mates of mine from Tagudin. They gave a party in our honor and invited people from the Philippines.

From New York, we drove to Pennsylvania to have a memorable visit with Mrs. Grace Throne whom I met during the Lion's Convention. She and her husband took us on a tour of Washington D.C. We then went to the headquarters of the Evangelical United Brethren in Dayton, Ohio where we met Dr. Ziegler of the Foreign Mission Board. We told him about our need of P30,000 for the San Fernando Church. Dr. Ziegler could not grant our request for help until he met with his committee so we went ahead to Omaha, Nebraska. While we were in Omaha, Dr. Ziegler wired us of the Board's approval of a \$15,000 donation for our church. At that time, the dollar exchange rate was 1 to 2 with the peso. We were thankful to God.

In Omaha, we had a most memorable visit to the Medical College of the University of Nebraska. We met Miss Kate Field, daughter of Mrs. May Field for whom Papa had worked as a houseboy. To everyone's surprise, we stayed in a suite at the expensive Cornhusker Hotel. Our picture and the

story of how Dr. Macagba had risen "from rags to riches" were printed in three daily newspapers. Papa had risen from a houseboy who was so poor that he had to work cooking pancakes for restaurants to support himself, to a rich doctor now staying at an expensive hotel. We became celebrities.

In Nebraska, we also visited York College where Papa finished high school and spent his early years of college. York College was in ruins due to a fire the winter before we went there. We were guests of the college and we stayed in the dormitory. We visited the Miller Cafeteria and the Dever Cafe where Papa used to work but these were no longer in operation. Miss Edith Calendar, Papa's former high school principal, invited us for dinner. Dr. and Mrs. Morgan, Papa's former Spanish professor, did the same. Papa spoke at the church he used to attend in York, and a collection was taken for our church campaign fund.

From Nebraska, we drove through Texas, New Mexico, Arizona, until we reached California. It was December 1951, when we boarded the passenger liner President Cleveland in Los Angeles, headed for home.

Our trip to the U.S.A. was a success. We had represented our country in the Lion's International Convention. We were able to make lifelong friends with many Americans. We were able to get the building funds we needed for our church. We observed American clinics and hospitals. But, it was good to be back in San Fernando, especially to our beloved family, friends, and our Lorma Hospital.

OTHER TRIPS

Cast your burden on the Lord, and He shall sustain you.

Psalm 55:22

Our second trip to the United States was to attend the graduation ceremony of our daughter Gena from nursing school in Indiana.

We first stopped in Japan where we stayed with Miss Soriano, who was an aunt of my cousin Phoebe's husband. She showed us around Tokyo. While we were there we were surprised to meet Mr. and Mrs. Tiburcio Baja, very close friends of mine from Central Church in Manila. Mr. Baja was the Philippine Consul General to Japan. We had a very pleasant time recollecting our young days in the Hugh Wilson Hall dormitory and in the young people's church group.

We then flew to Indiana by way of Los Angeles. At the University of Indiana, we attended the graduation of Gena from the School of Nursing. Lilly, our eldest daughter was present, but her husband Peter was not able to come because of his work. Our daughter Josephine who was studying at the Ohio State University with Lilly, was also with us. It was wonderful to have a family reunion in Indiana. As a graduation gift to Gena, all four of us (Papa, Lilly, Josie, and I) took a trip to the east coast.

We visited Mr. and Mrs. Throne in New Park, Pennsylvania where they graciously accommodated all of us at short notice. They showed us the home of George Washington in Mt. Vernon, the place where Abraham Lincoln gave the Gettysburg address, and the site of the Battle of Gettysburg.

We drove to New York City where we were hosted by Charing Santos who was cured of a very serious condition at Lorma Hospital. She put us up in hotel rooms and treated us to the Broadway play "My Fair Lady". When we went to pay our hotel bill, we found out that she had already paid for us. The hotel clerk remarked to Charing, "They must have done something very special for you to pay their entire bill". "I owe my life to the doctors," Charing answered. "I was given up for dead when my appendix ruptured, but they saved my life," she said.

