

FSM Scene

Mother's Day: A Celebration of Love, Strength, and the Stories That Shape Us

Mother's Day is more than a date on the calendar — it is a moment to pause, reflect, and honour the women who shaped our lives in ways both seen and unseen. Whether they are mothers, wives, grandmothers, or mother-figures, whether they are still with us or remembered with love, their presence continues to guide us through every season of life.

This day reminds us of the countless ways they cared for us: the early-morning sacrifices, the late-night worries, the gentle reminders, the warm meals, the quiet prayers, and the steady hands that held our families together. It is a celebration of the fun we shared growing up — the laughter, the small adventures, the family trips, the stories told around the table, and the moments that became treasured memories.

Mother's Day is also about the journeys we took together. The ups and downs. The phases of life. The times they stood beside us when we stumbled, and the times they cheered for us when we rose again. It is about the way they watched our children grow, offering guidance, comfort, and wisdom from one generation to the next.

And sometimes, it is about the love that was never spoken aloud — the knowing look, the soft hug, the gentle touch, the quiet presence that said everything without needing words. These are the moments that stay with us, long after the years have passed.

As we celebrate Mother's Day, we honour not only who they were, but everything they poured into our lives: their strength, their patience, their joy, their humour, their resilience, and their unconditional love. Today, we remember

Celebrating Mothers and Love Ones of FSM



I first met Vangie Alcacid in 2008 at the Senior Adult Centre at Square 1 during our three-times-a-week workout sessions. After our exercises, we would often sit down together for lunch or coffee. Amid lively conversations and hearty laughter, I came to appreciate her warmth and remarkable ability to connect with others. From a small, diverse group of women—and eventually their spouses—our circle evolved into what Rudy Alcacid humorously dubbed CUPAS (Centre for Unilateral Prevention of Alzheimer's among Seniors).

Later, Vangie invited me to join FSM, where she was serving as President. As a newcomer, I greatly benefited from her longstanding connections within the community, which helped me understand the organization's nuances. Her influence and decisive leadership have been instrumental in the organization's longevity. Vangie continues to dedicate significant time to organizing bus trips, in-house events such as the choir, and various fundraising activities. Vangie's resilience and confidence continue to serve as a role model for women of FSM.

by: Connie de Leon

A Saturday Drop-in at MVCC 19 Apr 2026





Understanding Our Financial Reports: Two Valid Styles Used by FSM

As part of our ongoing commitment to transparency and good governance, we want to help members better understand the financial reports presented at our monthly meetings. Over the past two years, FSM has used **two different but equally valid styles of financial reporting**. **Both styles are correct, both reconcile with the bank statements, and both ensure that our funds are properly accounted for.**

This short explanation is meant to give everyone a clearer picture of what they are seeing.

1. Community-Style Reporting (Used in 2025)

This format presents **very detailed information**, including:

- individual cheque numbers
- names of members who paid fees
- itemized expenses
- birthday contribution breakdowns
- Narrative notes and explanations

This style is common in many volunteer and community groups. It shows transparency by listing every transaction directly in the report.

2. Corporate-Style Reporting (Used in 2026)

This format presents **summary totals** instead of itemized lists. It focuses on:

- grouped revenue categories
- grouped expense categories
- monthly totals
- Year-to-date totals
- Formal financial statements

All the **supporting details** (receipts, cheques, deposit slips, lists, etc.) are kept in the Treasurer's binder. This is standard practice in corporate and nonprofit accounting. Transparency is maintained because the records are complete and available for review.

What the 2026 Reports Include (New Additions)

The 2026 reporting system introduced two important financial statements that strengthen our transparency:

A. Balance Sheet

Shows FSM's overall financial position, including:

- assets (what FSM owns)
- liabilities (what FSM owes)
- Net assets (remaining funds)



MMS

Happy Mother's Day to the best Mom and Grandma. We are so blessed to have you in our lives. Thank you for everything! We love you!



B. Bank Reconciliation Statement

Confirms that the Treasurer's records match the bank's records. This is one of the strongest tools for accuracy and accountability. These additions align FSM with standard nonprofit reporting practices.

