



Christmas in February

Written by MAY TOBIAS-PAPA
Illustrated by ARIEL SANTILLAN



This book belongs to



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Illustrated by **ARIEL SANTILLAN**

Our house is a rather ordinary house that sits on a rather ordinary street. A colorful Christmas lantern hangs over our balcony and strands of twinkly Christmas lights outline the two dwarf coconut trees in front. Nothing really special about that, I suppose—that is, until you realize that it is almost February.

At first, people who came to visit our house wanted to know why. “It’s almost *Cuaresma* already. Why is there still a *parol*, and why is the Christmas tree still up in your living room?” Now hardly anyone asks anymore because that’s the way it’s always been these past five years. We’ve been celebrating Christmas longer than anyone else, way past the Feast of the Three Kings.

It never really feels like Christmas in our house till Mama is home.

Ang aming bahay ay isang pangkaraniwang bahay na matatagpuan sa isang pangkaraniwang kalye. May makulay na parol sa aming balkonahe at mga ilaw na nakapalibot sa dalawang maliliit na puno ng niyog sa harap ng aming bahay. Wala naman talagang kakaiba doon, sa palagay ko—yun ay hanggang sa maisip mong halos Pebrero na. Noong una, nagtatanong ang mga taong pumapasyal sa amin, “Magku-Kuwaresma na. Bakit may parol pa kayo, at bakit nakatayo pa rin ang Christmas tree sa sala ninyo?” Ngayon, wala na halos nagtatanong sa amin kasi limang taon na naming ginagawa ito. Mas matagal naming ipinagdiriwang ang Pasko, lagpas pa ng Pista ng Tatlong Hari.

Hindi kasi namin nararamdaman ang Pasko hangga’t hindi namin nakakasama si Mama.



My mother works as a nurse in a hospital on the other side of the world. She used to work in the provincial hospital but she was forced to find work abroad when my father suddenly died in an accident when I was only a baby.

Except for a few photographs, I could not remember my father. I am Jaime Antonio Jacob. Antonio was my father's name.

Nagtrabaho ang nanay ko bilang nars sa isang ospital sa kabilang panig ng mundo. Dati siyang nagtrabaho sa isang ospital sa probinsiya, pero napilitan siyang humanap ng trabaho sa ibang bansa noong pumanaw ang tatay ko sa isang aksidente noong maliit pa lang ako.

Maliban sa ilang retrato, hindi ko na naaalala si Papa. Ako si Jaime Antonio Jacob. Antonio ang pangalan ng tatay ko.





Mama has been working for the same hospital, St. Mary's, for six years now. Mama always comes home in February because she says that is the best time she can take a holiday from work, and never in December because it's always busy at the hospital. Besides, she likes to get paid for working through the holidays, because she can earn more money to send us.

For the past six years, I have been spending my Christmases—and all the days of the rest of the year—with Lolo and Lola.

Anim na taon nang nagtrabaho si Mama sa iisang ospital, St. Mary's. Laging umuwi si Mama kapag Pebrero kasi sabi niya, iyon ang pinakamagandang panahon para magbakasyon, at hindi kailanman sa Disyembre dahil palaging tambak ang trabaho sa ospital. Isa pa, gusto niya ang dagdag na bayad sa kanila sa pagtrabaho kapag Pasko at Bagong Taon, dahil mas marami siyang naipadadalang pera sa amin.

Sa anim na taong iyon, sina Lolo at Lola ang kasama ko 'pag Pasko—at sa iba pang araw ng taon.



Because we missed her so much, all of us—Lolo, Lola, and I—want Mama to come home and stay for good. So one Saturday morning, we all sat down and put our heads together. Then, Lolo had a great idea. He said that, maybe, Lola should already start using her secret recipes to make some money. Lolo said she should start making enough *longganisa* so that we can put up a store!

We all thought it was a brilliant plan. Everybody knows Lola is such a great cook and she makes the best home-made *longganisa* in San Luis which she gives away as gifts to friends. Lola loved Lolo's idea. She told him he is a genius. The idea got her really excited that she couldn't wait to get started.