Our next stop was Binghamton to greet Dr. and Mrs. Colman of the Presbyterian Church whom we met in 1951. Their children had married and left them lonely so they were glad to have us again.

Niagara Falls was next on our itinerary. We joined a tour and saw the gorgeous but fearful water booming down the falls. We were surprised to see the many generators that were run by the power from the waterfall.

We went to Cleveland, Ohio, to see our son-in-law Peter who was working on a farm gathering maple syrup during winter vacation. Then with Pete driving, we went to Columbus, Ohio where Pete and Lilly lived in a humble apartment above a garage. They offered their one bedroom to us and Josephine while they slept in the small living room. It was there that we learned that Josephine had passed the CPA Board Examination.

Leaving Josephine in Columbus to pursue her Master's Degree, Papa and I went on to Lafayette, Indiana to see Dr. and Mrs. Quiambao at St. Elizabeth Hospital where Dr. Quiambao was a resident in obstetrics and gynecology. We rented a room next to the Quiambaos so that we could stay and observe in the hospital. It was there that I had to do housework, cooking and washing clothes for the first time in my life. I was not used to that kind of work, and I became sick with a heart condition. And how my hands ached from doing the housework. While we were there, we became good friends with Dr. and Mrs. G.H. Ade from Lafayette.

We proceeded to St. Louis, Missouri where we observed at the St. Louis Lutheran Hospital for a week. The rest of our trip was sightseeing across the country towards Los Angeles where we finally boarded the boat President Wilson to go to Japan. I was seasick most of the time.

Back in Japan, we met with an unfortunate incident. We were already on the boat leaving for the Philippines when we were asked by two Filipinos who were supposedly related to Miss Soriano to bring with us two suitcases that they were sending to Miss Soriano in Manila. Being countrymen, we were happy to oblige. Later in the day, we were surprised when

a Japanese official confiscated the two suitcases and arrested Papa for smuggling goods. In spite of our protests, they took Papa away to prison without letting him talk to me. They only allowed him to take his coat, asthma medicines, and passport. I was left alone on the ship that was about to leave for the Philippines. I was frantic. What was I to do?

I asked the ship officers to let me off the ship and I checked in at a hotel. All alone at the hotel, I cried and prayed. I tried to find Papa in the different police stations around but nobody seemed to know where he was. Finally, a police captain told me that my husband was being detained in his jail for smuggling. I requested that the Philippine government be notified at once.

I telephoned Mr. Baja of the Philippine Consulate. "It is already midnight, Manang" Mrs. Baja told me, "Besides, our driver had already gone home." "It is a matter of life and death," I cried over the phone, "Please come." I told them the situation and so they came. Together, we went to the police station and asked that Dr. Macagba's case be investigated quickly.

We tried to get help from everybody we knew. Henry Hayakawa, a former Japanese resident of Baguio and Rotary Club member, could not help us. Papa then called Mr. Sergio Osmena Jr., the president of the Dona Passenger Ships in Manila, and he was able to get us, through his agent in Yokohama, the money we needed for our hotel bill and plane tickets to Manila.

On the tenth day of Papa's imprisonment, I went to the police station. Seeing Papa questioned by the Japanese official made me cry and pray. I saw the man who had given us the suitcases. He was not telling the truth. I prayed very hard to God, "Please God, make the man tell the truth." After my prayer, the man declared, "Dr. Macagba did not know the contents of the suitcases. They are mine." At that moment, the Japanese official turned to Papa and dismissed him. How I rejoiced that we were released at last! It was good to be on our way home after such a harrowing experience.

Our third trip to the U.S.A. was to attend the graduation of our youngest daughter Emma from the Parson's School of Design in New York. As Gena had done six years before, Emma had invited us to attend her graduation. Papa and I had retired from our medical practice so we were free to go.

We made a brief visit to Aurora, Nebraska, to see Marie Serf, Papa's friend from schooldays. Then we went to Baltimore and to New Park to visit the Thrones. We even visited Ruth, Papa's ex-fiancée, then went on to visit Dr. and Mrs. Ade.