Simple Definitions of the Reports

Revenues and Expenses Report

Shows **money coming in and money going out** for the month. It answers: **"Did we earn more than we spent?"**

Balance Sheet

Shows FSM's **overall financial position** at a specific date. It answers: **"How much money does FSM have in total?"**

Bank Reconciliation Statement

Matches the Treasurer's records with the bank's records. It answers: **"Do the numbers match the bank?"**

Year-to-Date (YTD) Summary

Shows totals from January to the current month. It answers: **"How are we doing so far this year?"**

Access to Supporting Documents

FSM follows an open-access policy for financial transparency:

Any bonafide member may request to review the supporting documents (receipts, cheques, deposit slips, and detailed records).

For security and integrity of the records, documents **cannot be removed or borrowed**, but they are always available for review by coordinating with the officers who maintain them.



Nanay,

Your love is the heart that keeps our family strong and together. Through every smile, sacrifice, and prayer, you have filled our lives with warmth and love.

We are so blessed to have you as our mom, grandma, and great-grandma. Happy Mother's Day to the heart of our family.

Maeann

KCCC AGM, hereunder are the elected by acclamation Board of Directors for 2026 — 2028 term of office



Papa's Tribute to Mama

Six Children, One Incredible Mother

This Mother's Day, I want to celebrate the most incredible woman I know—my wife, the proud and very patient mother of our six amazing children.

Yes, six... which already qualifies her for a lifetime VIP membership to the "Mom Hall of Fame" (and definitely unlimited free coffee for life).

I still remember 2003, when I left for Canada chasing a dream for our family. While I was here trying to figure things out, my wife stayed behind doing the real hard work – raising six kids on her own. She became a one-woman team: mother, father, teacher, referee, chef, and full-time peace negotiator. Honestly, by the time she and the kids joined me in 2004, she deserved not just a plane ticket – but a trophy.

When we finally reunited in Canada, we thought the hard part was over... but that was just the beginning in a country that did not always recognize our past – the education we worked hard for, the experience we earned, and the lives we built before. We took jobs we never imagined, worked long hours, and learned everything from scratch – all while raising a big family of eight.

But through it all, she never gave up. She worked tirelessly, sacrificed endlessly, and loved unconditionally. She stood beside me as we rebuilt our lives, even when the path was difficult and the rewards seemed far away. Together, we turned struggle into strength, and sacrifice into opportunity for our children.

Because of her, we did not just survive – we built a beautiful family. A home filled with love, resilience, laughter, and pride. Our children are a reflection of her kindness, her guidance, and her endless care. People may see our family today and admire what we have, but they don't see the story behind it – the late nights, the hard choices, and the courage to keep it going.

Today, I celebrate my wife, Marve – not just as a mother, but as the heart of our family, the quiet hero of our journey, and the greatest partner I could ever ask for. She is the reason our family stands strong. She is the glue, the strength, and yes --- the boss (let's be honest).

Thank you for everything --- for your love, your sacrifices, your laughter, and for never giving up on us.

Happy Mother's Day, my love. If raising six children and surviving me isn't true greatness, I don't know what it is.



My first and only
love!
Happy Mother's Day





Senior Moments



Light, Laughs, and a Little Bit of "Ay Naku!"

They say with age comes wisdom... but sometimes it also comes with "Where did I put my glasses?"—while they're on your head! 😊👓

Welcome to our **Senior Moments** corner—where we celebrate the funny, the familiar, and the very relatable!

The Case of the Missing Phone



One of our dear members was in a panic, searching everywhere for her cellphone. She checked her bag, the kitchen, even the bathroom.

Ay, buti na lang sinagot ko!"

Her phone rang... from her pocket.

The Great Coffee Mix-Up

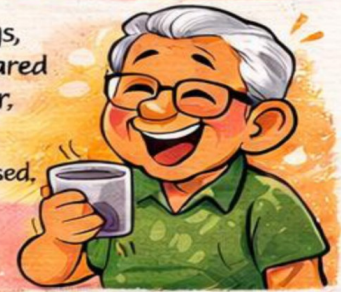
At one of our gatherings, someone carefully prepared her coffee—cream, sugar, perfectly stirred.