"But we're going to need help," Lolo said. "We need to hire an assistant for Lola." Then, Lolo tapped a finger on his chin and looked at the ceiling.

Lola nodded. "We need someone we can trust," she added.

Dahil lagi kaming nasasabik sa kaniya, gusto naming lahat—sina Lolo, Lola, at ako—na umuwi na si Mama at huwag na ulit umalis. Kaya isang Sabado nang umaga, nauupo kaming tatlo upang mag-isip. Tapos, nagkaroon ng magandang ideya si Lolo. Sabi niya, baka dapat nang gamitin ni Lola ang kaniyang mga sikretong recipe para kumita ng pera. Sabi ni Lolo, kung makakagawa si Lola ng sapat na dami ng longganisa, makapagtatayo na rin kami ng sarili naming tindahan!

Napakagandang plano noon, sabi namin. Alam ng lahat na magaling magluto si Lola, at ang kaniyang longganisang lutong-bahay ang pinakamasarap sa San Luis. Ipinamimigay niya ito bilang regalo sa kaniyang mga kaibigan. Gustong-gusto ni Lola ang naisip ni Lolo. Sabi pa niya, isang henyo daw si Lolo. Nasabik si Lola sa ideya at halos hindi siya makapaghintay na magsimula.

"Pero kailangan natin ng tulong," sabi ni Lolo. "Kailangan natin ng makakatulong ni Lola." Tapos, tinapik-tapik ni Lolo ang babà niya at tumingin sa kisame habang nag-iisip. Tumango si Lola. "Kailangan yung mapagkakatiwalaan natin," dagdag niya.



"What about me?" I asked.

"You know, Ding, that isn't such a bad idea." Lola smiled at Lolo.

"No, not a bad idea at all, Precing," Lolo agreed. "In fact, it's brilliant!"

"You're hired, Jaime Antonio Jacob! You're going to start reporting for work tomorrow morning." Lolo gave out a hearty chuckle because he thought he was funny. Lola good-naturedly rolled her eyes.

And that was how easily I got the first ever job of my life.



Now I wish somebody had told me that the job as an assistant will not be easy.

When Lola woke me up the following morning, it was still dark.

"Wake up, Jaime," she said. "We're going to the market."

I tried to rub away the sleep from my eyes but it was hard, and I kept yawning. I held on to Lola's skirt because I was scared I would fall headlong down the steps. Outside, in the darkness, I could barely make out Lolo who was already waiting behind the wheel of the sputtering jeep.

"Eh, kung ako po?" tanong ko.

"Alam mo, Ding, hindi masama yang naiisip mo," ngiti ni Lola kay Lolo.

"Tama, Precing," sang-ayon ni Lolo. "Sa katunayan, napakagaling!"

"Jaime Antonio Jacob, tanggap ka na! Magsisimula ka sa iyong trabaho bukas na bukas rin nang umaga." Natawa nang husto si Lolo sa biro niya. Sumakay lang si Lola at iniikot ang kaniyang mga mata.

At ganong kadali ko nakuha ang pinakauna kong trabaho sa buhay ko.



Naisip ko lang, sana ay may nagsabi sa aking hindi madaling trabaho ang nakuha ko.

Madilim pa nang gisingin ako ni Lola nang sumunod na araw. "Gising na, Jaime," sabi niya.

"Mamamalengke tayo."

Sinubok kong kuskusin ang mata ko para mawala ang antok ko. Pero ang hirap, at hikab ako nang hikab. Humawak ako sa palda ni Lola, dahil natatakot akong mahulog sa hagdan. Sa dilim sa labas, hindi ko halos makita si Lolo na nakaabang na sa may manibela ng aming jeep.



Lola wanted only the freshest ingredients for her *longganisa*. This was why we had to be in the market at the crack of dawn. She wanted to be there as the trucks unloaded their deliveries so she could get first pick. She wanted to take her time to inspect the meat and get the choicest cuts from her *suki* Mang Adring.

Besides, Lola did not want to deal with flies, the sludgy floor, and the mid-morning crowd of the market.