One night while we were abroad, I had a bad dream. I heard Jun calling very loud and clear in the middle of the night, "Mama! Mama!". Frightened, I got up and woke up Papa. "Something must have happened. Let us pray for them," I said. We called our children by long distance, but the reception was very bad. We could hardly hear Lilly over the static. We were disconnected and had to complain to the operator. When we

were finally reconnected, we heard Jun's voice saying that they were alright but that there was a storm and it was raining very hard.

A few weeks later in Scottsdale Arizona, we received a letter from Lilly. We found out that our house in Quezon City was flooded by the storm all the way to the second floor. The water collected in our lot and the weight of the pool of water caused a nearby wall to give way and enabled the water to be drained. We were thankful to God that our children and grandchildren did not get hurt. They could have died if they attempted to swim from the house because the current was swift and the water was deep.

MY CHILDREN

In everything give thanks; for this is the will of God in Christ Jesus for you.

1 Thessalonians 5:18

Before I realized it, my children had grown up. The little ones for whom we always made it a point to hire a deaconess to teach them their first lessons in preparation for school, and for whom we strived to prepare for life, were now of college age.

Jun was the first one to leave for college. He wanted to be a doctor like Papa and me so we sent him to Silliman University, the UCCP university in Dumaguete, Negros Oriental, for his preparatory medicine course. He then attended the College of Medicine at the University of the Philippines. During his third year, he was awarded a scholarship by a pharmaceutical company.

Jun fell in love with a medical school classmate, Miss Victoria Reyes, from llocos Sur. Before they graduated from medical school, at Jun's request, Papa and I went to Bantay, llocos Sur, to ask for Vicky's parents for her hand in marriage. They were married after graduation at the Central Church of Manila. Jun and Vicky then took their residency training in surgery and anesthesiology, respectively, at the Philippine General Hospital. Jun became director of our Lorma Hospital when Papa and I decided to retire because of our age and

Papa's health. Jun and Vicky served at Lorma for fourteen years before moving to the United States. They now live in California, U.S.A., with their four children, Carol Lynn, Rufino III (JJ), Jonathan, and Michelle.

My daughter Lillian, Lilly for short, first attended college at the University of the Philippines and then later studied pharmacy at the Ohio State University in Columbus, Ohio. She worked part-time in a pharmaceutical house while studying. In Ohio, she met Peter N. Toundjis, a Greek student in Dairy Science. They fell in love and wanted to get married. We could not be present for the wedding, which was held in Ohio so we asked our American friends to act as parents on our behalf. The minister who officiated their wedding ceremony, was the same minister who sang during my wedding day, Rev. Carl Eschbach. Dr. and Mrs. Samuel Ziegler attended the wedding. Mrs. Eschbach kindly gave them a wedding reception.

Lilly does not practice pharmacy nowadays, but she and Peter have a prosperous shipping business in Manila. Lilly is active in supporting worthy projects both in the community and in the church. She and Peter, together with their children Daphne, Kristen, and Pierre live in Manila.

Florence, nicknamed Wy, our third child, finished high school at Silliman University. She also wanted to be a doctor so she went to study at the University of the Philippines. She fell in love with a lawyer from San Fernando, Atty. Alfredo Tadiar. They got married and lived in San Fernando for a while

where Florence had her practice and Fred was a Judge. They have six children: Aisha, Carlo, Neferti, Thea, Alfredo Jr. (Juddo), and Gino. They now live in Manila.

Our fourth child, Josephine, or Josie for short, also studied at the University of the Philippines. She passed the board examination for Certified Public Accountants and she went on to Ohio State University to take her Master's Degree. While she was in Ohio, she met Leo Agustin from Bacolod, Negros Oriental. They got married later in Manila. They lived in Bacolod for many years with their two children, Eileen and Joey. They are now living in Georgia, U.S.A.

Our fifth child, Gena, was in high school when she heard about a Rev. and Mrs. Stone who were interested in having a Filipino student live with them while going to school in the U.S.A. Without hesitating, she volunteered to go. However, Papa and I objected to the idea because we thought she was too young and she would not be able to make it so far away from home. At our suggestion, she went to Silliman University to give herself time to see what would be the best for her. She studied piano. While in the university, she continued to write to the Stones and before we knew it, she decided to go to live with the Stones in the States after all.