She took a big sip and paused.

"Hmm... bakit ganito ang lasa?"

She had used salt instead of sugar. But instead of complaining, she smiled and said:

"Okay lang, pampresyon din 'to!" 😊



The Exercise Confusion



During a Zumba session, the instructor said:

"Step to the right!"

Half the group stepped right. The other half... Looked at their neighbor first to confirm.

And one brave soul confidently stepped... backward.

Because at the end of the day, it's not about getting the steps right—it's about enjoying the moment.

The Classic "Why Did I Come Here?" Moment

We've all done it. You walk into a room with a purpose... and suddenly...

Blank.

You stand there thinking, **"Ano nga ba 'yun?"**

Then you walk back to where you came from—and magically remember.



♥ A Little Reminder

These little moments are not mistakes—they're part of life's charm. They give us reasons to laugh, to connect, and to say,

"Ako din!"

"Senior moment lang!"

Keep laughing, keep moving, and keep enjoying every day with friends.



FSM BOARD PROCEDURES: A SIMPLE GUIDE FOR MEMBERS



How Your Board Handles Agenda Items, Motions, and Resolutions

Editor's Introduction

At FSM, we want our members to feel informed, included, and confident about how decisions are made on their behalf. Many of the discussions and motions handled by the Board follow a structured, fair, and transparent process — but most members never get to see how it works.

This article presents a **simple explanation of how our meetings work**, using clear point-form steps that are easy to follow. It is not meant to be technical or complicated. Instead, it gives everyone a friendly, behind-the-scenes look at how agenda items are handled, how motions are made, and how Board resolutions are approved.

Our goal is to help members — especially seniors — understand the process in a way that is straightforward, readable, and reassuring.

A Simple Layman's Guide to Agenda Items, Motions, and Board Resolutions

Updated to reflect real-world nonprofit practice and FSM's refinements

This guide explains, in plain language, how volunteer-run associations like FSM handle agenda items, motions, and resolutions in a fair, simple, and defensible way.

1. The Item Appears on the Agenda

Every topic must be listed on the agenda sent in advance. This ensures transparency and avoids surprises.

Examples:

- **Discussion:** Event Budget
- **Decision:** Membership Policy
- Information:** City Requirements

2. The Chair Introduces the Item

The Chair invites the proponent to explain:

- what the issue is
 - why it matters
- what decision or action is needed

3. Open Discussion

The Chair opens the floor:

“Members may now ask questions or share comments.”

During this stage:

- concerns may be raised
 - benefits may be explained
 - clarifications are made
 - alternatives may be suggested
- objections may be raised

4. A Motion Is Made

After discussion, the Chair asks:

“Is anyone prepared to make a motion?”

If someone agrees:

- * **Mover:** “I move that we approve the proposal as discussed.”
- * **Secunder:** “I second the motion.”



5. Chair Asks for Questions About the Motion

The Chair checks for clarity:

“Are there any questions or clarifications needed about the motion?”

- * If yes → questions are answered
- * If no → proceed to objections

6. Ask for Objections

The Chair asks:

“Is there any objection to adopting this motion?”

- * No objection → approved by unanimous consent
- * Objection → proceed to a vote

7. Voting

The Chair says:

- * “All in favor, raise your hand.”
- * “All opposed, raise your hand.”

A simple majority wins.

8. Record the Decision in the Minutes

Minutes must include:

- agenda item title
- short summary of discussion
- exact wording of the motion
- mover and seconder
- vote result or unanimous consent
- any abstentions or conflicts

9. Assign Follow-Up Actions

If the motion requires action:

- * assign a person
- * set a deadline

note reporting requirements

SIDEBAR: Why This Matters to Members

A quick note for everyone in FSM

- It helps members understand **how decisions are made**.
- It shows that FSM follows a **fair, consistent, and transparent process**.
- It gives seniors a **clear picture of what happens during discussions, motions, and voting**.
- It builds confidence that the Board uses **simple, organized, and respectful procedures**.
- It helps everyone feel **included and informed**, even if they don't attend every meeting.