We worked as a team—Lolo, Lola, and I. Lolo went to talk to some stall owners he knew to find possible dealers for Lola's *longganisa* while I accompanied Lola around the market for the ingredients—the ground pork loin and sausage casing, garlic and red pepper, then vinegar and various *recados*. Lola also bought food-grade plastic bags and three large aluminum trays. Later, when we met up with Lolo, we saw that he had bought a weighing scale.

Gusto ni Lola na pinakasariwang mga sangkap lamang ang gagamitin para sa kaniyang mga longganisa. Kaya kailangang nasa palengke na kami madaling-araw pa lang. Gusto niyang nandoon na habang nagbababa pa lang ng paninda ang mga trak para makapanguna siya sa pamimili. Ayaw niyang madaliin ang pagsusuri niya sa mga karne mula sa kaniyang suki na si Mang Adring, dahil gusto niyang makuha ang pinakamagandang parte.

Nagtulungan kami—si Lolo, si Lola, at ako. Nakipag-usap si Lolo sa mga kakilala niyang may-ari ng stall para makakuha ng mga posibleng magtitinda ng mga longganisa ni Lola. Ako naman, sinamahan ko si Lolang mag-ikot sa palengke para sa mga sangkap—giniling na baboy, bituka ng baboy, bawang at sili, suka at iba pang mga rekado. Bumili rin si Lola ng mga pampangkaing plastic bag at tatlong malalaking aluminum tray. Nang magkita uli kami ni Lolo, napansin naming bumili siya ng timbangan.



Our hard work for the morning paid off. Lolo rewarded our efforts with a delicious breakfast treat at *Sunshine Bakery* just across the public market. I had a warm, fluffy, very cheesy, and huge *ensaimada*, and a cup of hot chocolate. I love my job!

Sulit ang hirap ng trabaho namin nung umagang iyon. Nanlibre si Lolo ng masarap na almusal sa Sunshine Bakery sa tapat ng pamilihan bayan. Kumain ako ng mainit, malambot, at napakalaking ensaymadang punong-puno ng keso, at uminom ng isang tasang mainit na tsokolate.

Gustong-gusto ko ang trabaho ko!

Back at home, Lola headed for the kitchen and immediately set to work. I wanted to play with the new weighing scale but she shooed me from the kitchen. So I helped—this time by keeping out of the way.

Then, Lolo called me. He was holding a bamboo tube. “You might find this useful,” he said as he handed it over to me. “Especially as you would need something to hold your earnings. It’s a bank.”

“Earnings?” I repeated, not quite sure what it meant.

“Salary. Surely you didn’t imagine Lola and I will let you do this for free, did you?” Lolo winked as he handed me a twenty peso bill.

“Really?” I was so excited as I took the twenty pesos, folded it, and inserted it into the slot of the bank. I hugged the bamboo bank to my chest and thought of how proud Mama will be of me. “Thanks, Lolo!” I said.

“And Jaime, fill that up quickly, because I will be ready to double your money,” Lolo added.

“Wow!” was all I could say.

Pagbalik sa bahay, dumeretso si Lola sa kusina at agad nagsimulang magtrabaho. Gusto ko sanang paglaruan ang bagong timbangan pero pinaalis niya ako mula sa kusina. Kaya tumulong ako—sa pagkakataong ito, sa paglayo at di pang-iistorbo.

Maya-maya, tinawag ako ni Lolo. May hawak siyang tubo ng kawayan. “Baka makatulong ito sa iyo,” sinabi niya at iniabot ang kawayan sa akin. “Lalo na ngayon dahil kailangan mo ng mapaglalaman ng iyong mga kikitain. Isang alkansiya yan.”

“Kikitain?” Ulit ko nang hindi lubos nauunawaan ang ibig sabihin nito.

“Suweldo. Akala mo ba’y hahayaan ka namin ng Lola mong magtrabaho nang libre?” Kinindatan ako ni Lolo saka inabutan ng dalawampung piso.

“Talaga po?” Tuwang-tuwa kong kinuha ang dalawampung piso, itiniklop, saka isinuksok sa butas ng alkansiya. Yinakap ko ito at naisip ko na talagang maipagmamalaki ako ni Mama. “Salamat po, Lolo!”

