

A colorful illustration of six young girls of various ethnicities and features, all wearing blue school dresses over white collared shirts. They are gathered around a large, rectangular pink sign. The girls have different hairstyles, some with braids or bows, and some are wearing glasses. They are all looking towards the sign with various expressions of interest and joy. The background is a simple, warm-toned wall with vertical lines, suggesting a school hallway or classroom.

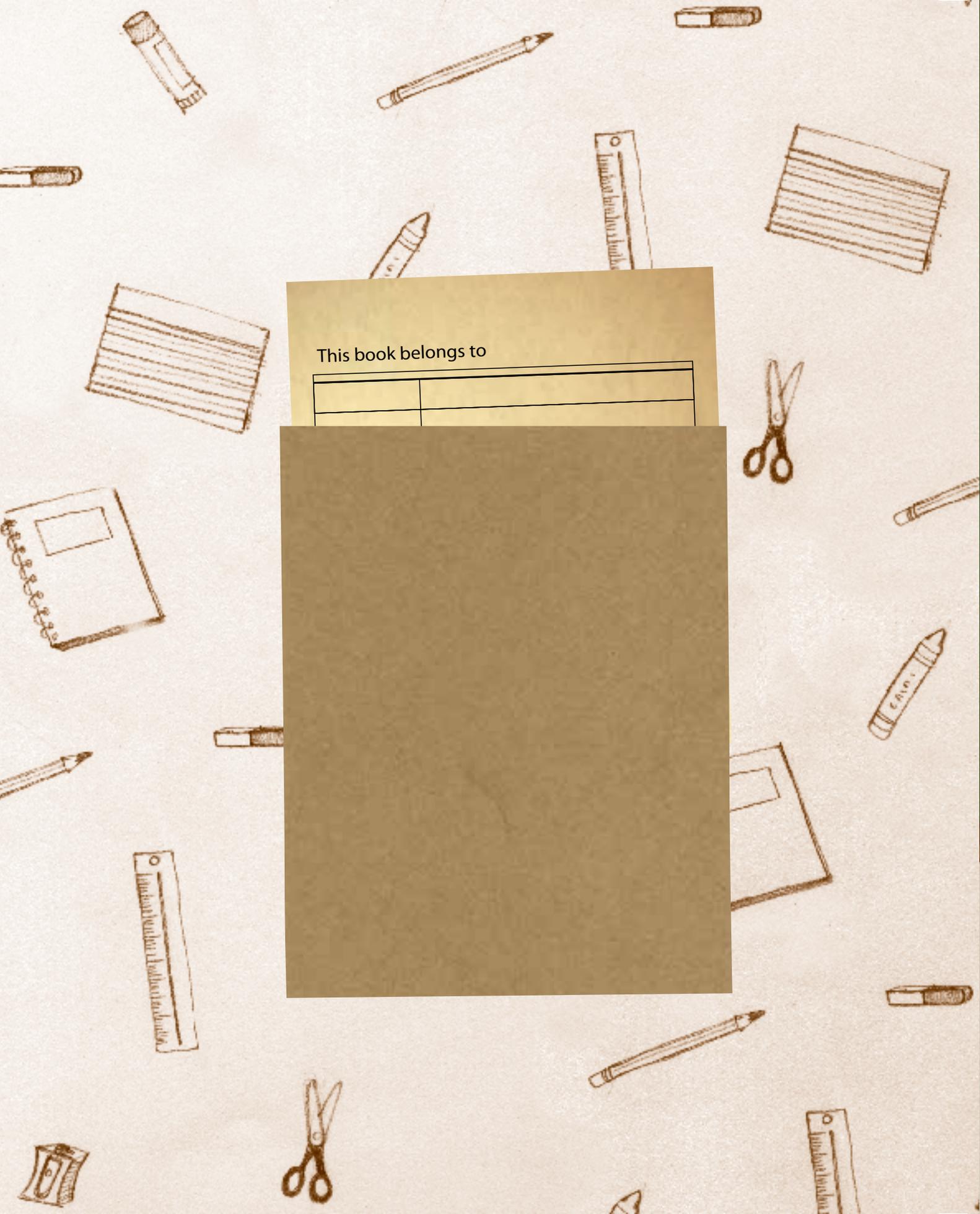
# *The Luckiest Girl in the World*

**Story by  
MAY TOBIAS-PAPA**

**Illustrated by  
ISABEL ROXAS**

A circular logo celebrating the 100th anniversary of the Insular Foundation. The text '100 Years' is written in a large, elegant, cursive font, with 'of Insular' in a smaller, simpler font below it. The entire logo is set against a white background with a subtle grid pattern.

*100 Years*  
of Insular



This book belongs to


THE  
LUCKIEST  
GIRL IN THE  
WORLD



Story by **MAY TOBIAS-PAPA**  
Illustrated by **ISABEL ROXAS**

“Hi, Mama!” Carmina greeted her mother at the door and helped her with the grocery bags. “It’s already Marjorie’s party next weekend, and I still don’t know what to give her.”

Was it a good time to ask Mama for money, she wondered. Mama looked so tired. She had been working on her students’ exam questionnaires the whole week. Mama taught at the public high school.

