

JGL Eye

By JOSEPH G. LARIOS

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How Insurance Proceeds Aided the Surviving Kin of Slain Newsmen Tim Olivarez and Bong Reblando

{xtypo_quote} Give a man a fish; you have fed him for today. Teach a man to fish; and you have fed him for a lifetime”—Author unknown {/xtypo_quote}

C HICAGO (*jGLi*) – Every time, there is a disaster, Filipinos always turn to Philippine Red Cross or the Department of Social Welfare and Development, the Non-Government Organizations or Overseas Filipinos for help and not to themselves.

Filipinos Should Be Self-Reliant - MabuhayRadio

Written by

Friday, 25 March 2011 12:18 - Last Updated Friday, 25 March 2011 14:24

This Filipino culture of waiting for dole outs during disasters should be re-evaluated.

The recent earthquake, tsunami and subsequent nuclear emergency in Japan are testaments that there are virtues in being independent and persevering.

The Japanese people have remained calm: no panicking, no looting, no calling for public help and resigned to their fate, except for the nuclear meltdown that they did not anticipate.

According to an Associated Press report, Japanese military and civilians, including their Prime Minister, participate in an annual earthquake and fire drills periodically and this discipline was credited for causing casualties to the minimum.

Instead of being advised to stock food and sanitary water for weeks or a month in their homes or offices all the time for areas vulnerable to radiation, those residents were only told to stay indoors and to listen to battery-powered transistor radios that they can find handy in their emergency kits for a likelihood of a power shut-down for further instructions.

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Except for some Japanese celebrities, like Japanese baseball star Ichiro Suzuki of the Seattle Mariners, who donated 7% of his annual salary of US\$18-million or US\$1.2-million, to the Japanese Red Cross for the Japanese disaster relief, I never heard of any massive financial appeal for help from the Japanese people.

JAPANESE ARE DISASTER-INSURANCE FRIENDLY

That is because people living in the world's third biggest economy are disaster-insurance friendly. This means when they build or buy a house or an office building or a car, they usually buy building or car insurance policies. When they die, their survivors take out money from their life insurance policies left behind for funeral expenses. They don't depend on their relatives, families and friends to hand them doler out to bury their dead.

The Filipino people are always visited by murderous, flood-driven typhoons perhaps three or four times a year, like those Ondoy or Ketsana, which caught Metro Manilans by surprise.

Why don't Filipinos build taller houses or build houses on higher grounds to avoid flooding?

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Why don't they buy building insurance policies so that if their houses or offices are damaged, they have money to buy a new one or money for repair?

The Philippine government, the Philippine Red Cross, the NGOs or OFWs may not always be there to help.

And if Filipinos are living in earthquake-prone areas, they should always hold preparedness drills like lying beside a sofa or a bed or getting out of a car and lying alongside the car, not under a sofa a bed or a table, a car or a door.

IF THEY DO NOT EVEN HAVE A HOUSE WHY EVEN START A FAMILY?

If they cannot even build a house or buy a house, then, why would they even start a family?

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I agree with my friend, former Senate Minority Floor leader Aquilino “Nene” Pimentel who challenged before the Philippine Supreme Court the implementation of the Conditional Cash Transfer Program that could turn the government into a welfare state in violation of the Philippine Constitution and the Local Government Code. (To read Nene Pimentel’s article on the CCTP, please go to: [Nene Pimentel Wants CCTP Stopped](#) .)

Instead of giving the 21-billion pesos (US\$484-million) to indigent Filipinos, the Philippine government and Congress should make this money available to educate the people that starting a family is not a way forward when they cannot even afford to send their children to finish college nor give them jobs, shelter (home), mobility (no car), no social securities, no insurance policies, etc.

This reminded me when I was president of The Rizal Metro Manila Tri-Media Association in the early eighties. I pioneered in advocating buying hazard-insurance policies for our 30-something members.

Nobody from our group expected that one of our members, Tim Olivarez of *Tempo*, would become its first insurance policy beneficiary when Olivarez stepped into the protection racket of the nephew of President Marcos, nicknamed in the Tagalog as “Skull.”

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“Skull” happened to be the head of the insidious PC Metrocom Strike Force. The Marcos’ nephew, an untouchable, was protecting the smuggling racket of Jose “Don Pepe” Oyson. “Skull” had denied “salvaging” Olivarez. According to my friend and late *Manila Bulletin* columnist Lito Catapusan, when he visited me in Chicago, Olivarez’ neck was tied to an iron chain with a heavy weight and sank into the

Cavite

side of

Manila

Bay

ERAP BLAZES TRAIL FOR INSURANCE COVERAGE

As a result of my purchase of the club insurance policy, there was no more need for our club to pass the hat around to collect donation for the survivors of Tim Olivarez because I was able to solicit premium payment from then San Juan, Metro Manila Mayor Joseph “Erap” Estrada. The survivors of Olivarez were able to collect 25,000 pesos (about US\$8,000.00 at that time) insurance coverage that was enough to bury the dead with dignity. Unfortunately, there was no body to bury as Olivarez’ remains was never found.

Fortunately, the Philippine National Press Club under Benny Antiporda continued what I started when it purchased insurance policies for its members. NPC club member Alejandro “Bong” Reblando, my colleague in the *Manila Bulletin*, who was one of the 30-something media workers massacred in Maguindanao in 2009 benefited from NPC's insurance policy. The survivors of the Reblando were able to collect 300,000 pesos (US\$6,521.00) from NPC’s insurance policy.

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If only all the media workers massacred in Maguindanao were members of the NPC, their survivors would have also collected similar insurance coverage as Bong's. And if the *Manila Bulletin* had paid for the primary-insurance coverage for Mr. Reblando, it would have taken a little bit of the sting out of the loss of a breadwinner.

I cherish the day when the Philippine government will require media outlets and press organizations to buy life-and-libel insurance for their staff and members before outlets can secure a permit to operate or be accredited as if they are buying comprehensive insurance before they can own a car.

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