“Jaime, punuin mo yan agad, at handa akong doblehin ang ipon mo,” dagdag ni Lolo.

“Waw!” lang ang nasabi ko.





I felt so grown-up suddenly, making my own money!

If I earned twenty pesos every weekend like this, I will be very rich soon, I thought. Better yet, I will find ways to help around the house, and maybe Lolo and Lola will also pay me for that, too. The bank can also keep my *aguinaldos*, the money left over from my daily allowance—and the coins I happen to pick up. In no time, I will be able to fill the bank! And Lolo's even promised to double my money!

It really felt so good to know that I will be doing my part to help Mama quit her work abroad.

Pakiramdam ko, lumaki ako nang bigla dahil kumikita na ako ng sariling kong pera!

Naisip ko, kung magkakadalawampung piso ako tulad nito bawat linggo, yayaman agad ako. At, mas mabuti pa, maghahanap ako ng iba pang maitutulong sa bahay dahil baka bayaran rin ako nina Lolo at Lola para doon. Puwede ko ring itago sa alkansiya ang aking mga aguinaldo, ang mga tira sa baon ko sa eskuwela—at ang mga baryang napupulot ko. Di magtatagal, mapupuno ko ang alkansiya! At ipinangako pa ni Lolong dodoblehin niya ang ipon ko! Ang sarap ng aking pakiramdam na makakatulong akong maitigil na ni Mama ang pagtrabaho niya sa ibang bansa.

Months passed. Lola got a lot of orders for her *longganisa* over the holidays. Our little business was a success!

Lolo announced that business was, in fact, doing very well, and so he said he's giving Lola and I our Christmas bonuses. When he handed me the bill, my jaw dropped. It was not orange or pink—it was five hundred pesos!

Lolo, Lola, and I celebrated Christmas like we celebrated it every year. We heard *Misa de gallo* and shared our *noche buena*. Then, we exchanged gifts and opened the gifts Mama sent from London.

We celebrated New Year's Day pretty much the same way, too. We heard mass to give thanks for the success of our little business and to pray for Mama's safe return. Then, we had *media noche* of noodles and various round-shaped fruits, for good luck.

Mama will already be home in a month. I can hardly wait.



Lumipas ang mga buwan. Madaming nakuhang order si Lola para sa mga longganisa niya para sa Pasko. Tagumpay ang maliit naming negosyo!

Ibinalita ni Lolo na maganda nga talaga ang takbo ng aming negosyo, at dahil dito, bibigyan niya ako at si Lola ng bonus para sa Pasko. Nang iabot niya sa akin ang pera, nalaglag ang panga ko. Hindi ito kahel o rosas—ito'y limang daang piso!

Ipinagdiwang namin ang Pasko tulad ng ginagawa namin taon-taon. Nagsimba kami sa misa de gallo at nagsalo sa noche buena. Pagkatapos, nagpalitan kami ng regalo at binuksan ang mga regalong ipinadala ni Mama galing London.

Ganun din namin halos ipinagdiwang ang Bagong Taon. Nagsimba kami upang magpasalamat sa tagumpay ng aming maliit na negosyo, at para ipagdasal ang ligtas na pag-uwi ni Mama. Pagkatapos, nag-media noche kami ng pansit at iba-ibang bilog na mga prutas, para sa suwerte.

Isang buwan na lang, uuwi na si Mama. Hindi na ako halos makapaghintay.



Lolo left early morning today with Mama's younger brother, Tito Jon, to pick up Mama at the airport. I had wanted to go, too, but Lola was deathly scared Lolo will lose me in the crowd. I woke up early anyway to see Lolo and Tito Jon off. I couldn't go back to sleep after that. And so, now I'm sleepy.

It is always like a fiesta whenever Mama comes home. The house slowly filled with relatives and friends who want to welcome Mama and help Lola in the preparations.