“Paint her a picture—I’m sure she’ll like that,” Mama smiled as she carried her armload of groceries to the kitchen.

“Oh no, Mama! All the other girls will be giving her nice gifts!” Oh, this is harder than I thought, Carmina sighed. Lisa, Meg, and Candy are going to the department store tomorrow to shop for their gifts for Marjorie. Carmina wished she could go with them.

“But you draw such very pretty pictures,” Mama said, over the sizzling sound of their dinner on a frying pan. “I’m sure Marjorie will be thrilled to own one of them.”

Carmina was about to say something, but she changed her mind as she carefully arranged the eggs on the shelf of the refrigerator door. She was worried that she won’t be able to join the girls tomorrow.



“Mama!” Binati ni Carmina and kaniyang ina sa may pinto at tinulungan siyang buhatin ang mga bag ng ipinamili. “Party na po ni Marjorie sa susunod na linggo, at hindi ko pa alam kung ano ang ibibigay sa kaniya.”

Maaari ko na kayang hingan ng pera si Mama, inisip niya. Mukhang pagod na pagod si Mama. Buong linggo niyang ginagawa ang mga pagsusulit ng mga estudyante niya. Nagtuturo si Mama sa pampublikong hayskul.

“Gumuhit ka ng larawan—sigurado akong magugustuhan niya iyon,” ngumiti si Mama habang dala-dala ang isang bag ng ipinamili papuntang kusina.

“Naku, Mama! Ang mga kaklase ko po ay magbibigay ng magagandang regalo!” Mas mahirap pa pala ito sa naisip ko, buntong-hininga ni Carmina.

Pupunta sina Lisa, Meg, at Candy sa department store bukas para bumili ng regalo para kay Marjorie. Gusto sanang sumama ni Carmina sa kanila.

“Pero ang gaganda ng mga ginuguhit mong larawan,” sabi ni Mama, habang matunog na ipiniprito ang kanilang hapunan. “Sigurado akong matutuwa siyang magkaroon ng isa sa mga larawan mo.”

May nais pa sanang sabihin si Carmina ngunit nagbago ang kaniyang isip habang inaayos ang mga itlog sa lalagyan sa refrigerator. Nag-aalala siyang hindi makasama sa mga kaibigan niya kinabukasan.



Saturday came and went, and Carmina wasn't able to gain enough courage to ask Mama for money.

On Monday, at school, all the girls were talking about was Marjorie's party on Saturday.

"Last year's party was so much fun! And the goodie bags were so nice!" Meg said.

"Tita Ada brought the party favors with her all the way from UK!" Candy agreed. "Wish my mom worked in UK, too, so she could also buy me really cool stuff."

"Marjorie's so lucky. Her mom comes up with really special parties every year," Lisa said. She was proud of the fact that she had attended already three of Marjorie's parties. They've been classmates since Grade 1.

"I'd switch places with her any time," Candy said, laughing.

Carmina pretended to be busy reading. Without any gift, she wondered whether she should still go to Marjorie's party at all.



*Dumating at lumipas ang Sabado, at hindi nakapaglakas-loob si Carmina na humingi ng pera kay Mama.*

*Noong Lunes, sa paaralan, lahat ng mga kaibigan niya ay nagkukuwentuhan tungkol sa party ni Marjorie sa darating na Sabado.*

*"Ang saya ng party nung isang taon! Ang gaganda ng ipinamigay na goodie bag!" sabi ni Meg.*

*"Nagdala pa si Tita Ada ng mga pamigay mula sa UK!" dagdag ni Candy.*

*"Sana ay nagtatrabaho din ang Mama ko sa UK para mabilhan rin niya ako ng magagandang baggy."*

*"Napakasuwerte ni Marjorie. May espesyal na party ang nanay niya para sa kaniya taon-taon," sabi ni Lisa. Ipinagmamalaki niyang nakapunta na siya sa tatlong party ni Marjorie. Magkklase sila mula pa noong Grade 1.*

*"Magkikipagpalit ako ng kalagayan sa kaniya ano mang araw!" natatawang sabi ni Candy.*

*Nagkunwari si Carmina na nagbabasa. Kung wala siyang regalo, hindi niya na alam kung dapat pa rin siyang sumama sa party.*





“Do you have a gift yet?” Meg suddenly turned to her and asked. Carmina fumbled for an excuse. “Mama was too busy with her exam questionnaires over the weekend,” she said, which was partly true. “She said we’ll look for a gift on Wednesday, after school,” she added. Carmina was surprised at how easily she came up with a lie. She didn’t feel good about it, though.

“Oh, that’s great! We thought you wanted to join us last Saturday,” Meg smiled. “We had fun shopping.”

“We missed you last Saturday, Carmina,” Candy smiled.

Lisa clapped her hands. “Oh, I’m so excited to give Marjorie the bag we bought! She loves fairies!”

“I know!” Meg and Candy chorused happily.

Carmina’s heart sank.



