day 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

will give self-discriminating evasive" answers. answers. They will say no, we did not do that even if salita, hindi nila kinukuthere were five other wit- westyon ang ating kapannesses pointing to them ghyarihan sa Senado, that they did it," he added.

In its decision, the SC found that the Saligang Batas po yan. Senate "acted with grave Pero yung paraan po nung cision and its clarification abuse of discretion", spe- pag-exercise nito pagcifically in the committee's ka-nagdeklara po tayo ng precipitate act of citing pe- isang witness in contempt, titioners Lincoln Ong and eh kailangan may due pro-Michael Yang in contempt and ordering their arrests they are not questioning without giving them the our power in the Senate, opportunity to be heard. our contempt power be-

In the previous Congress when the Sen- Constitution. But the way ate was looking into the of declaring a witness in Pharmally's contract with contempt was exercised, the national government in its purchase of coro- cess)," Senator Sonny ly discussed in our Senate navirus disease 2019 Angara said as sponsor of (Covid-19) medical sup- the Judiciary's 2024 proplies, the Senate Blue Rib- posed budget. bon Committee, chaired by former Senator Richard na lang yung circumstanc- already

Blue Ribbon, none of them allegedly giving "false and

yung contempt power natin sapagkat nasa cess po (In simple terms, cause it is stated in the it needs to have due pro-

Gordon then, cited Ong es of the case and pag- the filing of criminal com-

Public Order and Security, and Yang in contempt for aralan (Maybe we can go plaints against Ong, forback to the circumstances of the case and study it) so "Sa simplena 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 dein lavman's terms.

Senator 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 extensive-Blue Ribbon hearings," she said in a statement.

"In fact, the Office "Siguro balikan of the Ombudsman has recommended

mer PS-DBM head Llovd Christopher Lao, and other public officers and private individuals tagged in the multi-billion Pharmally scandal," she added.

> 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 leg-

As one of the

"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)

PUBLISHING VOL. I · NO. 19 · Nov. 08-14, 2023 · P 10.00 SSS, nakiisa sa Bagong Pilipinas Serbisyo



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

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 maserbisyohan ang ating mga miyembro, pensyonado at kanilang benepisyaryo," sabi ni

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.





SM CITY BACOOR, 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!

> #ExperienceTogetherAtSM #AWorldOfExperienceAtSM #EverythingsHereAtSM



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 ban-

Hinimok

crime Investigation and Coordinating Center Dep-Ito ay matapos uty Executive Director ang DICT at ilang website ng gobyerno gaya

pine Statistics Authority ay magkasunod na tinira ng hackers sa loob ng buwan "Are there enough cyber security ex-

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-

government," Tanong ni

Cayetano sa mga resource

"In general kulang pa rin hindi ba? At

Mary Rose Magsaysay

kay Cavetano na sa kasa-

lukuyan ay mayroon sil-

and 55 eksperto sa kanil-

ang mga tauhan. Aniya,

karamihan sa kanila ay

mga cyber technologist at

pinakamahusay na taong

kilala nila. Gayunpaman,

inamin niya na ang bilang

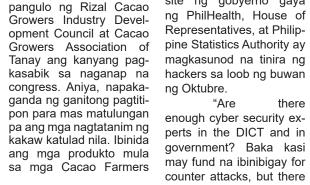
na ito ay hindi sapat.



sa bayan ng Sta. Cruz. Ito and kauna-unahang cacao congress na mga lokal na pamahalaan idinaos sa rehiyon bilang sa palaging pagantabay at pagtitipon samga magkakakaw upang ipakita ang

kanilang mga produkto, talakayin ang kasalukuyang kalagayan ng industriva. at maibahagi ang mga makabagong teknolohiya sa produksyon hanggang sa pagdala sa merkado.

mga dumalo at ipinarating ang patuloy na suporta ng pon para mas matulungan ahensya katuwang ang pagbibigay ng suporta sa sa mga Cacao Farmers



Masaya namang

ibinahagi ni Nancy Casco,



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 show-

- 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 iump 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!