It strengthens our community by making sure **everyone knows the steps** that guide FSM decisions.

Closing Note from the Editor

Thank you for taking the time to read this guide. Understanding how our meetings are run helps strengthen our shared sense of community and teamwork. As FSM continues to grow, we appreciate every member who stays engaged, asks questions, and supports the work being done behind the scenes. Your involvement is what keeps our organization active, respectful, and united.



Happy Mother's Day to the most loving and wonderful mom! Thank you for your endless love, support, and for inspiring our family's love for travel. Our most cherished memories are exploring the world with you. Wishing you another blessed year filled with happiness, good health and more adventures!

*Love always,
Doris, Dan, Dave, Doreen,
Derrick, Kazu, Ruya and Jep*



Lolo & Lola Advice Corner

Wisdom with a Little Bit of Fun

They say the older you get, the wiser you become... and the funnier your stories are too! Here are some “tried and tested” tips from our Lolos and Lolas—full of truth, with a good dose of humor

1. “Don’t rush... nobody is chasing you!”

Before, life was always busy—work, family, everything at once. Now? Take it easy. If there’s a line, that’s fine. If you walk slowly, even better. Bonus: you hear more interesting gossip along the way!

2. “Exercise... even if it’s just going to the fridge.”

No need for a gym membership. The important thing is to keep moving! Walk to the kitchen, back to the living room—repeat as needed. That’s already exercise! (Just be careful what you grab from the fridge!)

3. “Don’t forget your maintenance meds... and your glasses!”

Take your medications on time. And wear your glasses! Sometimes you think you’re still looking handsome or beautiful... then realize, “Oh wait, that’s just me!”

4. “Save money... but not on food!”

You can save on electricity, water, and other things—but not on food! Especially when there’s spring rolls or noodles—automatically, it’s two plates!

5. “Listen to your grandkids... they’re your tech support.”

Can’t figure out your phone? Call the grandkids! They are now the family IT department. But be careful—they might teach you how to use TikTok

6. “Nap when you feel sleepy... anywhere!”

On the sofa, on a chair, even in front of the TV—it’s allowed! That’s one of the perks of being a Lolo or Lola. Bonus points if there’s a blanket and snacks when you wake up.

7. “Love life? Still alive!”

As Lola says: “Even seniors can still feel kilig!” Holding hands, sharing meals, or just laughing together—what matters is having someone to enjoy life with.

Final Advice from Lolo:

“The secret to a long life? Keep laughing... and avoid stress—especially bills!”

Do you have your own funny advice to share? Send it in for the next issue—you might be our next featured Lolo or Lola!

Until the next laugh, friends!

Contributed by: Marve Castroverde



My wife Jo is the mother of my 3 children who you might expect are all quite grown up and the grandmother of our 6 grandchildren. She’s good at being mom and grandmom to them and they show it with their hugs and kisses every time we see each other. She actually learned to cook and prepare various delicious dishes which I as her husband appreciate very much and is one of the many reasons I love her.

We have been together for a long time now, 60 years next year plus our courting period. In all of this time our love for each other has grown and will surely last till we get together once more in God’s kingdom. Happy Mother’s Day, Jo mi Amor!



Thank You Note

Thank you to Vangie, Espie, Connie, Rudy, Carmen, Chit, and Lydia — and my apologies if I inadvertently missed anyone — for your help and cheerful spirit. And a heartfelt thank you as well to all who joined the trip and made our April 12 Casino outing such a fun-filled, memorable day. Your presence and energy truly made it special for everyone.

Additional Thanks and Appreciation

Likewise, our heartfelt thanks and gratitude to all FSM members who generously shared their time and effort in preparing our venue; keeping our coffee, tea, and water supplies running; keeping our program flowing through the night; helping with clean-up and upkeep; and ensuring the continuous music and dancing throughout our *Down the Rabbit Hole* \$10 Friday Night Dance last April 17 at the L.C. Taylor Auditorium.

Maraming salamat as well to our volunteer dancers for the night, who showcased their various repertoire and talents — all practiced and prepared with dedication. You truly brought joy and energy to the evening.