*“May regalo ka na ba?” biglang tanong ni Meg sa kaniya. Naghanap si Carmina ng dahilan. “Maraming ginagawa si Mama buong Sabado at Linggo dahil sa paghahanda ng pagsusulit,” sabi niya, at totoo rin naman ito. “Sabi niya, maghahanap kami ng regalo sa Miyerkoles, pagkatapos ng klase,” dagdag niya. Nagulat si Carmina sa bilis niyang gumawa ng dahilan ngunit hindi maganda ang pakiramdam niya sa kaniyang nagawa.*

*“Ay, talaga! Akala nga namin gusto mong sumama sa amin nung Sabado,” ngumiti si Meg. “Tuwang-tuwa kami sa pamimili.”*

*“Sana nakasama ka namin nung Sabado, Carmina,” ngumiti rin si Candy. Pumalakpak sa tuwa si Lisa. “Naku, nasasabik na akong ibigay kay Marjorie ang bag na binili namin! Mahilig kasi siya sa mga engkantada!”*

*“Oo nga!” sabay na sabi nina Meg at Candy. Lubhang nalungkot si Carmina.*



In Art Class that Tuesday, Miss Dungca taught her class how to make *découpage* from the colorful pictures she had asked them to bring. DEY-koo-PAHZH, she explained, was the way one should say it. It is a French word for decorating an object with paper cutouts.

Carmina was happy with the pictures she brought. She had cut out images of butterflies and flowers from old magazines and gift wrappers.

“Ooh, that’s so pretty! Just like a fairy garden,” Carmina heard a voice behind her. When she turned around, it was Marjorie. “I don’t like the pictures I brought,” she said. She held up little pieces of gift wrapper that had teacups and teapots printed all over it and rolled her eyes.

“When Miss Dungca said for us to bring pictures of things we liked, I should have guessed she wanted us to decorate boxes with it. These are so boring,” she sighed.



Sa Art Class ng Martes na iyon, tinuruan ni Miss Dungca ang klase kung paano gumawa ng *découpage* mula sa makukulay na papel na ipinadala niya sa kanila. DEY-koo-PAHZH, paliwanag niya, ang paraan ng pagbigkas nito. Ito ay salitang Pranses na tumutukoy sa pagpapalamuti ng bagay sa pamamagitan ng mga gupit na papel.

Masaya si Carmina sa mga larawang kaniyang dinala. Gumupit siya ng mga larawan ng paruparo at bulaklak mula sa mga lumang magasin at pambalot ng regalo.

“Nakuuu, ang gaganda! Parang hardin ng mga engkantada,” narinig ni Carmina ang isang boses mula sa likod niya. Paglingon niya, si Marjorie pala. “Hindi ko gusto ang mga larawang dala ko,” sabi niya. Itinaas niya ang mga maliliit na piraso ng pambalot ng regalo na may baso at takure at inikot ang kaniyang mga mata. “Nung sinabi ni Miss Dungca na magdala ng mga larawang gusto natin, dapat ay nahulaan ko na na gusto niyang ipampalamuti ito sa kahon. Nakakawalang gana tuloy ang mga ito,” buntong-hininga niya.

“But they’re not so bad,” Carmina said. “I just think you need a touch of bright color for the box lid, like a ribbon—and you can add a nice button as accent.”

“Oh, I hadn’t thought of that,” Marjorie said, her face lighting up. “Carmina, you’re a genius! But then, I’ve always thought you were.”

Carmina smiled and shrugged, suddenly shy. “It’s no big deal. Glad to be of help,” she mumbled and quickly turned to go back to her desk.

“No, really, I mean it,” Marjorie said. “I always see you drawing in your sketchbook, and I’ve always been curious at how your drawings looked like up close.”

“I can show you my sketchbook after class,” Carmina said, wondering if she correctly guessed that Marjorie wanted to see her drawings.

Marjorie’s eyes widened. “I would love that, Carmina,” Marjorie smiled. “And, thank you again!”



*“Hindi naman masyadong pangit,” sabi ni Carmina. “Kailangan mo lang ng matingskad na kulay para sa takip, tulad ng isang laso—at maaari ka ring maglagay ng butones bilang palamuti.”*

*“Hindi ko naisip yun,” sabi ni Marjorie, nagliliwanag ang mukha. “Ang galing mo, Carmina! Pero matagal ko na namang alam yun.”*

*“Wala yun. Masaya akong makatulong man lang,” mabilis niyang sinabi, at humarap na ulit sa kaniyang mesa.*

*Ngumiti si Carmina at nagkibit-balikat, biglang nahiya.*

*“Nakikita kitang palaging gumuguhit sa iyong sketchbook, at lagi kong iniisip kung ano kaya ang hitsura ng mga larawan mo sa malapitan.”*

*“Maaari kong ipakita sa iyo ang aking sketchbook pagkatapos ng klase,” sabi ni Carmina, nag-iisip kung nahulaan ba niya nang tama na gustong makita ni Marjorie ang mga larawan niya.*

*Nanlaki ang mga mata ni Marjorie. “Magugustuhan ko yun, Carmina,” ngumiti si Marjorie. “Salamat ulit!”*





On the way to school the next day, Carmina saw Marjorie's shiny new AUV overtake them. She sank back in her seat, miserable that Marjorie will see her get off Mang Adring's tricycle at the gate.