Gena was only sixteen years old when she traveled alone to Terre Haute, Indiana. By the end of her first year there, she wired us: "Please allow me to study nursing." We gave our permission and before long, she was about to graduate from nursing from the University of Indiana in 1961. We

wanted to attend her graduation but we were worried about funds for our transportation and about leaving the hospital. After much prayer, the Lord answered. The money we needed came when we were about to go, and Jun and Vicky consented to run the hospital in our absence.

How proud we were to see our daughter, small as she was among the tall Americans who graduated with her, receive her diploma in nursing. Gena then got married to Lemuel Ignacio of San Fernando with whom she has three children -Melissa, Lem Jay, and John. After living, in several other states, they now live in California, U.S.A.

Emma, our youngest child, also studied in the U.S.A., where she finished Interior Design. She lived in New York for a while and traveled by herself in Europe before settling down and getting married to Robert F. Kaiser from Albany, New York. They lived in New York then moved to San Fernando where they are now living with their three children, Jennifer, Robert Jr. (Bobby), and Philipp. They are the only ones who are living close to us now. Emma manages the Plaza Hotel while Bob is the Administrator of Lorma Hospital

66

LATER YEARS

The righteous shall bear fruit in old age.

Psalm 92:14

From our humble beginnings as a husband-and-wife medical team dedicated to the service of God and our community, Papa and 1, with sheer hard work and faith in the grace of Almighty God, have seen our Lorma Hospital grow.

Our son Jun, now called Rufi, was director of Lorma Hospital when he suggested that we build our own nursing school. Our main problem was the lack of space to build because all the land in the compound at that time was covered with fishponds. We prayed hard for an answer. Fortunately, the provincial government at that time was leveling part of the provincial Capitol hill and the voluminous earth removed from there was transported to fill up our fishponds. Thus, we were able to open the Lorma School of Nursing in 1970.

It was also in 1970 that Lorma Hospital was judged the "Most Outstanding Private Hospital in the Philippines" by the Department of Health.

In 1979, the Lorma School of Nursing was expanded to become the Lorma College with the offering of new courses such as Midwifery and X-ray technology. Since then we have added a Nursery, Kindergarten, Grade School, a Science High School, and a Computer School.

The newest part of Lorma is the Lorma Community Development Foundation, which was established in 1984 for community outreach programs.

Lorma's statement of mission is "to develop into a medical center with Christian concern which will contribute significantly to the improvement of the people of La Union and Northern Luzon."

As founders of Lorma, Papa and I stated our philosophy from the very beginning. Our philosophy is based on Christian-oriented medical care and education. As I myself have known, knowledge and skill in medicine are useless without God. We believe that God is the greatest Doctor and Teacher of all time. It is this strong faith in God, faith in ourselves, and in the future, that laid the groundwork for the unprecedented growth of LORMA as a place of honest and sincere service to mankind. We believe in what the Holy Bible says:

"And we know that all things work together for good to them that love God, to them who are called according to His purpose."

It is my wish that the institutional goals of Lorma Hospital, College, and Foundation will remain to be "True Christian living, academic excellence, high ethical standards of professionalism, social awareness and responsibility" at all times.

Papa and I continue to thank God for our lives and the many opportunities he has given us to serve Him and our people. Our journey through life has been a long and fruitful one. We have produced six lovely and accomplished children, twenty-one grandchildren, and four great-grandchildren. We have established churches, a hospital, a college/school, and a community development foundation - all meant for God, country and people. We have received honors and citations in civic, hospital, and religious work. We have visited many places and have made many friends. We have been given by God a chance to serve people and to help spread His everlasting love and salvation. In all these, we acknowledge the ever presence, guidance, and mercy of our Lord, and the help of people whom God had providentially sent to us just when we needed them.