And to Our Guests and Supporters

Our heartfelt thanks as well to all our valuable guests and enthusiastic supporters. You are always a delight to see — your energy, smiles, and presence bring life to our Friday night dances. You truly make every event brighter and more enjoyable for everyone.



Canada's Economy: What's Changing and Why It Matters



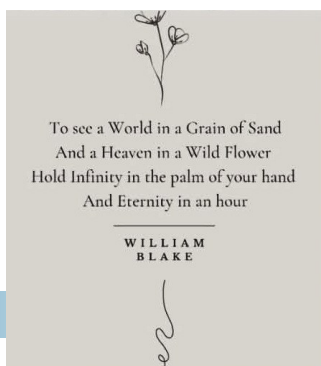
Happy Mother's Day Mommy!
Blessed to have the most loving, supportive, stylish and coolest bestie in the world.
Love you forever & always - Jo

To My Wife

I'm not sure I could have gone through this journey without you by my side — watching our kids grow, mature, and build lives of their own. It's the memories we've shared and everything we've faced together that make our story so meaningful and unique.

Thank you for always being there for all of us. The struggles and sacrifices have all been worth it at the end of the day.

Happy Mother's Day!



Canada is quietly preparing for a very different global economy. Much of the work is behind the scenes, so the results aren't obvious yet — but the foundation is being built now. Here's a simple breakdown of what's happening and why it matters.

1. The world is changing — and Canada is adjusting

- * Countries are trading in more than one currency
- * Supply chains are shifting
- * New industries are emerging
- * Global pressures are becoming more unpredictable

Canada's response: build flexibility, options, and resilience.

2. Canada is making sure it can trade in more than one currency

- * Canada still uses the U.S. dollar where it makes sense
- * But it can also trade in euros, yen, pounds, and even Chinese currency in some cases
- * This gives Canada **choices**, not dependence
- * More choices = more stability when the world changes suddenly

Simple idea: Canada is not putting all its eggs in one basket.

3. Canada is strengthening its financial “safety nets”

To protect the economy during global shocks, Canada has built:

- * agreements with major central banks
- * access to foreign currencies during emergencies
- * strong banking rules
- * carefully managed reserves
- * systems that help stabilize the dollar during turbulence

Think of these as airbags for the economy.

4. Canada is rebuilding and modernizing key industries

New industries are being developed to support long-term growth:

- * electric vehicles and battery plants
- * critical minerals (lithium, nickel, cobalt)
- * clean energy and clean technology
- * advanced manufacturing and aerospace
- * robotics and automation

These industries require:

- * new factories
- * new training programs
- * skilled trades
- * long-term investment

This is where future jobs will come from.

5. Why the results take time

The early work is mostly invisible:

- * planning
- * agreements
- * infrastructure
- * training
- * attracting companies
- * building supply chains

These steps don't show immediate results — but they are the **foundation** for future growth.

6. What this means for everyday Canadians

These long-term changes help Canada:

- * stay competitive in a changing world
- * create stable, good-paying jobs
- * reduce vulnerability to global shocks
- * build industries that last for decades
- * support a strong, steady economy for future generations

It's about preparing Canada for tomorrow, not just today.

7. The simple takeaway

Canada is quietly strengthening its economy. It's building flexibility, preparing new industries, and creating long-term stability. The groundwork is being laid now, and the real benefits will appear in the years ahead.

This is the story behind the headlines — steady, practical, and focused on the future.



Any FSM Member Interested in Ping Pong

Tom Ng, from the Mississauga Chinese Seniors group, visited our last Saturday drop-in at Mississauga Valley Community Centre (MVCC) to share information about a possible opportunity for our group.

He mentioned that the **Frank McKechnie Community Centre**, located at **310 Bristol Rd E., Mississauga, ON, L4Z 3V5**, has a room available that is currently unused on **Wednesdays from 10:00 AM to 12:00 PM and Fridays from 9:30 AM to 11:30 AM.**

The Mississauga Chinese Seniors group uses the same facility after 12 noon on those days for their Ping Pong activities. If FSM members are interested, our group can apply to use the space for similar activities.