Suddenly, Carmina had an idea.

"Ok, I'll get off here, Mang Adring. Bye, Papa!" she called out to her father behind Mang Adring.

"But you'll get wet," Papa said.

"It's ok, Papa. It's just a drizzle, that's all—and I have a raincoat on," she said as she carefully covered her découpage box with her raincoat.

"I can walk from here and you can already make a left turn so you can avoid the traffic."

"Do you already have a gift for Marjorie?" Mama asked.

"It's okay, Mama, I'm not going," Carmina said as she got off.

"Bye, see you later!"



*Habang papunta sa paaralan kinabukasan, nakita ni Carmina ang makináng at bagong AUV ni Marjorie na nauna sa kanila sa daan. Sumandal siya sa kinauupuan, malungkot na makikita siya ni Marjorie na bababa sa tricycle ni Mang Adring sa may gate.*

*Biglang may naisip si Carmina.*

*"Dito na po ako bababa, Mang Adring! Babay, Papa!" sabi niya sa kaniyang ama, na naka-back ride.*

*"Mababasa ka," sabi ni Papa.*

*"Okey lang po, Papa. Ambon lang naman po—at may kapote naman po ako," sabi niya habang dahan-dahang tinatakpan ng kapote ang kaniyang kahong découpage.*

*"Kaya ko na pong maglakad mula rito para makakaliwa na kayo diyan at hindi na maiipit sa trapik."*

*"Meron ka na bang regalo kay Marjorie?" tanong ni Mama.*

*"Okey lang, Mama, hindi na po ako pupunta," sabi ni Carmina habang bumababa. "Babay po!"*

That evening, over dinner, Mama asked Carmina why she wasn't going to Marjorie's party.

"I don't have any idea what to give her. At least nothing that I can afford. She seems to have everything," Carmina said.

"I can help you pick out a gift at the mall tomorrow after school if you want," Mama said.

"We want to go, too!" chorused Kat and Joey.

"Maybe it's better if I didn't go, Mama," Carmina said.

"Why?" Papa asked. "Don't you like Marjorie?"

"I like Marjorie—but we can't afford to buy a gift."

"Of course we can, Anak," Mama said. "What made you think that?"

"It's just that we don't go out to the mall during weekends like the others," Carmina answered.

"We're not rich, but most certainly we're not poor," Papa said.

"You kids go to a good school, and we are able to eat thrice a day."

*Nang gabing iyon, habang naghahapunan, nagtanong si Mama kay Carmina kung bakit hindi na siya pumunta sa party ni Marjorie.*

*"Wala po akong maisip na ibigay sa kaniya. O kung meron man, hindi ko kayang bilhin. Parang nasa kaniya na po ang lahat ng bagay," sabi ni Carmina.*

*"Puwede kitang tulungang bumili ng regalo sa mall bukas, pagkatapos ng klase mo, kung gusto mo," sabi ni Mama.*

*"Gusto rin naming sumama!" sabay na sinabi nina Kat at Joey.*

*"Baka mas mabuti po kung hindi na lang ako pumunta, Mama," sabi ni Carmina.*

*"Bakit?" tanong ni Papa. "Hindi mo ba gusto si Marjorie?"*

*"Gusto ko po si Marjorie—pero hindi po natin kayang bumili ng regalo."*

*"Kaya natin, Anak," sabi ni Mama. "Bakit mo naman naisip na hindi?"*

*"Kasi hindi po tayo pumupunta ng mall kapag Linggo tulad ng iba," sagot ni Carmina.*

*"Hindi tayo mayaman, pero hindi rin naman tayo mahirap," sabi ni Papa.*

*"Nakapag-aaral kayo sa maayos na paaralan, nakakakain tayo ng tatlong beses sa isang araw."*





“Oh, I hope you won’t think I’m ungrateful,” Carmina said, carefully choosing the words to explain how she felt. “I just know how you and Mama work so hard. I just feel too guilty to ask for money so I can buy a gift.”

“Carmina, we do have money set aside for things like gifts, and other things,” Mama smiled.

“But we are just very careful to differentiate between needs and wants,” Papa explained. “Mama and I have been trying to teach you kids to know the difference between the two.”

“The things we need, we don’t even have to think twice about buying,” Papa continued. “But the things we want, we’d like to give those a lot of thought before we decide to buy them. That way, we avoid buying on impulse, or regretting a purchase.”

“Let’s buy a gift tomorrow, after school,” Mama said. “Or Marjorie will think you don’t like her.”

“Thank you, Mama!” Carmina felt so relieved.



