

ZUBIRI: SC DECISION ON PHARMALLY EXECS PETITION REMINDER TO SENATORS

MANILA – Senate President Juan Miguel Zubiri cited on Monday the recent decision of the Supreme Court (SC) on the Pharmally Pharmaceutical Corp. executives petition as a reminder to senators who are handling committee chairmanships not to “quickly pull the trigger” in citing in contempt their resource persons.

“I’m only citing this for the benefit of my chairpersons kasi (because) it’s in our rules that each committee has the power to cite in contempt their resource persons. Of course sometimes, we’re quick to pull the trigger in this particular case. So we’d like to be guided accordingly,” Zubiri said during the Senate plenary debates for the 2024 proposed budget of the Judiciary.

“But in all honesty, when we have public hearings particularly on Public Order and Security, Blue Ribbon, none of them will give self-discriminating answers. They will say no, we did not do that even if there were five other witnesses pointing to them that they did it,” he added.

In its decision, the SC found that the Senate “acted with grave abuse of discretion”, specifically in the committee’s precipitate act of citing petitioners Lincoln Ong and Michael Yang in contempt and ordering their arrests without giving them the opportunity to be heard.

In the previous Congress when the Senate was looking into the Pharmally’s contract with the national government in its purchase of coronavirus disease 2019 (Covid-19) medical supplies, the Senate Blue Ribbon Committee, chaired by former Senator Richard Gordon then, cited Ong

and Yang in contempt for allegedly giving “false and evasive” answers.

“Sa simpleng salita, hindi nila kinukwestyon ang ating kapanghyarian sa Senado, yung contempt power natin sapagkat nasa Saligang Batas po yan. Pero yung paraan po nung pag-exercise nito pag-ka-nagdeklara po tayo ng isang witness in contempt, eh kailangan may due process po (In simple terms, they are not questioning our power in the Senate, our contempt power because it is stated in the Constitution. But the way of declaring a witness in contempt was exercised, it needs to have due process),” Senator Sonny Angara said as sponsor of the Judiciary’s 2024 proposed budget.

“Siguro balikan na lang yung circumstances of the case and pag-

aralan (Maybe we can go back to the circumstances of the case and study it) so we can be guided accordingly for the future, you honor,” he said.

Zubiri requested the Senate Legal Division to come up with a memorandum containing the decision and its clarification in layman’s terms.

Senator Risa Hontiveros said Ong and Yang and other masterminds of the Pharmally scandal “are not off the hook yet.”

“The Supreme Court ruling did not absolve Michael Yang and Linconn Ong of the serious accusations against them that were extensively discussed in our Senate Blue Ribbon hearings,” she said in a statement.

“In fact, the Office of the Ombudsman has already recommended the filing of criminal com-

plaints against Ong, former PS-DBM head Lloyd Christopher Lao, and other public officers and private individuals tagged in the multi-billion Pharmally scandal,” she added.

As one of the senators who took part in the Senate Blue Ribbon Committee’s pursuit of accountability in the Pharmally scandal, Hontiveros said she is happy that SC has upheld the Senate’s power to hold persons in contempt and compel the cooperation of witnesses, in relation to its power to hold hearings in aid of legislation.

“As proven time and time again, Senate investigations perform a wide range of important public functions - from improving our laws to exposing corruption, abuses and other misdeeds which affect public service,” Hontiveros said. (with a report from Leonel Abasola/PNA)



SSS, nakiisa sa Bagong Pilipinas Serbisyo Fair



Nakiisa ang Social Security System (SSS) sa Bagong Pilipinas Serbisyo Fair (BPSF) na ginanap noong Nobyembre 4 at 5, 2023 sa Laguna Sports Complex.

Nagsanib pwersa ang mga kawani ng SSS Calamba, San Pablo at Sta. Cruz sa pangunguna ng SSS Acting Vice President ng Luzon South 1 Division Engr. Edwin S. Igharas upang magkapaghatid ng iba’t ibang online services gaya ng issuance ng Social Security (SS) Number, pagrehistro sa My.SSS Portal at pag-reset ng password, pag-update ng SSS records, disbursement account enrollment, pag-verify ng benefit claims status at mag-comply sa Annual Confirmation of Pensioners (ACOP).

