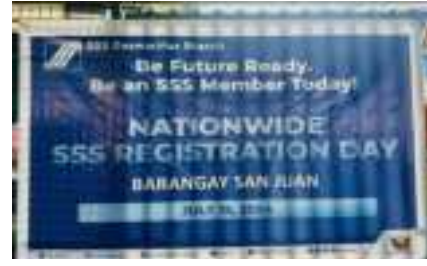


SSS DASMA Nationwide Registration Day



The SSS Dasmariñas Branch successfully conducted a nationwide National Registration Day at the covered court of Barangay San Juan in Dasmariñas City, Cavite. The event saw significant participation from the youth of the barangay and neighboring areas. The activity was facilitated by the AMS Team led by Acting CEO II of Accounts Management Section, Gilfred Capiz and Acting Head Celedonio Valdez.

The program began with a prayer followed by the Philippine National Anthem and after the opening message from Mr. Valdez, a quick talk on SSS benefits and services including Pensioner Booster been conducted by Mr. Capiz then immediately, the registration and caravan for residents formally commenced. Over 256 walk-in participants were successfully accommodated and served during the event. The activity ended with the awarding of certificates to the Punong Barangay for his valuable contributions in the successful national registration day. (Kamille Ann A. Hilot)

CONCEPCION: PH CANNOT GROW WITH BIG BUSINESS ALONE

"The Philippine economy's growth cannot be only with big business growing; it will grow when we see our micro become small, the small become medium, and the medium become large companies," said Go Negosyo founder Joey Concepcion as he addressed the thousands of MSMEs gathered last July 13 at the Music Hall of SM Mall of Asia in Pasay City for the 2024 National MSME Summit.

Concepcion joined Department of Trade and Industry (DTI) Secretary Alfredo Pascual, DTI USec. for MSME Development Group Cris Roque, DICT Usec Jocelle Batapa Sigue, along with SM's Tessie Sy Cason, Angkas CEO George Royeca, PCCI President Nina Mangio, SB Corp. President Robert Bastillo, Esquire Financing CEO Raj Uttamchandani, and other top executives in the day-long event.

"Private sector can provide great access to MSMEs because they have the spaces where the people tend to go. Big business's role as successful entrepreneurs themselves is to help MSMEs uplift their lives," Concepcion said. He pointed out how companies like SM provide the venue for events such as the MSME Summit. During the event,



Go Negosyo founder and MSME Development Council Vice Chair Joey Concepcion is joined by Department of Trade and Industry Sec. Alfredo Pascual at the 2024 National MSME Summit at the SM Mall of Asia in Pasay City last July 13, 2024. Joining them are DTI Usec. Cris Roque, SM Investments Chair Tessie Sy Cason, DICT Usec. Jocelle Batapa Sigue and Cheryl Caballero, Angkas CEO George Royeca, PCCI President Nina Mangio, SB Corp. President Robert Bastillo, Esquire Financing CEO Raj Uttamchandani, CDO President Jerome Ong, Richprime's Myrna Yao, BSME's Emma Asusano MSME Council's Melanie Leano, Melanie Ng, Ben Baltazar, Mikaela Teves, Dexter Arcosa and Malou Monteverde, Vietnam Ambassador Lai Thai Binh, Lao PDR Ambassador Sonexay Vannaxay, Thailand Ambassador Tull Traisorat, Cambodia Ambassador Phan Peuv, and Go Negosyo's Merly Cruz.

attendees were also given insights by lending platforms into how to better access financing, as well as how to use social media platforms like TikTok Shop's Shoppertainment Format to promote their businesses by seamlessly integrating content and commerce.

Private sector,

however, cannot do it alone. "The partnership between the DTI and Go Negosyo has achieved more success in helping our MSMEs," Concepcion said.

During the event, Sec. Pascual presented several initiatives which embody the DTI's commitment to empowering Phil-

ippine MSMEs that promise to boost productivity and reach new markets. Among them is training MSMEs in social media platforms, e-commerce marketplaces, the OTOP Law which institutionalizes MSME development efforts and provides it a legal framework, a national AI strategy roadmap which

can help MSMEs stay competitive, the enhancement of e-governance systems to help LGUs speed up ease of doing business, and a new B2B platform which will make it easier for MSMEs to produce intermediate products that can be integrated into the supply chain of larger companies.