*“Sana hindi po ninyo maisip na wala akong utang na loob,” sabi ni Carmina, maingat na pinipili ang kaniyang mga salita para ipahayag ang kaniyang nadarama. “Alam ko po kung paano kayo nagsisikap ni Mama. Nakakahiyang humingi ng pera para lamang bumili ng regalo.”*

*“Carmina, meron naman tayong naitatabing pera para sa mga bagay tulad ng mga regalo, at iba pa,” pangiting sabi ni Mama.*

*“Maingat lang talaga kami sa pagpili kung ano ang mga kailangan at kung ano ang mga gusto lamang,” paliwanag ni Papa. “Sinisikap namin ng Mama ninyong ituro sa inyo ang pagkakaiba ng dalawa.”*

*“Pagdating sa mga bagay na kailangan natin, hindi na kami nagdadalawang-isip na bumili,” pagpapatuloy ni Papa. “Pero pagdating sa mga bagay na gusto lamang natin, nais naming maingat itong pag-isipan bago kami magpasiya. Sa ganoong paraan, naiiwasan namin ang biglaang pagbili o pagsisisi sa mga nabili namin.”*

*“Bukas, bibili tayo ng regalo, pagkatapos ng klase mo,” sabi ni Mama. “Baka isipin ni Marjorie na hindi mo siya gusto.”*

*“Salamat po, Mama!” Gumaan ang loob ni Carmina.*

"I really appreciated it when you let me look at your drawings the other day," Marjorie said. "You're really good. Did you take drawing classes?"

Carmina blushed. "Papa's an artist. He teaches me how to draw," she said. Papa works as a layout artist for a magazine.

"He really looks like a cool dad," Marjorie said. "Well, your whole family looks cool," Marjorie laughed.

Carmina looked confused. "Oh," Marjorie said. "I meant that in a nice way. Your family looks like you laugh a lot together. You're so lucky."

Carmina grinned. "Thank you," she said. "We do. We can't help it, Papa tells the corniest jokes. Mama snorts when she laughs. And my younger brother and sister are the funniest kids!"

Marjorie told Carmina how many times her grandmother had tried making her attend art classes. She told Carmina of all her misadventures with brushes and paints, and they both had a good laugh over all the stories.

Then Marjorie's face suddenly turned serious. "Carmina," Marjorie began. "I wanted to ask you something," she said.



*"Natuwa talaga ako noong ipinakita mo sa akin nung isang araw ang mga iginuhit mo," sabi ni Marjorie. "Magaling ka talaga. Kumuha ka ba ng mga klase sa pagdo-drawing?"*

*Namula ang mga pisngi ni Carmina. "Artist si Papa. Siya ang nagtuturo sa akin ng pagguhit," sabi niya. Ang Papa niya ay nagtatrabaho bilang layout artist sa isang magasin.*

*"Mukhang cool siyang tatay," sabi ni Marjorie. "Kunsabagay, yung buong pamilya mo, mukhang cool," natawa si Marjorie.*

*Mukhang nalito naman si Carmina. "Ay," sabi ni Marjorie. "Mabuti naman ang ibig kong sabihin. Mukha kasing lagi kayong tumatawa ng pamilya mo. Masuwerte ka."*

*Napangiti si Carmina. "Salamat," sabi niya. "Oo nga. Hindi namin mapigil kasi nakapa-corny ng mga patawa ni Papa. Maingay naman tumawa si Mama. Yung nakababatang kapatid kong lalaki at babae ay nakakatawang mga bata!"*

*Ikinuwento ni Marjorie kung ilang beses na siyang pinipilit ng lola niyang kumuha ng art classes. Sinabi niya kay Carmina ang mga nakakatawang karanasan niya sa paggamit ng mga brush at pintura niya, at pareho silang tawang-tawa sa mga kuwento.*

*Biglang naging seryoso ang mukha ni Marjorie. "Carmina," simula ni Marjorie. "May hihilingin sana ako sa iyo," sabi niya.*





“Can you draw Mommy’s picture for me?”

Marjorie handed her a photograph of herself and her mom. “It was taken the last time she was here, at my birthday party. She won’t be able to come home in time for my birthday this year, though.”

“Your mom’s very pretty,” Carmina said.

“She is. Her name is Ada. Did you know that it’s Spanish for ‘fairy’?” Marjorie smiled.

“The picture is too small. I want a big picture so I can always look at her.”

“Can you do it?” Marjorie asked excitedly. “And can you tell me how much?”

“You don’t have to pay me to do it,” Carmina said, feeling a little hurt. “I’ll happily do it for you.”

“So sorry, I didn’t mean to offend you. But Lola said I should offer to pay for the drawing—for your time.”

Carmina said, “Tell her it’s okay. It’s going to be my gift to you.”

“Really? It’ll be the best birthday gift anyone can give me,” Marjorie said, and she hugged Carmina.



“Puwede mo bang iguhit ang larawan ng Mommy ko para sa akin?”

Iniabot ni Marjorie ang isang retratong magkasama sila ng Mommy niya. “Kinuha yan nung huli siyang nandito, noong kaaarawan ko nung isang taon. Hindi kasi siya makapupunta sa kaaarawan ko ngayon.”

“Ang ganda-ganda ng Mommy mo,” sabi ni Carmina.

“Oo nga. Ang pangalan niya ay Ada. Alam mo bang ang ibig sabihin raw nito sa Espanyol ay engkantada?” Napangiti si Marjorie. “Masyadong maliit ang retrato. Gusto ko ng mas malaki para puwede ko siyang laging tingnan.”