There is a desire in my heart that all who read this book will come to know and experience the joy of believing in the Lord Jesus Christ and following his teachings in the Bible. I encourage personal study of the Bible and personal prayer life. When the spiritual aspect of a person is developed, he will become an enlightened Christian and in turn be a responsible citizen. Remember that God is always there, ready, willing, and able to help and direct your life, if you allow him. Our Lord Jesus Christ said:

"Ask and you shall receive, seek and you shall find, knock and the door will be opened unto you."

Truly, life is meaningless without God. On the other hand, life with God is enduring, satisfying and fulfilling. These I have known and experienced during my many years of life. I hope and pray that at the end of your life's journey on earth, you can also say what the great Apostle Paul said: "For I am ready to be offered, and the time of my departure is at hand. I have fought a good fight, I have finished my course, I have kept the faith. Henceforth, there is laid up for me a crown of righteousness, which the Lord, the righteous judge, shall give me at that day; and not to me only, but unto all of them also that love his appearing." (2 Timothy 4:6-8). AMEN.

Speech delivered by DRA. CRISPINA L. MACAGBA during the 17th Graduating Exercises of Lorma College on March 18, 1989

Distinguished Guest of Honor, Respected Guests, Fellow Parents, Director and Mrs. Salik Sinkiat, Members of the Faculty and Staff, Friends, Ladies and Gentlemen.

I am overwhelmed to say the least. It has been a long time and arduous and difficult task to reach where we are today at Lorma (after 55 long years). In the twilight of my life, on the occasion of these 17th Graduating Exercises, I cannot help but recall the humble beginnings of Lorma Hospital, Lorma College and more recently - the Lorma Community Development Foundation, Inc. At the outset, may I emphasize that I recall these things only because I want especially the graduating students to know and understand that Lorma's growth and development is brought about not only through sheer hard work and dedication but most of all, our sincere faith and trust in the ALMIGHTY GOD.

When we first came to San Fernando, La Union after our wedding in 1931 at Tagudin, llocos Sur, we did not have a house of our own yet. We stayed at the Bethany Hospital where my late husband - DR. RUFINO L. MACAGBA, SR. worked as Physician-Surgeon. In 1933, Dr. Macagba, Sr. resigned from Bethany Hospital and we built a small house in Carlatan, near the road or national highway. We then used our house as a small clinic with a table and chair, a cut-bed and stethoscope as our initial equipment. That was how we started Lorma Hospital.

In 1934, we expanded our house-clinic into 5 bedrooms and an operating room to accommodate our growing patients. Then more equipment was purchased with the help of a two thousand peso (P 2,000.00) loan from a successful black American businessman living in San Fernando, La Union. The Lorma Hospital was formally blessed to help us deliver health care services to our patients.

As the Lorma Hospital grew through the years, we realized that there was a felt need to train nurses. But our main problem then was the lack of space to build a School of Nursing. For this place where we are now was all fishponds and covered with water. But, Dr. Macagba and I prayed hard to God for help and to show us the way. Fortunately, the provincial government at the time was leveling part of the Provincial Capitol hill and the voluminous earth removed therein were transported to fill-up the fishponds. Thus, we had the land and space and in 1970, Lorma School of Nursing was opened. It was also during this year that Lorma Hospital was MOST OUTSTANDING adjudged as the HOSPITAL IN THE PHILIPPINES by the Department of Health. In 1979, Lorma School of Nursing became LORMA COLLEGE with the offering of new courses in Midwifery and X-ray Technology.

Today, you will find at Lorma College under the present direction of Rev. Salik C. Sinkiat, one of the leading and most complete school of health and computer education in the llocos Region. As you probably know, a Nursery,

Kindergarten, Grade School and Special Science High School are also located within this busy college campus.

We are also expanding the buildings and other facilities at Lorma Hospital. Lorma's statement of mission is "to develop into a Medical Center with Christian concern which will contribute significantly to the improvement of La Union and Northern Luzon."

The newest and the third leg of Lorma is the LORMA COMMUNITY DEVELOPMENT FOUNDATION, INC. This Foundation was established in July 25 as the community outreach service arm of Lorma College and Hospital. It is the concrete manifestation of Lorma's commitment and social responsibility to reach out the people in their village especially the disadvantaged and under served. Its current programs covers: Health and Health Related Programs; Education and Technology; Livelihood and Income Generation; and Community Organization and Development. The Foundation is presently headed by its Executive Director Geoffrey S. Tilan since 1987.