Maagang umalis si Lolo kasama ang nakababatang kapatid ni Mama na si Tito Jon para sunduin si Mama sa paliparan. Gusto ko rin sanang sumama, pero takot na takot si Lola na baka mawala ako ni Lolo sa airport sa dami ng tao roon. Pero gumising pa rin ako nang maaga para magpaalam kay Lolo at Tito Jon. Kaya lang, hindi na ulit ako makatulog. Kaya ngayon, antok na antok ako.

Tuwing umuuwi si Mama, parang may pista. Unti-unting napupuno ang bahay ng mga kaibigan at kamag-anak na gustong bumati kay Mama at tumulong kay Lola sa paghahanda.





“Jaime!”

I must have fallen asleep in my favorite nook—the ledge of the window at the foot of the stairs. My eyes—blurry with sleepiness—scanned the faces in the room for the owner of the dear voice.

“Oh, Baby, how tall you’ve grown!” Mama laughed. Her hair was longer, that’s why I didn’t recognize her at once. She kissed and hugged me so tightly that I couldn’t breathe. It felt so unreal, and I felt so happy. And then, I noticed the tears in her eyes. “Nay,” Mama said as she looked up at Lola. “He looks so much like Tony!”

Suddenly, I felt like crying, too.

“Mama, I missed you!” was all I could say.

“And I missed you, too, Ba—I mean, Jaime!” Mama laughed. “I keep forgetting, you’re not a baby anymore!”

“Jaime!”

Nakatulog siguro ako sa paborito kong lugar—sa pasimano sa baba ng hagdan. Antok na antok kong hinanap sa mga mukha sa kuwarto ang may-ari ng pinakaminamahal kong boses na iyon.

“Naku, anak, napakatangkad mo na!” tawa ni Mama. Nakita kong mas mahaba ang buhok niya, kaya di ko siya agad nakilala. Hinalikan niya ako at yinakap nang sobrang higpit na hindi na ako halos makahinga. Para akong nananaginip, ang saya-saya ko. Tapos, napansin ko ang luha sa mga mata niya, “Nay,” sabi ni Mama kay Lola, “Kamukhang-kamukha niya si Tony!”

Parang gusto ko na rin tuloy maiyak. Pero ang nasabi ko lang ay “Na-miss kita, Mama!”

“Na-miss rin kita, Bey—ay, Jaime pala!” tumawa si Mama. “Lagi kong nalilimutang hindi ka na nga pala beybi!”

“I have a welcome gift for you,” I said.

“How nice! I have a gift for you, too, and I could hardly wait ...” Mama talked fast but she didn’t finish what she was saying when she saw what I held in my hands.

Then, she looked like she was going to start crying again.

“I put something in it, every chance I get,” I said as I handed her my very heavy coin bank. “I don’t want you to leave anymore. Soon, you can stay here for good.”

“Oh, Jaime, I’ve already quit my job at St. Mary’s. I’m staying home this time—for good!” Mama laughed and cried at the same time. “Lolo and Lola saved up all the money I ever sent them and put them into an education plan for you, and a trust fund for me. And now they’ve just told me that they’d even raised enough money to start a home business, and that they hired you!”

“Wow, this is heavy!” With difficulty, Mama tried to shake the bamboo bank. “There must be a million pesos in this bank! Now I can take care of you myself when you get sick, and I wouldn’t have to miss another birthday, your grade school, high school, and college graduations! We can also celebrate Christmas—just like everybody else—in December! Dear Jaime, thank you very much for helping Lolo and Lola find a way to make me stay!”

As Mama hugged me, Lolo winked at me as Lola smiled. And I lip-read what Lolo was telling me behind Mama. “Double the money!” And that wink again.

“May regalo po ako para sa inyo,” sabi ko.

“Ang bait mo talaga! May regalo rin ako sa iyo at ...” Ang bilis magsalita ni Mama pero hindi niya natapos ang sasabihin niya nang makita niya ang hawak ko. Tapos, parang maiiyak na naman siya.