“Puwede ba?” sabik na tanong ni Marjorie. “At puwede mo na rin bang sabihin kung magkano?”

“Hindi mo na ako kailangang bayaran,” sabi ni Carmina, bahagyang nasaktan. “Masaya ko itong gagawin para sa iyo.”

“Naku, hindi ko sinasadyang masaktan ka. Sabi kasi ni Lola, dapat raw akong magtanong kung magkano magpaguhit—para sa oras mo.”

Sabi ni Carmina, “Sabihin mo na okey lang. Ito na lang ang regalo ko sa iyo.”

“Talaga? Ito na ang pinakamagandang regalo na maibibigay sa akin,” sabi ni Marjorie, sabay yakap kay Carmina.

There was a little commotion among the girls just before flag ceremony. They were admiring Marjorie's new bag which her mom sent from UK. It was a pink tote bag that had fairies printed all over it!

Over recess, Lisa, Candy, and Meg were miserable. "What will we give her now? Her party's tomorrow already."

"I thought you were going to give her a bag?" Carmina asked.

"But she already has a fairy bag now," Lisa said.

"It's not the same color," Meg said.

"But it's more special because her mom sent it," whined Lisa and Meg.

"It's a tote bag. The one we picked is a backpack, and it's baby blue,"

Candy tried hard to make herself and the other two girls feel better.

"I know she likes blue."

"I'm sure Marjorie will be happy with your gift," Carmina said.

"What matters is that you picked it especially for her, and it comes from the heart."



*Nagkaroon ng bahagyang kaguluhan sa mga estudyante bago magsimula ang flag ceremony. Hinahangaan nila ang bagong bag na ipinadala mula sa UK ng nanay ni Marjorie. Isa itong kulay rosas na bag na may mga engkantada!*

*Noong recess, malungkot sina Lisa, Candy, at Meg. "Ano na lang ang ibibigay natin sa kaniya? Bukas na ang kaniyang party."*

*"Akala ko reregaluhan ninyo siya ng bag?" tanong ni Carmina.*

*"Pero meron na siyang bag na may mga engkantada ngayon," sabi ni Lisa.*

*"Hindi naman pareho ang kulay," sabi ni Meg.*

*"Pero mas espesyal yoon kasi ipinadala ng nanay niya," reklamo nina Lisa at Meg.*

*"Tote bag naman yun. Ang pinili natin ay backpack, saka kulay baby blue," sinubok ni Candy na pagaanin ang loob niya at ng dalawang kaibigan.*

*"Alam kong paborito niya ang asul."*

*"Sigurado akong matutuwa si Marjorie sa regalo ninyo," sabi ni Carmina.*

*"Ang mahalaga ay pinili ninyo ito para lamang sa kaniya, at mula ito sa inyong puso."*





The next day, at the party, the girls held their breaths as Marjorie opened her gifts.

“I love this!” Marjorie exclaimed. “Although I love the bag Mama sent, she forgot that I didn’t like pink. But I love blue, and it’s a backpack, too—perfect!” Marjorie said. “Thank you Lisa, Meg and Candy!”

Lisa, Meg, and Candy smiled and breathed a collective sigh of relief, and wordlessly went back to eating their frosted cupcakes. Carmina felt so happy for them. And then she realized it was just her gift that remained unopened.

“I saved it for last because I know it’s going to be very special,” Marjorie smiled. “It’s from Carmina. Too bad Mommy can’t be here today,” Marjorie’s voice cracked as she spoke. “How I miss her.”



*Kinabukasan, sa party, pigil ang hininga ng mga magkakaibigan habang binubuksan ni Marjorie ang kaniyang mga regalo.*

*“Ang ganda nito!” sambit ni Marjorie. “Kahit na gusto ko rin ang bag na ipinadala ni Mama, nakalimutan niya na di ko gusto ang kulay rosas, saka backpack pa ito!” sabi ni Marjorie. “Salamat, Lisa, Meg, at Candy.”*

*Napangiti at napabuntong-hininga sina Lisa, Meg, at Candy, at tahimik na silang nagpatuloy sa pagkain ng frosted cupcakes. Natuwa si Carmina para sa kanila. Tapos, naisip niyang ang kaniyang regalo na lamang ang hindi pa nabubuksan.*

*“Huli ko itong bubuksan dahil alam kong magiging espesyal ito,” ngumiti si Marjorie. “Mula ito kay Carmina. Sayang at wala rito si Mommy,” nabasag ang boses ni Marjorie habang nagsasalita. “Miss ko na si Mommy.”*

Lola Chit smiled, pulled Marjorie close, and kissed the top of her head. "Come, let's open your gift," she said.

Carmina felt faint so she closed her eyes as Marjorie tore the gift wrapper. Everybody was quiet.

"Carmina," Marjorie sobbed. But she couldn't say anything anymore. Lola Chit took the framed watercolor painting from Marjorie and smiled.

As the artwork was passed around the room, the girls oohed and ahed over it.

"I know you asked for a portrait of your mom," Carmina explained. "But I thought you'd like looking at the picture better if you were also in it, and I know how you like fairies and flowers..."