Tampok ang inang kalagayan ng industridustriya ng pagkakakaw ya, at maibahagi ang mga sa ginanap na CALABARmakabagong teknolohiya **ZON CACAOCONGRESS** sa produksyon hanggang ng Department of Agriculsa pagdala sa merkado. IV-CALABARZON Nagpasalamat si (DA-4A) sa pangunguna

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

Masava namang kakaw upang ipakita ang ibinahagi ni Nancy Casco, pangulo ng Rizal Cacao talakayin ang kasalukuy-Growers Industry Devel-

From Page 1 opment Council at Cacao Growers Association of

Tanay and kanyand pagkasabik sa naganap na congress. Aniva, napakaganda ng ganitong pagtitipon para mas matulungan pa ang mga nagtatanim ng kakaw katulad nila. Ibinida ang mga produkto mula sa mga Cacao Farmers Association ng mga bayan sa limang lalawigan ng re-

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

Nov. 08-14. 2023

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-ATÍ 4A, CDA, PCA, DOST-PCAARRD at DTI ang naturang con-

Inaasahan na sa pamamagitan nito av patuloy na mapapalakas at mapapaangat pa ang industriya ng pagkakakaw

Chinabank is 2023 Employer of the Year

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

ni Regional Executive Di-

Cultural Center ng Laguna

ahang cacao congress na

idinaos sa rehiyon bilang

pagtitipon samga magka-

kanilang mga produkto.

Ito ang kauna-un-

sa bayan ng Sta. Cruz.

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 wellbeing and happiness of Chinabankers and to creating an empowered and inclusive workplace"

President & CEO Romy Uvan 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

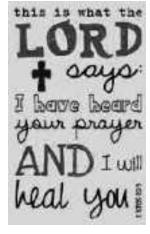
the following criteria: strategic business management and HR partnership, performance focus, HR competence and credibility, leadership focus and approaches, people engagement, and risk management and sustainabili-

The rigorous evaluation process narwere evaluated based on rowed down the list to sev-

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

en Regional Exemplars, including four Exemplar Employers that vied for the FOY 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.



Nov. 08-14, 2023

Crossword Pul

- **ACROSS** Patron saint of Lost causes
- 5 Political leader?
- 10 Recipe
- direction
- 14 "Movin' ____' Jefferson's theme song)
- 15 The Donald 16 Earned 17 FLUSH
- 20 Pooh-pooh
- 21 Reuben requirement
- 22 Laker forward
- 24 Time to buy a new calendar:
- 25 FLUSH
- 33 Put at stake 34 Vehicle for a rowed
- warrior? 35 Luke, to 18
- 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

1%

OFF

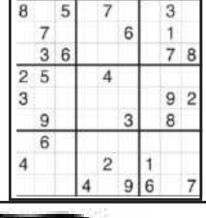
SUZUKI

- 41 having wings 42 FLUSH
- 45 "___Spock" -1995 Nimoy autobiography

OP AND GET A CHANCE TO WIN

SUZUKI AVENIS MOTORCYCLE!

day and Sunday purchases – doub Course Account – 5 and 1 anti-



DOWN

One who waves from

"One choice is to..."

11 One involves Two Cities

18 Anakin, eventually

23 Winner of the 2008

Republican Primary

25 Famous name in Dallas

26 Da Gama on the ocean

27 Alaskan white house

19 In need of a loss

Remain employed

Scrap

Chose

12 Inspiration

13 AARP part

28 Loosened

29 Diaper shirt

10 Sully

the wings



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31 Game involving only three cards

43 Songs to wajeyou in the mourning

48 What is Mr. Trebek's first name?

49 2008 bailout recipient, in brief

30 In brine, e.g.

38 Snaps and zippers

47 Tibetan teacher

40 Kind of letter or mail

50 In unison. musically

(literally "by two")

51 One bar to reaching the

53 She played Lois on TV

54 Shakespeare's era: abbr.

55 Baseball's Sandberg

57 Sine___ non

be strong & courageous 1:9

SUDOKU

41 It'll take your breath away

44 Reason for rust, perhaps

32 Record

37 Shackles

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

How would you finish this snetence;

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 yoou 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.

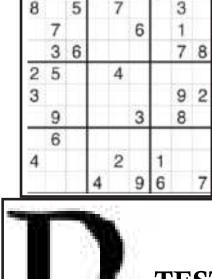
Soulution of the Week

Write down the first two questions.