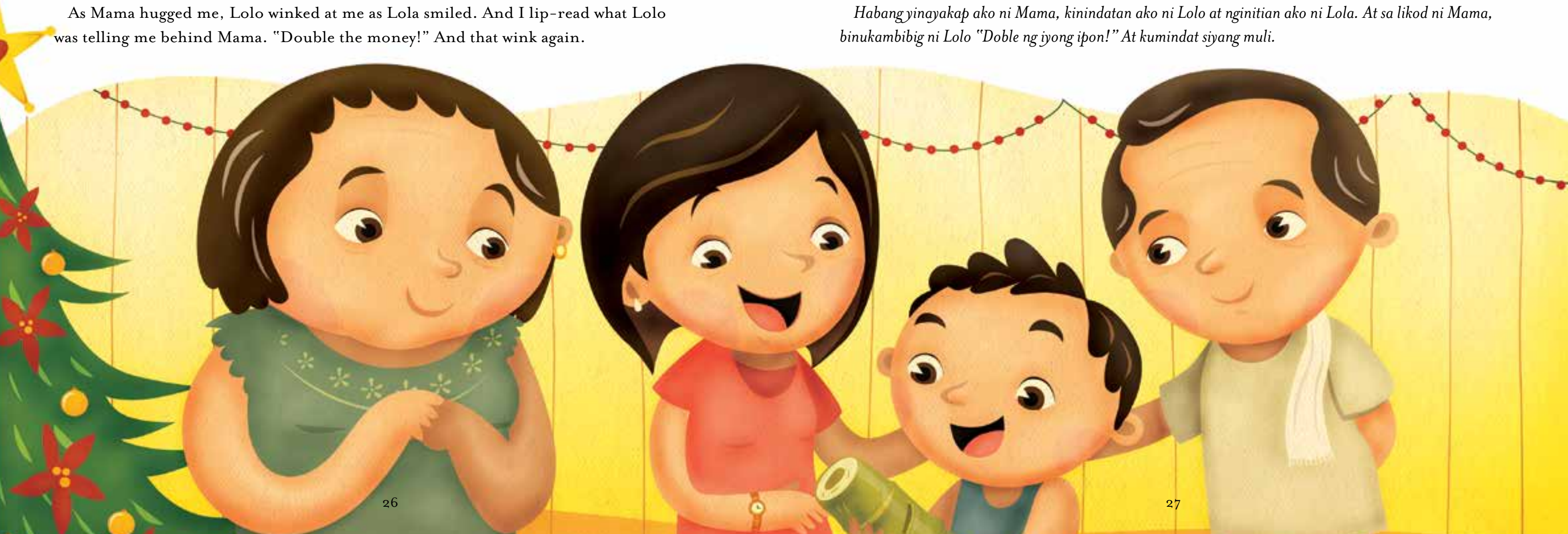
“Parati po akong naghuhulog dito, basta’t may pagkakataon,” sabi ko nang iniaabot ko kay Mama ang napakabigat kong alkansiya, “Ayaw ko na po kasing umalis kayo. Kaya di po magtatagal, puwede na po kayong manatili dito kasama namin.”

“Jaime, umalis na ako sa trabaho ko sa St. Mary’s. Dito na ako kasama ninyo—at hindi na ako aalis!” Naluluha si Mama habang tumatawa, “Inipon ng Lolo’t Lola mo ang mga ipinapadala ko, at ipinangkuha ng education plan para sa iyo, at isang trust fund para sa akin. At ngayon, kakasabi lang nila sa akin na nakapag-ipon na rin sila para makapagsimula ng negosyo dito sa bahay, at binigyan ka pa nila ng trabaho!”

“Waw, ang bigat nito!” sabi ni Mama habang hirap na inaalog ang aking alkansiyang kawayan.

“Isang milyon yata ang laman nito! Ngayon, puwede nang ako mismo ang mag-alaga sa iyo kapag may sakit ka, at hindi na ako mawawala sa mga kaarawan mo, at sa iyong pagtatapos sa elementarya, sa hayskul, at sa kolehiyo! Makakapagdiwang na rin tayo ng Pasko tulad ng ibang tao—sa Disyembre! Mahal kong Jaime, maraming, maraming salamat sa pagtulong mo kina Lolo’t Lolang humanap ng paraan para makauwi at makapanatili na ako rito!”