"It's so beautiful. All the things I love are in that artwork," Marjorie said, her eyes glistening with tears. "Thank you," she said and hugged Carmina.

Carmina blinked hard to keep her own tears from falling. Till then, she had not realized how very lucky she was.



*Ngumiti si Lola Chit, inilapit si Marjorie sa kaniya, at hinalikan ang kaniyang noo. "Halika, buksan na natin ang iyong regalo."*

*Kabang-kaba si Carmina kaya ipinikit muna niya ang kaniyang mga mata habang pinunit ni Marjorie ang balot ng regalo. Lahat ay tahimik.*

*"Carmina," hikbi ni Marjorie. Pero wala na siyang ibang nasabi. Kinuha ni Lola Chit ang nakakuwadrang watercolor painting mula kay Marjorie at napangiti.*

*Ipinasa-pasa ang larawan sa buong kuwarto, sa paghanga ng mga bata.*

*"Alam kong humingi ka ng retrato ng Mommy mo," paliwanag ni Carmina. "Pero naisip kong magugustuhan mong tingnan ang retrato kung kasama ka rin, at alam ko ring gusto mo ng mga engkantada at mga bulaklak..."*

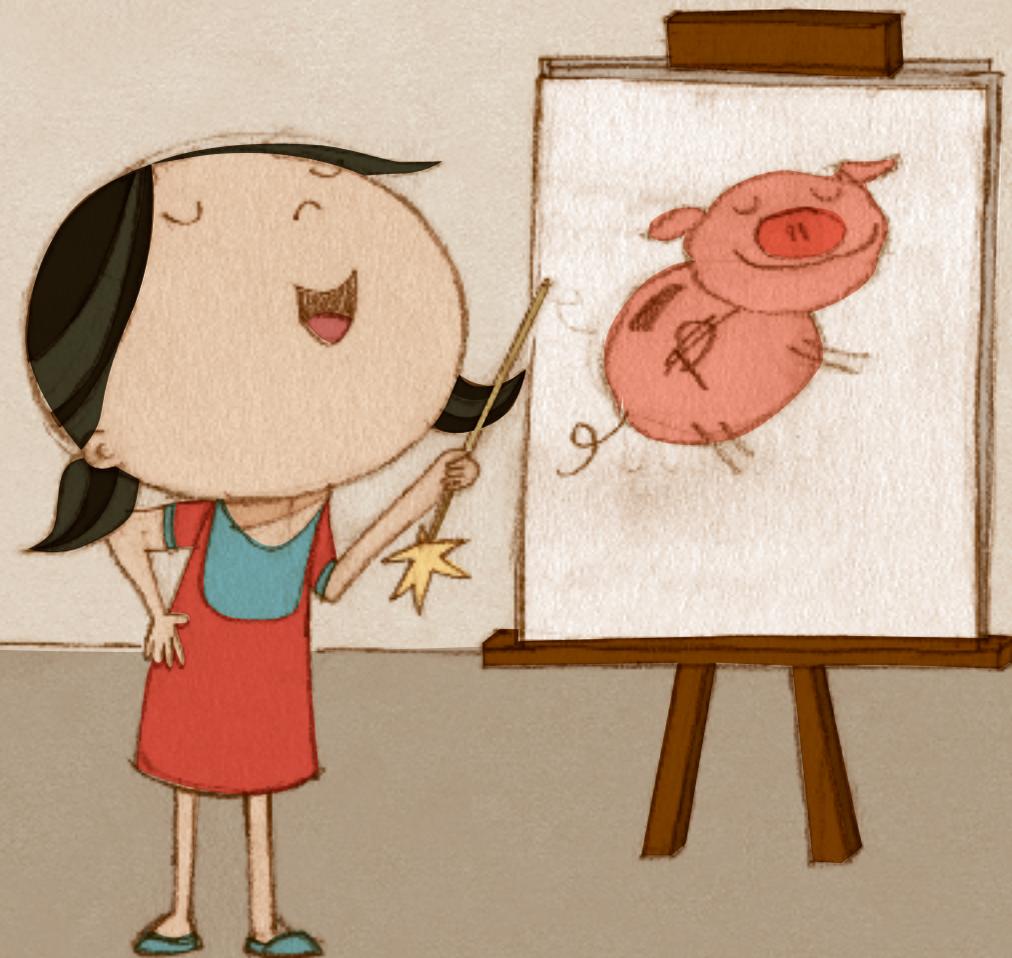
*"Napakaganda. Lahat ng mga mahal ko ay nasa larawang iyan," sabi ni Marjorie, makislap ang mga mata sa luha. "Salamat," sabi niya at niyakap si Carmina.*

*Pumikit nang mariin si Carmina para pigilan sa pagtulo ang sarili niyang mga luha. Bago noon, hindi niya naisip kung gaano pala siya kasuwerte.*



## Money Tips from Carmina:

Our parents work hard and make sacrifices for us to have a comfortable and happy life. Let's make things easier for them by being smart about the way we handle money. When thinking about buying things, ask yourself these questions:



### 1. Do I really need it or do I just want it?

It helps to know the difference between needs and wants. Needs are things you cannot live without. Your primary needs are nutritious food, shelter, basic clothing, transportation, education, and medical care.