“Naging matagumpay ang proyektong ito dahil sa loob ng dalawang araw ay maraming natulungan ang SSS. Patuloy ang aming pakikiisa sa lahat ng proyekto ng pamahalaan para maserbisyo ang ating mga miyembro, pensyonado at kanilang benepisaryo,” sabi ni Igharas.

Umabot sa 458 katao ang naserbisyo ang SSS sa loob ng dalawang araw.

Ang BPSF ay itinuturing na pinakamalaking service caravan sa bansa na inilunsad ng pamahalaan sa ilalim ni Pangulong Ferdinand R. Marcos, Jr. Layunin nito ang magbigay ng mga pampublikong serbisyo sa ating mga kababayan sa malalayong komunidad ng bansa. Sa ngayon, 42 ahensya ng gobyerno ang nakiisa sa BPSF dito sa Sta. Cruz, Laguna na pinangunahan ni Governor Ramil L. Hernandez.

CALAX Opens Silang (Aguinaldo) Interchange



DA-4A, ISINAGAWA SA UNANG PAGKAKATAON ANG CALABARZON CACAO CONGRESS

Tampok ang industriya ng pagkakakaw sa ginanap na CALABARZON CACAOCONGRESS ng Department of Agriculture IV-CALABARZON (DA-4A) sa pangunguna ni Regional Executive Director Milo delos Reyes sa Cultural Center ng Laguna sa bayan ng Sta. Cruz.

Ito ang kauna-unahang cacao congress na idinaos sa rehiyon bilang pagtitipon samga magkakaw upang ipakita ang kanilang mga produkto, talakayin ang kasalukuyang kalagayan ng industriya, at maibahagi ang mga makabagong teknolohiya sa produksyon hanggang sa pagdala sa merkado.

Nagpasalamat si Direktor delos Reyes sa mga dumalo at ipinarating ang patuloy na suporta ng ahensya katuwang ang mga lokal na pamahalaan sa palaging pagantabay at pagbibigay ng suporta sa kanila.

Masaya namang ibinahagi ni Nancy Casco, pangulo ng Rizal Cacao Growers Industry Development Council at Cacao Growers Association of Tanay ang kanyang pagkasabik sa naganap na congress. Aniya, napakaganda ng ganitong pagtitipon para mas matulungan pa ang mga nagtatanim ng kakaw katulad nila. Ibinida ang mga produkto mula sa mga Cacao Farmers



Cayetano, gusto mas maraming cyber security experts na sumali sa gobyerno

Hinimok ni Senador Kuya Alan Peter Cayetano nitong Miyerkules ang Department of Information and Communications Technology (DICT) na kumuha ng mas maraming cybersecurity experts sa gitna ng lumalalang banta ng hacking at data breaches sa bansa.

Ito ay matapos ang DICT at ilang website ng gobyerno gaya ng PhilHealth, House of Representatives, at Philippine Statistics Authority ay magkasunod na tinira ng hackers sa loob ng buwan ng Oktubre.

“Are there enough cyber security experts in the DICT and in government? Baka kasi may fund na ibinigay for counter attacks, but there

are not enough experts in government,” Tanong ni Cayetano sa mga resource person sa pagdinig noong Miyerkules (Oktubre 25, 2023) sa cybersecurity at e-governance sa ilalim ng Senate Committee on Science and Technology, na kanyang pinamumunuan.

Sinabi ni Cyber-crime Investigation and Coordinating Center Deputy Executive Director

Mary Rose Magsaysay kay Cayetano na sa kasalukuyan ay mayroon silang 55 eksperto sa kanilang mga tauhan. Aniya, karamihan sa kanila ay mga cyber technologist at pinakamahusay na taong kilala nila. Gayunpaman, inamin niya na ang bilang na ito ay hindi sapat.

“In general, kulang pa rin hindi ba? At

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SM CITY BACCOOR, CAVITE - Bring out your lists and come to buy your gifts coz’ #SM3DaySale is back here at SM City Bacoor! Happening this November 17, 18 and 19 with so much great finds to choose from! Shop early for your Christmas needs and get ready for great discounts UP TO 70% OFF! Plus, get a chance to drive home the brand new SUZUKI Avenis Motorcycle!