Habang yingyakap ako ni Mama, kinindatan ako ni Lolo at nginitian ako ni Lola. At sa likod ni Mama, binukambibig ni Lolo “Doble ng iyong ipon!” At kumindat siyang muli.



Jaime's Money Tips



My mother working abroad was not easy for all of us. So, we created a plan to save enough money to help Mama stay home for good and work here. Even I had a role in making that plan happen.

Let me share with you my part of the plan.

First thing we did was to set money goals. Having this written down helped me focus on my goals. So, I was not easily tempted to spend my money on trivial things.

Jaime's Goals

Short term goals – Things I should have in 1 year		Price
Items		
1. book about dinosaurs		P65
2. birthday gift for Mama, Lolo, Lola		P300
3. scooter		P1,200
4. additional cookware (for our longganisa business)		P1,500
Long term goals – I should have in more than 1 year		Price
Items		
1. cellphone, when I graduate from high school		P10,000
2. start-up fund for my own business		P3,000

2. Second, I tracked my "income" and expenses by keeping a record of my weekly and monthly budget and savings. It felt good seeing the progress I was making, knowing that each week that passed brought me closer to my goals.

Jaime's Budget & Savings from January 1 to 7

1. allowances	P100
2. assistant's salary (from our longganisa business)	P20
3. aguinaldo from Tito Celso and Tita Carla	P200
Total Income	P320
My Expenses	
1. snacks	P50
2. cellphone load to text Mama	P30
3. church contribution	P10
Total Expenses	P90
Savings (Income – Expenses)	P230
+ Lolo's promise – double my savings	230
Total Savings	P460

Jaime's Budget & Savings, Monthly Summary

	January	February	March	Total
Income	P680	P480	P580	P1,740
Expenses	P360	P400	P400	P1,160
Savings	P320	P80	P180	P580
Lolo's promise	P320	P80	P180	P580
Double Savings	P640	P160	P360	P1,160



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In the Philippines, only a small percentage of our people actively save. Even fewer invest at all.

Insular, as the Filipino's far-seeing guardian, believes that families would live happier and more fulfilling lives if parents and children consciously and consistently manage their resources.

Parents who work abroad, for example, can look forward to coming home to their families for good, if they set their minds to working outside the country for only a certain time and committing to responsibly save and invest within that timeframe for their family's priorities.

The good news is that one doesn't have to be rich in the beginning to be able to grow their money. Even kids with their small school allowance can do it! What's important is that you should have a goal and you consistently save. If you save P10 per day, you can grow this amount to P3,650 in one year.

With this storybook series, Insular hopes to inspire and advise children to be responsible and competent managers of their resources.





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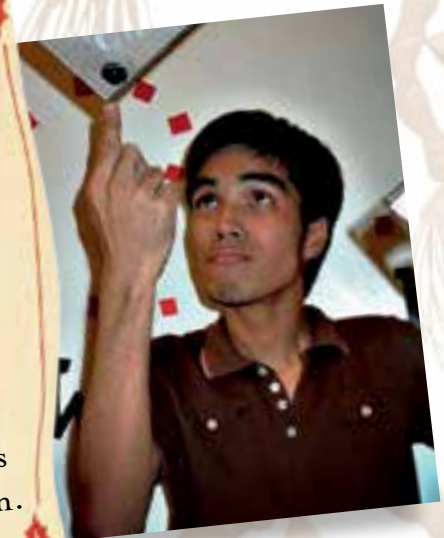


MAY TOBIAS-PAPA

May has been writing stories since she was 8 years old. She also loves to draw, to paint, and to read books. On occasion, she likes to shop for pretty dresses but she prefers to save money for holidays and out-of-town trips with her favorite travel companions, her husband, Alcuin, and her son, Anton. She can be reached at ideasoup@yahoo.com.

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Christmas in February

Cuaresma is almost here.

Still, Christmas lanterns hang over the balcony,
Christmas lights sparkle in the yard,
and a Christmas tree stands in the living room.

“It never really feels like Christmas in our house till Mama is here.”

But Jaime has a plan. Mama will surely come home sooner.
Will their Christmas finally fall on December?



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