Wants are things that are nice to have, but aren't necessary for you to survive.

Designer clothes, toys, candies, and video games are such things.

### 2. Do I spend or save my money?

Most of your primary needs are provided for by your parents. So, when you are given money as an allowance or a gift, you have a choice to either spend it or save it.

Saving means setting aside a portion of your money for future use. For instance, you receive P20 as allowance everyday. You decide to spend just P15 and keep the P5 regularly. Your savings then grow to

P5 x 5 days	= P25 a week to
P25 x 4 weeks	= P100 a month
P100 x 10 months in a school year	= P1,000 in a year

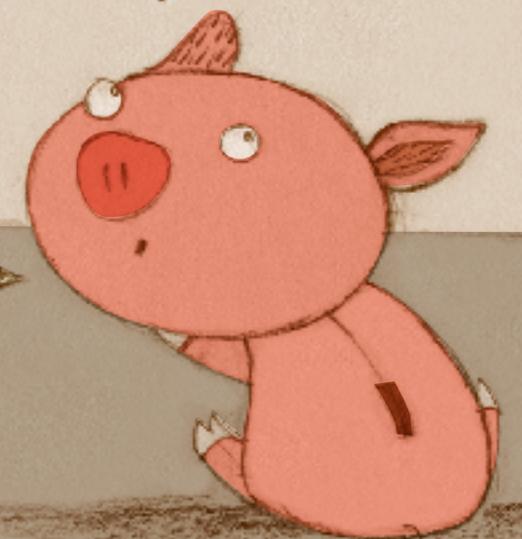
Think about what you want to spend your money on.

Do you want to use it all now for candies and video games?

Would you rather save some of it regularly so when you have enough, you can buy something really special like a book, a bicycle, guitar lessons, or a gift for a special occasion like your mother's birthday?

### 3. What is my purpose for buying this item?

Say you have saved enough money to buy new sneakers to replace your old P.E. shoes. Do you buy the latest, most expensive model just because the basketball player you idolize wears the same pair? Do you try to look for something that provides the same comfort and durability for a more reasonable price? If both serve the same purpose, go for the more practical option. This way, you still have money left for other things.



## About Insular Life

At Insular Life, we apply more than a hundred years of experience in financial protection, savings and investments to help you make confident decisions for you and your loved ones. We recognize that financial priorities change over time – that is why we are here to help you plan ahead every step of the way. With Insular Life, you have the confidence of being protected by a company managing over P80 billion in assets.

### Our Commitment

We are your far-sighted guardian. We help you make confident plans for the future, so that you can fulfill your aspirations.

In every stage of your life, we want to be someone you can ask for sound advice and help. Like a wise and trusted friend, we'll always be around to safeguard your aspirations, every step of the way.

### Our Mission

Our mission is to provide a full-range of high-value insurance products and other financial services that empower families to fulfill their dreams; thus, helping build a stronger Philippines.

We are Insular Life, the pioneering and largest Filipino life insurance company. We enable our professional, customer-oriented employee and agency force to render service of the highest quality.

We optimize stakeholder value by pursuing strategic opportunities, and by achieving sustained growth through dynamic marketing, prudent investments, and exceptional service.

## About the Insular Life Financial Literacy Storybook Series for Kids

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.



# Insular

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Published by Insular Life  
Insular Life Corporate Centre  
Insular Life Drive, Filinvest Corporate City  
1781 Alabang, Muntinlupa City  
Philippines



Developed by Adarna House, Inc.  
2nd Floor FSS Building  
20 Scout Tuason corner Scout Castor Sts.  
Quezon City 1103  
Philippines

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Story by May Tobias-Papa  
Illustrations by Isabel Roxas

ISBN 978-971-94790-1-7

This book is not for sale.



## 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](mailto:ideasoup@yahoo.com).



## ISABEL ROXAS

Isabel is an illustrator, designer, teacher, and occasional magic bean-buyer. She is a member of Ang Ilustrador ng Kabataan (Ang INK), an organization devoted to illustration for young people. Her own coin bank is shaped like a carabao and likes to be shaken. She can be reached at [studioroxas@gmail.com](mailto:studioroxas@gmail.com).

# The Luckiest Girl in the World

The most popular girl in class, Marjorie,  
is throwing the biggest birthday bash.

Everyone is invited.

Carmina overhears all the beautiful and expensive gifts  
that her classmates say they will bring.

But what could she possibly give  
to a girl who has everything?

Can Carmina face the embarrassment  
of not having a suitable gift?



The Insular Life Assurance Company, Ltd.  
Insular Life Corporate Centre  
Insular Life Drive, Filinvest Corporate City  
1781 Alabang, Muntinlupa City,  
Philippines  
Tel. no.: (63 2) 582-1818  
Fax no.: (63 2) 771-1717  
E-mail: [headofc@insular.com.ph](mailto:headofc@insular.com.ph)  
Website: [www.insularlife.com.ph](http://www.insularlife.com.ph)