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

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









PAG-IBIG COLLECTIONS UP TO

during the first nine months of 2023, up by P6.3 billion ed more than the required

that more Filipino workers are saving with Pag-IBIG Fund. The trust and confidence in our savings pro- the Pag-IBIG Regular Savgrams continue to grow as ings amounted to P31.6 proven by our record-high billion, an increase of members' savings col- 7% from the P29.6 billion lections in January to from the same period last September 2023. This is vear. The amount includes good news because the P7.69 billion in upgraded increase in the savings savings from members, or collected shall allow us to savings which members finance the increasing demand for our home loans with Pag-IBIG Fund on and short-term loans, and top of the required monththus allow us to serve more ly savings. The agency's members. This is in line with the directive of President Marcos to provide popularity as collections financial access to better the future of every Filipino,"said Secretary Jose P30.81 billion collected as Rizalino L. Acuzar, who of September last year. heads the Department of Human Settlements and in members' savings we

or 10% year-on-year, as Chief Executive Officer more members contribut- Marilene C. Acosta, mean-Pag-IBIG monthly sav- lections from the agency's ings, agency officials an- mandatory Regular Savnounced Monday (23 Oct). ings and voluntary MP2 "We are happy Savings both increased

collective- SUD) and the 11-member ly saved P66.73 billion Pag-IBIG Fund Board of

Pag-IBIG Fund while, noted that the colduring the period and have posted new record-highs.

Collections from have voluntarily entrusted MP2 Savings, on the other hand, sustained its reached P35.13 billion, a 14% increase from the

"The record-high

"It's a good

Gayunpaman,

Sa pagtatapos

ng talakayan, inalok ng

senador ang DICT at mga

ahensya ng gobyerno na

likado rin pala [and hir-

kasi nila av parallel to the

Cayetano... FROM PAGE 1

kahit may mga ICT expert, cybersecurity personnel, natuklasan din ni Cayetait's another issue of getting no na malavo sa ideal and them into government dakanilang budget sa prohil maraming nagpupunta grama dahil ang kanilang abroad at sa private sec-2024 budget para sa Infortor," sabi ni Cayetano. mation System Strategic

Sumagot naman Plan (ISSP) para sa 2023si DICT Spokesperson 2025 ay hindi bababa sa Renato Paraiso na ito and P100.000 kada rehivon realidad dahil sa malaking pagkakaiba sa suweldo sa pagitan ng mga empleyastart... pero mas kumpdo ng gobyerno at ng mga pribadong sektor. ing] sa PNP. Ang sweldo

Inamin ni Cavetano na ito av isang lehitimong isvu dahil may mga taong pipiratahin para sa mas magandang suweldo.

mataas ang sweldo niy "We can't blame them for wanting to provide for their family. It's not binigyang-diin ni Cayetano ang pangangailangan for everyone, but there are ng gobyerno na pondohan really hot career choices ito para sa PNP at militar na kung hindi tavo makidahil ang "future wars will pag agawan sa gobyerno ay mapupunta sila sa be fought in cyberspace." private sector o abroad.

Sa pagtatanong sa Philippine National Police tungkol sa kanilang magsumite ng kanilang

collected from January Pag-IBIG Fund Urban Development (DH-

to September this year shows the wider appreciation of our members on the benefits of saving are grateful that the big-

savings collections come that our members' trust bers who save more than with Pag-IBIG Fund. We their mandated monthly their savings over the savings."Acosta said.

from our voluntary MP2 in our programs stems Savings and from mem- from how we have gained competitive returns on past many years. We

that is why we assure them that we shall continue to prudently manage their hard-earned savings. That is the Lingkod Pag-IBIG way."Acosta added

nating tutukan ang

STRAIGHT NEWS

Department of the Interior and Local Government (DILG) Secretary Benhur Abalos urges local government units (LGUs) to focus on the health and nutrition of children as the month of November marks the 31st National Children's Month (NCM).

"Dapat nating tutukan ang nutrisyon. Isa sa bawat tatlong Pilipinong sa DZRH" radio TV pro- be anchored on survival bata ay undernourished, apektado ang kanilang

na apektado ang utak ng bata sa first 1,000 days, mahihirapan na silang makabawi, apektado ang pag-aaral ng bata. Kaya ito ay pagtulungan natin,"

Abalos said.