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STATEMENT OF SENATOR RISA HONTIVEROS ON GRAB’S FARE OUT



100 HEALTH AND FITNESS TIPS

11. Exchange the elevator for the stairs.
- There's a reason we have stair climbers at the J – getting those steps in is great exercise. Adding more flights of stairs into your routine can increase your conditioning as well!

12. Meal prep & cook ahead.
- Resorting to fast food or vending machine snacks is often the result of not having a better option easily available. Making a plan for the week can help you schedule in time to prepare your food while juggling all of your weekly responsibilities. Try to set aside a few hours to make a few meals all at once, and you can start your week off with all your meals ready to go!

13. Fit in a short workout before your shower.
- Give yourself a few extra minutes before you shower to fit in some bodyweight exercises. Or, do them before you make your bed in the morning or after doing your dinner dishes. Pick a regular moment during your daily routine and commit to a few exercises. Squats, lunges, push-ups, sit-ups and planks are all easy to fit in – no matter the room of your house!

14. Go to bed at the same time every night.
- Or at least as much as possible. Everyone's schedule changes, but training your body to begin the sleep process at a similar time each evening can help you fall asleep more quickly and prevent those nights of restless tossing and turning.

15. Try short but intense workouts.
- Don't have 45 minutes to spend at the gym every evening? Squeeze in a high-intensity interval training (HIIT) workout This type of workout alternates short periods of maximum effort with less intense recovery periods. Think jump rope workouts, sprinting intervals on the treadmill, circuit training and more. The J offers HIIT classes as part of our group exercise schedule.

16. Go shopping on a full stomach.
- Avoid that moment in the grocery store when you watch your favorite unhealthy food make its way into your cart. When you're hungry, you're more likely to buy more food than you need and to let those unhealthy foods you crave make their way back to your home.

17. Stop doing anything in your best except for sleep.
- Make your night's sleep better by conditioning your body. Scale back your use of devices and TV before you're in bed.

18. Dine out less frequently.
- Save money and calories. By making your meals at home, you can monitor what actually goes into your food and the portion size. If you do go out to eat – think about substituting our your sides for steamed vegetables!



DA-4A...

ang kalagayan ng industriya, at maibahagi ang mga makabagong teknolohiya sa produksyon hanggang sa pagdala sa merkado.

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Dinaluhan ang aktibidad ng mga kawani ng DA-4A High Value Crops Development Pro-

gram, Agribusiness and Marketing Assistance Division at Agricultural Programs Coordinating Office ng Laguna at mga representante mula sa iba pang opisina ng ahensya. Sinuportahan din ng mga katuwang na ahensya mula sa DA-BPI, DA-ATI 4A, CDA, PCA, DOST-PCAARRD, at DTI ang naturang congress.

Inaasahan na sa pamamagitan nito ay patuloy na mapapalakas at mapapaangat pa ang industriya ng pagkakakaw sa CALABARZON. PR

Chinabank is 2023 Employer of the Year

China Banking Corporation (Chinabank) was named as the 2023 Employer of the Year in the Philippines by the People Management Association of the Philippines (PMAP).

The prestigious Employer of the Year (EOY) award represents a standard for excellence in people management. Chinabank, the only bank to win this coveted award in the last 30 years, was recognized during the 60th PMAP Annual Conference Awards Night on October 26, 2023 at the Waterfront Hotel in Cebu.

"Our legacy is not just about banking, it's about people. This achievement reflects our commitment to the well-being and happiness of Chinabankers and to creating an empowered and inclusive workplace,"



President & CEO Romy Uyan said.

PMAP received a total of 77 nominations from all over the country for the three Award categories—Employer of the Year, People Manager of the Year, and People Program of the Year. There were 33 nominations for the EOY category, which were evaluated based on

the following criteria: strategic business management and HR partnership, performance focus, HR competence and credibility, leadership focus and approaches, people engagement, and risk management and sustainability.

The rigorous evaluation process narrowed down the list to sev-

en Regional Exemplars, including four Exemplar Employers that vied for the EOY award—Chinabank, Manila Water Company, Inc., Murata Philippines, and Rizal Commercial Banking Corp.

PMAP is the premier group of companies and professional management executives engaged or interested in Human Resource Management and Industrial Relations work in the Philippines. Now on its 47th year, the PMAP Awards program continues the tradition of recognizing the best practices in the people management profession for others to emulate.