The event also saw over half a million pesos in "puhunang pang-negosyo" cash and startup packages given away by Go Negosyo, as well as Negosyo packages worth thousands from CDO, Selecta, Kettle Korn, IFern, Kimsdiary, and Viber. Lucky attendees also went home with prizes from Uratex, Wilcon Depot, Sunlife, Double-Dragon – Hotel 101, Shop-ee, Lazada, and Globe Business. "These startup and negosyo bundles emphasize the need for our MSMEs to have access to capital, a crucial element that every business – big or small – needs in order to succeed," Concepcion said earlier.

The National MSME Summit also saw the awarding of the 2024 Go Negosyo Most Inspiring Microentrepreneurs Awards to ten microentrepreneurs. Hosting the event were entrepreneur RJ Ledesma and Chal Lontoc, with Isabelle Daza participating in a celebrity chat.

The summit, which is presented by the MSME Development (MSMED) Council and Go Negosyo, with the support of the Department of Trade and Industry, is the culminating event of the MSME Development Week celebrations.

ISSN NO. 3028-1954

STRAIGHT NEWS PUBLISHING

TODAY'S NEWS AND BEYOND

VOL. II • NO. 06 • AUG. 07-13, 2024 • P 10.00

PhilHealth contributions untouched, Recto assures senators

EDUCATIONAL ASSISTANCE FOR CAVITE CITY PSP GRANTEES



On July 18, 2024, the Cavite Provincial Scholarship Program held a heartwarming event at Montano Hall, Cavite City, where 2,126 students received educational assistance. This significant gathering was attended by City Mayor Denver Reyes Chua, Vice Mayor Releigh Grepo Rusit, city councilors, and Governor Jonvic C. Remulla, who delivered an inspirational message to the beneficiaries.

The hall was filled with an air of excitement and anticipation as students await the educational grant from the provincial government. Governor Jonvic Remulla, who was warmly welcomed back to the city, shared his gratitude and joy as he spoke passionately about the importance of education and its role in shaping the future of the community. His message

was both motivational and heartfelt, encouraging students to remain steadfast in their academic pursuits and to make the most of the opportunities provided to them.

Mayor Denver Reyes Chua, along with Vice Mayor Releigh Grepo Rusit and the city councilors, expressed their unwavering support for the scholarship program. Their presence un-

derscored the local government's commitment to fostering educational growth and providing the necessary resources for the youth of Cavite City. Mayor Chua highlighted the collaborative effort between the provincial and city governments in ensuring that students receive the support they need to succeed.

As the event

COMELEC DENIES GANGING UP ON GUO OVER POLL CASE PROBE

CAYETANO CALLS OUT DPWH OVER INCOMPLETE OOD CONTROL PROJECTS AMID TYPHOON CARINA

DOH warns of health risks from MT Terra Nova oil spill as Cavite towns declare state of calamity

LTFRB, LGUS OFFER FREE RIDES DURING PRO-PTMP UNITY WALK ON AUG. 5

CANADIAN GOVERNMENT REPRESENTATIVES VISIT MAGALLANES, CAVITE FOR CATALYSTE+ PROGRAM ASSESSMENT



Minister Rechie Valdez of Canada's Small Business Department, accompanied by Canadian Ambassador David Hartman and Chair of the Canada-Philippines Inter-Parliamentary Group MP Marco Mendicino, visited the Catalyste+ MSME partners, the Magallanes Women's Club Multi-Purpose Cooperative (MAWCO), and the TIKME Food Processors Association on July 23, 2024. The visit aimed to assess the progress of the Catalyste+ program in the Philippines and to discuss how Canada can further support the economic development objectives of MSME partners.

During the visit, DTI 4A Regional Director Marissa Argente expressed deep gratitude to the Government of Canada for their steadfast dedication and leadership

in advancing the growth of MSMEs in the region. RD Argente emphasized that Canadian support has been crucial in not only facilitating the success of MSMEs but also in contributing to broader economic development and community enhancement. RD Argente also acknowledged the significant and valued support of MAWCO and TIKME towards various government programs and services. She highlighted how their collaborative efforts with the government have been instrumental in achieving

substantial improvements in their business operations.