In his conversation with the Council for the Welfare of Children (CWC) Executive Director Undersecretary Angelo M. Tapales during the "DILG gram. Abalos invited the

DILG in addressing the perennial problem of child beggars on metropolitan streets, especially with the upcoming Christmas sea-

"I would like to congratulate CWC for the very comprehensive program on anti-cyberbullying and nutrition. Ako'v natutuwa at sana matutukan lang natin Magtulungan tayo," Abalos said. In DILG Memo-

randum Circular (MC) No. 2023-152, Abalos prods provincial, city, municipal, and barangay LGUs to spearhead and support various activities aligned with the month-long NCM celebration with the theme "Healthy, Nourished, Sheltered: Ensuring the Right to Life for All."

According Abalos. recommended weekly activities shall rights for the first week. Council to work with the developmental rights for

the second week, participation rights and National Play Advocacy Week in the third week, and protection rights week or juvenile justice and welfare consciousness week in the fourth week.

Noting the pivotal role of children and youth in the government's priority campaign against illegal drugs, Abalos likewise encourages the youth to be active partners for the Buhay Ingatan, Droga Avawan (BIDA) holistic advocacy campaign.

In response, Re-

gional Sub-Committee for the Welfare of Children CALABARZON leader Jean Claude Magdaong during his guesting in the program called on his fellow vouth leaders to be one with the DILG not just in the advocacy against 'gateway drugs like smoking and vaping but also in the anti-illegal

CARD RBI offers solar loans to combat rising power costs

In a move aligned with the Sustainable Development Goals (SDGs) to create a sustainable future for all, CARD MRI Rizal Bank, Inc. (CARD RBI) has rolled out its solar loan product. This step is geared towards encouraging affordable, green energy adoption among its

"CARD RBI's sorank. Kung may cyber exlar loans underscores our dedication to promoting pert sila pero maior, hindi naman pwedeng mas renewable energy, combating climate change,

mga plano, na kinabibilangan ng pagkuha ng mas maraming cyber expert sa gobyerno upang tugunan ang mga alalahaning ito, bago ang Senate 2024 budget deliberations sa

"We can include our committee report these other resources that you need," alok niya. PR

and upholding the social objectives of the bank," said CARD RBI President and CEO Elma B. Valenzuela "This effort is not

iust an environmentally conscious initiative but also aims to help Filipino households to reducing electricity bills. Solar-powered devices not only reduce electricity expenses but also have a positive environmental footprint," added Valenzuela.

For the bank, this solar loan program further defines their commitment to creating a brighter, sustainable future for every-

Valenzuela added, "Prioritizing our clients" needs has always been essential to our institution's values. CARD RBI has consistently rolled out products and services tailor-fit to their needs."

Ito ang bangko natin.

The solar loan caters to various needs, with a range of appliance bundles based on the client's usage and capacity. Among the considered high-technology items is a dual-function solar fan and light. This easy-to-install unit can operate for up to

Merlita Llantos a resident of West Talaongan, Cavinti, Lagu-

na, and an early client of CARD RBI's solar loan, shared her experience. "It does not take too long to arrive and is easy to The transaction will only take a day, very convenient " Llantos who has been using the solar appliances for weeks, expressed satisfaction with its performance noting that all the devices are functioning optimally.

CARD RBI will continue to work towards providing rural communities with access to financial services and products that aids in environmental and social sustainability.

To know more about CARD RBL visit https:// www.cardmri.com/rbi/.

Nov. 08-14. 2023

Preparing for El Niño

The United Nations World Meteorological Organization has said the current El Niño, which developed rapidly during July-August this year, is likely to peak between now and January.

"There is a 90-percent likelihood it will persist throughout the upcoming northern hemisphere winter/southern hemisphere summer," it said in its latest up-* date, adding it was expected to last until at least April.

This coincided with a report from the National Oceanic and Atmospheric Association which officially declared an El Niño for 2023.

The weather phenomenon, which occurs commonly every two to seven years, usually increases global temperatures in the year after it develops.

But, while most of the El Niño impact is not expected to be felt until 2024, WMO highlighted the phenomenon was occurring in the context of rapid climate change.

Currently the hottest year ever recorded was 2016 — the year after an exceptionally strong El Niño developed — but the world is already on track to beat: that record.

El Nino last occurred in 2018-2019 and was followed by an exceptionally long La Niña — El Niño's cooling opposite — which ended earlier this year.