An Outreach Activity for Persons With Disability (PWD) and Senior Citizens was conducted by the members of Family Juvenile and Gender and Development of the Regional Community Affairs and Development Division together with Mrs. Mary June T Lucas, Adviser PRO 4A Officer's Ladies Club on November 10, 2023 at Barangay. 2, Batangas City. 20 PWDs and 50 Senior Citizens where given food and non food items during said outreach activity. PRO4A



Crossword Puzzle

ACROSS

- 1 Patron saint of Lost causes
- 5 Political leader?
- 10 Recipe direction
- 14 "Movin' ____" ("The Jefferson's theme song)
- 15 The Donald
- 16 Earned
- 17 FLUSH
- 20 Pooh-pooh
- 21 Reuben requirement
- 22 Laker forward Lamar
- 24 Time to buy a new calendar: abbr.
- 25 FLUSH
- 33 Put at stake
- 34 Vehicle for a rowed warrior?
- 35 Luke, to 18 down
- 36 Stopovers for the QW2
- 37 Shocking end to a police chase
- 38 "More info. on next page"
- 39 Cpl., for one
- 40 Is teary
- 41 having wings
- 42 FLUSH
- 45 "____ Spock" -- 1995 Nimoy autobiography

- 1 Patron saint of soldiers (canonized in 1920)
- 2 Donald, to huey, Dewey and Louie
- 3 Airport shops may be free from it
- 4 "Star Trek" had 79

- 46 Ages
- 47 Teary
- 52 Spay
- 56 FLUSH
- 58 Allot
- 59 Poi parties
- 60 Leprechaun's land
- 61 Turning point
- 62 Biological bristles
- 63 Lilliputian's lack

DOWN

- 5 Remain employed
- 6 Scrap
- 7 One who waves from the wings
- 8 "One choice is to..."
- 9 Chose
- 10 Sully
- 11 One involves Two Cities
- 12 Inspiration
- 13 AARP part
- 18 Anakin, eventually
- 19 In need of a loss
- 23 Winner of the 2008 Republican Primary
- 25 Famous name in Dallas
- 26 Da Gama on the ocean
- 27 Alaskan white house
- 28 Loosened
- 29 Diaper shirt
- 30 In brine, e.g.
- 31 Game involving only three cards
- 32 Record
- 37 Shackles
- 38 Snaps and zippers
- 40 Kind of letter or mail
- 41 It'll take your breath away
- 43 Songs to waje you in the mourning
- 44 Reason for rust, perhaps
- 47 Tibetan teacher
- 48 What is Mr. Trebek's first name?
- 49 2008 bailout recipient, in brief
- 50 In unison, musically (literally "by two")
- 51 One bar to reaching the bar: abbr.
- 53 She played Lois on TV
- 54 Shakespeare's era: abbr.
- 55 Baseball's Sandberg
- 57 Sine____ non



SUDOKU

8	5		7		3
	7			6	1
	3	6			7
2	5		4		
3					9
	9		3		8
	6				
4			2	1	
		4	9	6	7

4		1	2	9	
2			3		8
	7			8	
			1	3	6
1	5			4	3
7	3	6		8	
6			2		3
	7		1		4
8	9		6	5	1

Rx TEST QUESTIONS

The foolish man seeks happiness in the distance, the wise grows it under his feet.

HERE ARE SOME TEST QUESTIONS to see how you're spending your time on earth.

What is one thing you love about being alive?

How would you finish this snentence; Thank God Im _____?

How long did it take you to answer each questions? if you had to stop and think, you took to long, These answer should flow easily. If they don't, it is a sign you're not in touch with your heart and that it needs to be nourished.

Now answer this question:

When you took at a garden do you see the weeds or the flowers?

If youu had trouble with thw answer, perhaps it is because you need to take off the blinders others have put over your eyes. You do not have to see what they tell you is before you. You have a choise in how you percieve your world. The true answer to all of these questions can only come from your heart.

Soulution of the Week

Write down the first two questions.

For the next week respond to them with at least one new ansnwer each day

They are good questions to ask yourself on a monthly basis.

3-DAY SALE
NOV 17 • 18 • 19

SHOP AND GET A CHANCE TO WIN SUZUKI AVENIS MOTORCYCLE!