As Founders of LORMA, INC., Dr. Macagba, Sr. and I stated our philosophy of service from the very beginning. Our philosophy is founded on Christian oriented medical and educational care. In fact, Dr. Macagba, Sr. never had any operation without a prayer asking GOD for help, both for him and the patient. I remember the prayer of Dr. Macagba runs like this:

"We thank you oh God for the privileged of helping this patient. May YOU guide our hands to do what is right. Bless the patient that he may have sufficient strength to undergo the operation and may YOU prevent any complication and infection. In JESUS NAME. AMEN."

As a result of this prayer, I know that many seriously ill patients lived not only because of medical and tender, loving care alone, but more importantly because of the power of prayer. We believed then and even now, that GOD is the greatest Doctor and Teacher of all time. It is this strong faith in GOD, faith in ourselves and the future that laid the groundwork for the unprecedented growth of LORMA as a place of honest and sincere services to humankind. As a matter of fact, service above self and ALMIGHTY GOD has become my article of faith and my way of life even now as I am nearing the end of my earthly life's journey. In short, Dr. Macagba, Sr. and I including our entire family believed in what the Holy Bible says:

"And we know that all things work together for good to them that love God, to them who are called according to HIS purpose."

As a co-founder of LORMA, INC., I wish that the institutional goals of Lorma College, Hospital and Foundation will remain to be: "True Christian living; academic excellence; high ethical standards of professionalism and social awareness and responsibility at all time."

At Lorma College, we have tried and we have to do something more about the problem of quality education. I think we cannot go on year after year in our country, feeding our economy with "half-baked" graduates who can't find suitable employment because they are improperly educated. We must try hard to eliminate mediocrity and strive to continue improve our educational standards and become relevant at all times. If possible, let us demand academic excellence at Lorma College, utilizing with efficiency, effectiveness and utmost economy our very limited manpower, financial and other institutional resources. Of course, I know that quality education is never cheap. I know also that we have many government controls and other constraints towards full attainment of our goals. But we must carry on our quest for excellence and true Christian living. Part of our quest for academic excellence and high ethical standards at Lorma College is the teaching of the Holy Bible as part of all our school curriculum believing that GOD through JESUS CHRIST is the source of all wisdom.

Finally, may I sincerely congratulate all the graduating students, our dear parents and the members of the faculty and staff for another "job well done". To the graduates, our sincere prayers go with you as you now venture to play your role in this troubled word. But you must always remember that GOD is always there, ready, willing and able to help and direct your life, if you will allow Him. Our JESUS CHRIST said:

Ask and you shall receive, seek and you shall find, knock and the door will be opened unto you."

Truly, life is meaningless without GOD. On the other hand, life with GOD is enduring, satisfying and fulfilling. These I know and experienced during my 88 years of life existence.

My friends. ladies and gentlemen: April 7, 2017

I hope and pray that at the end of your life's journey on earth, you can also say with the great Apostle Paul when he said:

"For I am ready to be offered, and the time of my departure is at hand. I have fought a good fight, I have finished my course, and I have kept the faith. Henceforth, there is laid up for me a crown of righteousness, which the LORD, the righteous judge, shall give me at that day: and not to me only, but unto all of them also that love His appearing."

Thank you very much.

CHILDREN	GRANDCHILDREN	SPOUSES
Rufino Jr.	Carol Lynn Rufino III Jonathan Michelle	Victoria Reyes
Lillian	Daphne Stephanie Kristen Nicole Peter Nicholas II	Petros Toundjis
Florence	Aisha Floredia Bonifacio Carlo Theodosia Tanya Alfredo Blas Neferti Xina Harvey Gino	Alfredo Tadiar
Josephine	Eileen Leo II	Leo Agustin
Gena	Melissa Lemuel Jr John	Lemuel Ignacio
Emma	Jennifer Lori Robert Elliott III Philipp Frederick	Robert Kaiser Jr.