WMO said the most recent forecasts for the current El Niño impact suggest a high likelihood of continued warming in the central-eastern equatorial Pacific through next April.

That means El Niño conditions are present and will strengthen in the northern hemisphere this winter

Scientists say this year's El Niño is poised to be a big one, sending shock waves into weather patterns worldwide and is likely to set new heat records, energize rainfall in South America, fuel drought in Africa, and it may have already helped fuel early-season heat waves in Asia, including the Philippines, this year,

El Niño can make extreme weather events more likely in certain regions, including extreme heat, droughts, storms and flooding.

Flood-related health risks are complex and multifaceted, ranging from hypothermia, drowning, undernutrition and injuries to infectious disease escalation and mental health problems

Flooding in the 2016 El Niño displaced over 150,000 people in Paraguay, Uruguay and Argentina. As a result, Paraguay declared a health alert for mosqui-to-borne diseases like dengue.

In the same year, wildfires contributed to as many as 100,000 fatalities. while an estimated 60 million people across Africa. Asia, the Pacific and Latin · America required food assistance.

With food assistance now vulnerable to extreme weather, we are likely to see higher malnutrition rates due to crop failure and increased food insecurity.

We agree with climatologists that climate change adversely impacts mental health in different ways

During heatwaves, suicide rates, hospitalizations for psychiatric disorders, and emergency psychiatric visits have been shown to increase.

Global heating means people taking medications that disrupt the body's ability to regulate temperature are particularly vulnerable in high temperatures.

Meanwhile, hospitalizations for climate-sensitive infectious diseases and coping with the long-term consequences of severe infections both compromise

We need to be on guard against these extreme weather events. •

CALAX ...

"We're thrilled about this CALAX expansion, which will not only make life easier for our motorists but also boost the local economy

By providing a quicker and more convenient route to popular des-

Editorial Office

creating opportunities for businesses to thrive and for families to make the most of their time together." said Mr. Raul Ignacio. President, and General Manager of MHI.

The Silang (Agu-

STRAIGHT NEWS

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FROM PAGE 1

tinations in Cavite, we're inaldo) Interchange play a significant role in decongesting the busiest highway in Cavite, offering a faster route to the ta Rosa-Tagaytay Road, emerging tourism destinations of Silang town and Tagaytay City.

> It is expected to cater to an additional 5,000 daily motorists, providing them with convenient access to these vibrant areas.

This latest development connects CALAX Mamplasan Rotunda up to to Aguinaldo Highway in Silang, further enhancing its accessibility and leading mobility infrastrucextending the benefits of ture and solutions providconvenient travel to the er in the Philippines It is local community and bethe toll road development

Looking ahead. CALAX will further expand (MPIC).

Pagtatayo nğ pangalawang bagong silid-aralan sa liblib na lugar ng Quezon. pinangunahan ng GMA

Kapuso Foundation

Inc. kātuwang ang 21D Pormal nang inumpisahan Supervisor, Dr. Leonora navan nito sa Philippine ang pagtatayo ng bagong T. Mopera. Matatandaan silid-aralan sa bayan ng nitong Agosto ngayong Burdeos sa probinsva ng taon, matagumpay ding Quezon sa tulong ng GMA naitayo sa Binibitinan Ele-Kapuso Foundation, Inc. mentary School sa bayan nito lamang Nobyembre ng Polillo ang mga bagong 8. 2023. Lavon nitong silid-aralan na pinangunamapaunlad ang mga edukasvong pasilidad sa mga ma ang 2nd Infantry Diviliblib na lugar ng probinsion, Philippine Army. Ang sva. Pinangunahan mis-Tulan Elementary School mo ni Ms. Maria Cristina ang isa sa mga napiling Dungca, na syang kumabenepisyaryo sa protawan kay GMAKFI Exgramang ito para matuecutive Vice President gunan ang kakulangan sa at Chief Operating Officer mga pasilidad nito tulad Ms. Rikki Escudero-Catng silid-aralan. Siniguro ibog ang paglalagda sa naman ni Ms. Dungca sa isang Memorandum of mga residente na matibav Agreement maging and ang itatayong silid-aralan pagsasagawa ng ground at kaya nitong harapin breaking ceremony sa ang mga bagyong dulugar kasama sina 2nd maraan sa kanilang lu-Infantry "Jungle Fighter" gar. Nagpasalamat din Division Commander Maj. si Ms. Dungca sa iba't Gen. Roberto S. Capuibang ahensya gaya ng long, 202nd Infantry Bri-Manila Water Foundation, gade Commander Brig. SANITEC, Davies, Eagle Gen. Cerilo C Balaoro Jr. Cement, Yale, Hanabishi, at Mariwasa na magigmga representante mula sa 564th Engineering ing katuwang sa provekto. Construction Battalion Samantala, nagpaabot Burdeos Municipal Vice naman ng pasasalamat Mayor Hon. Gina P. Gonsi Maj. General Capulong zales at ng Department of sa GMAKFI dahil sa Education sa pangunguna patuloy na pakikipagtulungan at pakikipag-ugni Public Schools District to a total of 45 kilometers by 2024 and will feature eight