SUZUKI

City BACCOOR



SHOP AND WIN AT SM CITY BACCOOR'S 3-DAY SALE!



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SM CITY BACCOOR PARTICIPATES AT THE 4TH NATIONAL SIMULTANEOUS EARTHQUAKE DRILL FOR 2023



SM CITY BACCOOR – SM City Bacoor actively engaged in the 4th Nationwide Simultaneous Earthquake Drill orchestrated by the National Disaster Risk Reduction and Management Council, demonstrating a strong commitment to preparedness and safety. The event saw enthusiastic participation from the mall's employees, engaging in various scenarios to test their responsiveness during an earthquake simulation. The exercise involved intricate simulations, including the evacuation and rescue of diverse groups, such as pregnant women, persons with disabilities (PWD), and addressing security-related issues like apprehending snatchers or potential robberies, skillfully managed by the vigilant security personnel.

Participating in such a crucial drill aligns with SM Supermalls' overarching Business Continuity Management System, underlining the importance of readiness and resilience in the face of unforeseen calamities. By actively involving employees in these simulated scenarios, SM City Bacoor aims not only to enhance its disaster response strategies but also to ensure the safety and well-being of both patrons and staff. This proactive approach towards emergency preparedness reflects a strong commitment to the community's safety and stands as a testament to SM Supermalls' dedication to creating a secure environment for all within its premises.



The Marvels Has Arrived at SM Cinema



Higher. Further. Faster! Carol Danvers - the prodigal child of the Milky Way, has returned. She's teaming up with the Night Light Kamala Khan and S.W.O.R.D.'s Monica Rambeau on a crucial mission to protect all planets from the vengeful schemes of Dar-Benn, a Kree warrior and an Accuser of the Kree Empire. Don't miss the comeback of the Avenger Captain Marvel, and the debut of Park Seo-joon as Prince Yan in the Marvel Cinematic Universe with The Marvels, showing at SM Cinemas near you! BUY YOUR TICKETS NOW and visit <https://bit.ly/TheMarvelsAtSMCinema>, thru SM Cinema app or at the SM Cinema ticket booths.

#TheMarvels
#TheMarvelsAtSMCinema
#SMCinema

Celebrate the #HappiestChristmasAtSM with the B-Pop Squad!



Get ready to pop into the holiday spirit with the B-Pop Squad! Join Bin, Eya, Ace, and Rina in making someone's holiday extra special. For just P250, you can share the love and bring a smile to a child in need. Keep an eye out for the squad at select SM Supermalls, SM Malls Online, and Toy Kingdom Online Store.

#SMBearsofJoy2023
#SupportingCommunities

SSS, nakiisa sa Bagong Pilipinas Serbisyo Fair



Nakiisa ang Social Security System (SSS) sa Bagong Pilipinas Serbisyo Fair (BPSF) na ginanap noong Nobyembre 4 at 5, 2023 sa Laguna Sports Complex.

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Umabot sa 458 katao ang naserbisyohan ng SSS sa loob ng dalawang araw. Ang BPSF ay itinuturing na pinakamalaking service caravan sa bansa na inilunsad ng pamahalaan sa ilalim ni Pangulong Ferdinand R. Marcos, Jr. Layunin nito ang magbigay ng mga pampublikong serbisyo sa ating mga kababayan sa malalayong komunidad ng bansa. Sa ngayon, 42 ahensya ng gobyerno ang nakiisa sa BPSF dito sa Sta. Cruz, Laguna na pinangunahan ni Governor Ramil L. Hernandez.

Have Yourself The #HappiestChristmasAtSM with a New Jingle by Jose Mari Chan Spread Holiday Cheer and Feel the Christmas Spirit here at SM Supermalls!

'Tis the season to be jolly, and what better way to kickstart the festive spirit than with the iconic Jose Mari Chan? This Christmas, SM has teamed up with the Father of Philippine Christmas Music to gift us all a catchy, heartwarming tune that's sure to make your holiday season even more special.

This year, Chan has returned to serenade Pinoy shoppers with the song entitled "Celebrate Christmas at SM." With his timeless voice, you are sure to feel the warmth of the holidays and create joyful memories with your friends and family.