Tom Ng has kindly offered to assist us in arranging **Ping Pong instructors** for those who wish to participate. Please note that participants will need to bring their own **racket, non-slip shoes, and Ping Pong balls.**

FSM members who would like to join are asked to please submit their names to our **FSM Secretary, Marve Costoverde.**



Raising Six Children: A Mother's Strength Beyond Sacrifice

There is a kind of strength that does not announce itself. It does not ask to be seen or praised. It lives quietly in the heart of a mother who wakes up every day knowing that no matter how life feels heavy she must keep going. This is the strength I came to know twenty-one years ago, as a Filipino immigrant in Canada, raising six children while carrying dreams that were, at times, forced into silence.

As an immigrant in Canada, I did not arrive empty handed. I carried an education, a profession, and dreams I had carefully built back home. It represented years of sacrifice and hope, a foundation for the future I imagined for my family. But reality met me differently in this new country. My credentials were questioned, overlooked, and sometimes dismissed completely. I learned, painfully, that the life I had built back home did not easily follow me here. I faced a choice: hold on to my pride or let it go for the sake of my children.

I chose them, every time.

I took jobs that did not reflect who I was, working long hours just to make sure there was food on the table and a roof over our heads. I learned to stretch every dollar, to say “no” to my own needs so I could say “yes” to theirs. There were nights when exhaustion felt unbearable, when I wanted to rest but could not, because six young lives depended on me continuously.

The hardest part was not the physical work – it was the silent surrender of my own identity. To know what you are capable of, yet not be given the chance to prove it, is a quiet kind of pain. But I carried that pain without complaint, because the future of my six children mattered more than my recognition. Raising six children meant living a life of constant giving. But through it all, I held on to one belief: that the life I was building was not just for me, but for them.

And slowly, over time, that belief began to take shape.

I saw it in their determination, in how they adapted to a new culture with confidence. I saw it in their education – the opportunities they were able to access, the doors that opened for them that had once been closed to me. Each achievement they reached, whether big or small, felt like a shared victory. It was proof that the sacrifices, the long hours, and the silent struggles had meaning.

I may not have “won” in the way I once imagined, but in the lives of my children, I have won in a way that matters more than anything else. And that is a victory no one can take away.

My story is not unique. It echoes the experience of many immigrants who arrive with dreams, only to rebuild them piece by piece. But within that struggle lies something powerful – the ability to transform sacrifice into opportunity for the next generation.

contributed by: Marve Castroverde



FSM Visit to the Philippine Embassy in Canada





His Excellency Jose Victor V. Chan-Gonzaga, Philippine Ambassador to Canada, addressing and giving greetings to the Filipino Seniors of Mississauga



Tulip Festival





Lunch Stop



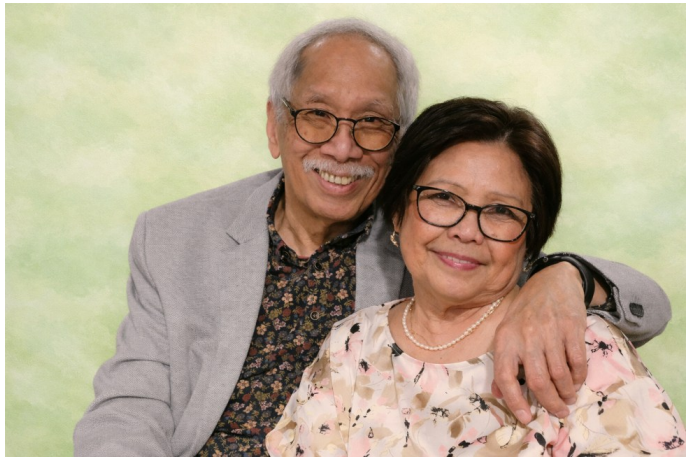
Lunch & Apple Store Stop

















Happy Mother's Day

An FSM Scene special edition lovingly dedicated to all mothers, loved ones, ladies, and partners in life. If anyone has been inadvertently missed, please accept our heartfelt apologies — this tribute was prepared with care and on a best-effort basis.