interchanges: Technopark.

Laguna Boulevard, San-

Silang East, Silang (Agu-

inaldo), Governor's Drive,

Open Canal, and Kawit

Interchange. CALAX will

eventually connect to the

Manila-Cavite Express-

way (CAVITEX) in Kawit.

uniting key regions seam-

lessly. Presently, its opera-

tional segments span from

Silang East Interchange.

arm of Metro Pacific In-

vestments

MPTC is the

Corporation

Army upang maiparating ang mga proyektong makakapagbigay tulong sa mga mamamayan ng Quezon. Hinikavat rin ni Mai. General Capulong and mga maguland han rin ng GMAKFI kasa- at guro na pangaingatan ng mga ito ang itatayong silid-aralan para mabigyan na na maayos at magandang kinabukasan ang mga batang papasok dito Public Affairs Office, 2ID. PA Camp General Mated Capinpin, Tanay, Rizal Co Number: 09173180365 amail.com Like us on our Facebook page: 2nd Infantry Jungle Fighter Division Follow us in Instagram: 2idjungle fighter Follow us in Twitter: @ JunaleFiahter2 30 Ang itatayong Ka

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Classrom puso-Type building av isang testamento ng nagpapatulov na suporta ng GMAKFI. Philippine Army, at local stakeholders na mabigvan ng dekalidad na edukasyon and mga magaaral ng Burdeos, Quezon tungo sa kanilang magandang kinabukasan. 2ID

Aside from CA-LAX and CAVITEX, MPTC also holds the concession rights for North Luzon Expressway (NLEX), NLEX Connector Road, Subic-Clark-Tarlac Expressway

(SCTEX), and Cebu-Cordova Link Expressway (CCLEX) in Cebu. For inquiries about this

press release please email us at: corpcomm@ mptsouth.com



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



SM CITY BACOOR, 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!

#ExperienceTogetherAtSM #AWorldOfExperienceAtSM #EverythingsHereAtSM

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



COOR - SM City Bacoor ing the evacuation and actively engaged in the rescue of diverse groups, neous Earthquake Drill or- persons with disabilities chestrated by the National (PWD), and addressing Disaster Risk Reduction security-related issues and Management Coun- like apprehending snatchcommitment to prepared- skillfully managed by the ness and safety. The event vigilant security personnel. tion from the mall's em- such a crucial drill aligns ployees, engaging in vari- with SM Supermalls' overous scenarios to test their arching Business Continu-

such as pregnant women, ers or potential robberies,

Participating in responsiveness during an ity Management System, earthquake simulation. underlining the importance The exercise involved in- of readiness and resil-

ience 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 cre-

ating a secure environment

for all within its premises.



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

Keep an eye out for the squad at select SM Supermalls, SM Malls Online, and Toy Kingdom Online Store.

#SMBearsofJoy2023 #SupportingCommunities

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-ioon 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!



the love and bring a smile to a child in need.

SSS, nakiisa sa Bagong Pilipinas Serbisyo Fair

Nov. 08-14, 2023 ·····



Social Security System (SSS) sa Bagong Pilipinas Serbisyo Fair (BPSF) na ginanap noong Nobvembre 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 Pension-

" N a g i n g pinangunahan ni Govermatagumpay ang proyek- nor Ramil L. Hernandez.

tong ito dahil sa loob ng dalawang araw ay maraming natulungan ang SSS. Patuloy ang aming pakikiisa sa lahat ng proyekto ng pamahalaan para maserbisyohan ang ating mga mivembro, pensyonado at kanilang benepisyaryo,' sabi ni Igharas.