The latest Christmas jingle is the perfect anthem for the holiday season. With a lyrics and chorus that's impossible not to sing along to, it's the kind of song that will have you humming while shopping for gifts or browsing the latest offers.

Make your way to your favorite SM Mall, Shop for gifts, savor holiday treats, and create unforgettable moments with loved ones only at SM.

To know more about the events this Christmas and to check out this year's Christmas Jingle, visit www.smsupermalls.com and follow @smsupermalls and #HappiestChristmasAtSM on social media.

Philippine banks see 9.2% growth in investments H1

In the first half of the year, Philippine banks increased their investments by 9.2 percent to reach a total of P6.6 trillion, contributing to the robust growth of the financial system, marked by stability, profitability, and ample capital and liquidity, as reported in the Bangko Sentral ng Pilipinas (BSP) Report on the Philippine Financial System for the First Semester of 2023.

The majority of these investments, approximately 60 percent or P4 trillion, were in debt securities measured at amortized cost, while an additional 34.3 percent or P2.3 trillion were in securities measured at fair value through other comprehensive income (FVOCI).

The BSP noted that despite the strong growth in investments, the rate of growth was slower compared to the previous year.

Furthermore, the banking sector also exhibited growth in lending and deposits, with total deposits increasing 8.1 percent year-on-year to P17.8 trillion as of end-June. These deposits, particularly peso-denominated ones, provided insulation to the banking system against potential funding withdrawals due to global financial market developments.

Cavite showcases resiliency efforts at the Top Leaders Forum exhibit



The Provincial Government of Cavite through the Office of the Provincial Disaster Risk Reduction and Management Officer headed by Ms. Eloisa Rozul, participated as one of the exhibitors in the 10th Top Leaders Forum with the theme, "Transforming Victims to Victors: A Multi-Stakeholder Approach to Inclusive Resilience" on October 13, 2023 at the SMX Convention Center in Pasay City.

The event organized by United Nations Office for Disaster Risk Reduction (UNDRR) with ARISE Philippines and SM Prime Holdings gathered top leaders from government, the private sector, and diverse stakeholders to collectively identify strategies for fostering resilience within society.

It featured talks covering various topics like Global Resilience Initiatives, LGU Resilience, The Power of Women in resilience, to name a few.

Chinabank's 9-month net income reaches P16.2B

China Banking Corporation (Chinabank, PSE stock symbol: CHIB) recorded P16.2 billion in net income from January to September 2023, 10% higher compared to the same period last year. This translated to a return on equity of 15.6% and a return on assets of 1.6%.

Chinabank's bottom line in the last nine months improved on the back of robust growth from core businesses and lower loan loss provisions. For the third quarter alone, the bank netted P5.4 billion in profits, up 16% from the same period last year.

"Chinabank's sustained growth reflects the successful execution of our business strategies. Despite the current high interest rate environment, we continue to grow our bottom line by preserving our margins, managing our overall costs effectively, and bringing greater efficiencies to our operations with technology," Chinabank President & CEO Romeo D. Uyan, Jr. said.

Total capital grew by 7% to P141 billion, with Common Equity Tier 1 Ratio at 14.9% and Total Capital Adequacy Ratio at 15.8%, well above the minimum regulatory requirement. Book value per share was at P52.50, up 7%.

Chinabank was recently named by the People Management Association of the Philippines as the 2023 Employer of the Year, the only bank to win the prestigious award in 30 years. This recognition for the bank's outstanding human resources practices comes in the heels of its latest accolades: Outstanding Wealth Management Service for the Affluent Award from the Private Banker International and Five-Golden Arrow Award from the Institute of Corporate Directors, the second time Chinabank has won this distinction for its excellence in corporate governance.

Operating expenses increased by 14% to P20.5 billion, driven by higher manpower and inflation-related expenses and bigger volume and revenue-related taxes. Cost-to-income ratio remained healthy at 50%.

Chinabank remains as the 4th largest

It also featured interactive DRRM practices like basic life support hands-on exercises and different booth experiences for the participants. Cavite province was invited as one of the exhibitors together with private sectors, foreign embassies, and international and local commercial establishments. Each participant was given a booth where they were able to showcase their different technologies, tools, instruments, materials and other innovations on disaster risk reduction and management.