Umabot sa 458 katao ang naserbisyohan ng SSS sa loob ng dala-

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 komuni-**Cavite showcases resiliency** dad ng bansa. Sa ngayon, 42 ahensya ng gobyerno efforts at the Top Leaders ang nakiisa sa BPSF dito sa Sta. Cruz, Laguna na

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 ers Forum with the theme, strategies for fostering rebrowsing 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% Chinabank's 9-month net income reaches P16.2B

of the year, Philippine banks increased their into reach a total of P6.6 trillion, contributing to the system against potential 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.

these investments, approximately 60 percent or P4 trillion, were in debt securities measured at P2.3 trillion were in securities measured at fair value through other comprehensive income (FVOCI).

The BSP noted that despite the strong rate of growth was slower

banking sector also exhib-

The Provincial

Provincial Disaster Risk

Reduction and Manage-

Ms. Floisa Rozul, partici-

"Transforming Victims to

Victors: A Multi-Stakehold-

2023 at the SMX Conven-

tion Center in Pasay City.

These deposits. particularly peso-denomvestments by 9.2 percent inated ones, provided insulation to the banking funding withdrawals due to global financial market developments. Overall,

banking sector remains resilient and stable, with strong balance sheets, profitable operations, and adherence to regulatory The majority of and supervisory reforms, as per BSP Governor Eli M. Remolona Jr.

The assets of Philippine banks, totaling amortized cost, while an P23.3 trillion at the end of additional 34.3 percent or the first half, increased by 9.1 percent vear-on-vear with a significant portion allocated to loans primarily financed by deposits. and Universal

nized by United Nations

ARISE Philippines and SM

Prime Holdings gathered

silience within society

tiatives, LGU Resilience,

commercial banks held growth in investments, the the largest share of assets at 93.9 percent, while compared to the previous bank loans reached P12.7 trillion, an 8.8 percent in-Furthermore, the crease from the same period in 2022, reflecting ited growth in lending and broad-based lending supdeposits, with total depos- port for key productive its increasing 8.1 percent sectors, including houseyear-on-year to P17.8 tril- holds. (bankero.com)

Forum exhibit

Government of Cavite Office for Disaster Risk

through the Office of the Reduction (UNDRR) with

ment Officer headed by top leaders from govern-

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 effectivelv. and bringing greater efficiencies to our operations with technology," Chinabank President & CEO Romeo D. Uyan, Jr.

Net interest income grew by 16% to P39.2 billion as the 44% surge in top line revenues cushioned the nearly triple increase in interest expense. Net interest margin was maintained at 4.2%.

The bank reduced its total credit provisions to P1.3 billion given its stable portfolio quality. Despite this, non-performing loans (NPL) cover remained better-than-indus-

Operating penses 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

China Banking private domestic bank with total assets of P1.4 trillion. up 11% vear-on-vear. Gross loans grey

by 10% year-on-year to P765 billion, driven by the 19% expansion in consumer loans, particularly teachers' loans and credit cards. The bank's level of bad loans continued to be manageable, posting a better-than-industry average NPL ratio of 2.2%.

Total deposits in creased by 14% to P1.1 trillion resulting to a 49% CASA ratio as term deposits grew year-on-year.

sheet remains strong. A quality loan book has helped us during a period of rising interest rates. We also continued to optimize our capital structure, maintaining strong capital generation and asset quality, Chinabank CFO Patrick D. Cheng said.

Total capital grev 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

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 out standing 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 gover nance.

local commercial estab lishments. 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 man-

sies, and international and

ment, the private sector, It also featured interactive pated as one of the exhib- and diverse stakehold-DRRM practices like basic itors in the 10th Top Lead- ers to collectively identify life support hands-on exercises and different booth experiences for the partici-It featured talks er Approach to Inclusive covering various topics Resilience" on October 13, like Global Resilience Ini-

Cavite province was invited as one of the exhibi-The Power of Women in tors together with private The event orga- resilience, to name a few. sectors, foreign embas- agement.

4th Nationwide Simultacil, demonstrating a strong saw enthusiastic participa-