The delegation also included Embassy Head of Cooperation John Lok, Chief of Staff Kendra Wilcox, Director of Policy Chris Zhou, and Catalyste+ country representatives Matt Navalta, Vner Velerio, and Erwin Altamarino. They were warmly welcomed by Magallanes Mayor Jasmin Maligaya-Bautista, DTI Cavite Provincial Director Lilibeth R. Chavez, and MAWCO and TIKME members and officers.

Pag-IBIG Calamity Loan ready for members affected by Typhoon Carina



POINT OF VIEW

27 NATURAL HEALTH AND NUTRITION TIPS THAT ARE EVIDENCE-BASED

1. 1. Limit sugary drinks

Sugary drinks like sodas, fruit juices, and sweetened teas are the primary source of added sugar in the American diet (1Trusted Source).

Unfortunately, findings from several studies point to sugar-sweetened beverages increasing risk of heart disease and type 2 diabetes, even in people who are not carrying excess body fat (2Trusted Source).

Sugar-sweetened beverages are also uniquely harmful for children, as they can contribute not only to obesity in children but also to conditions that usually do not develop until adulthood, like type 2 diabetes, high blood pressure, and non-alcoholic fatty liver disease (

2. Eat nuts and seeds

Some people avoid nuts because they are high in fat. However, nuts and seeds are incredibly nutritious. They are packed with protein, fiber, and a variety of vitamins and minerals (6Trusted Source, 7Trusted Source).

Nuts may help you lose weight and reduce the risk of developing type 2 diabetes and heart disease (8Trusted Source).

Additionally, one large observational study noted that a low intake of nuts and seeds was potentially linked to an increased risk of death from heart disease, stroke, or type 2 diabetes (

3. Avoid ultra-processed foods

Ultra-processed foods (UPFs) are foods containing ingredients that are significantly modified from their original form. They often contain additives like added sugar, highly refined oil, salt, preservatives, artificial sweeteners, colors, and flavors as well UPFs are highly palatable, meaning they are easily overeaten, and activate reward-related regions in the brain, which can lead to excess calorie consumption and weight gain. Studies show that diets high in ultra-processed food can contribute to obesity, type 2 diabetes, heart disease, and other chronic conditions

4. Don't fear coffee

Blocking out unwanted noise, keeping your room cooler and making sure your bedroom is dark enough are all ways to help perfect your sleeping environment.

5. Eat fatty fish

Fish is a great source of high-quality protein and healthy fat. This is particularly true of fatty fish, such as salmon, which is loaded with anti-inflammatory omega-3 fatty acids and various other nutrients (20Trusted Source, 21Trusted Source).

Studies show that people who eat fish regularly have a lower risk for several conditions, including heart disease, dementia, and inflammatory bowel disease (22Trusted Source, 23Trusted Source, 24Trusted Source).

COMELEC...

MANILA — The Commission on Elections (Comelec) said Friday that its investigation on suspended Bamban, Tarlac Mayor Alice Guo is not meant to gang up on the official.

Comelec chairperson George Erwin Garcia said in an interview that possible election offenses committed by Guo are within their jurisdiction.

“Ang Comelec, may sariling jurisdiction. Pag nilabag ang batas, karapatan ng Comelec na idemanda ang mga taong nagkasala. Hindi natin papabayaang ‘yan. Dereliction of duty ‘yan (The Comelec has its own jurisdiction. When the law is violated, the Comelec has the right to sue those who erred. We will not neglect that. That’s dereliction of duty),” he added.

Garcia also maintained that their probe is independent from that of the other agencies.

Responding to claims that the Comelec’s actions are premature, Garcia noted that Guo’s camp should not worry as the mayor will be given a chance to explain her side.

“Lahat ng abogado, maghahanap at maghahanap ng depensa. Pero sa amin, wala naman dapat ipag-alala dahil fact-finding pa lang ‘yung kahapon [Thursday]. Hindi pa naman inaaprubahan

ng Commission en banc. Pinagaaralan pa lang ito (All lawyers would do everything to build up their defense. But for us, there is nothing to worry about because what transpired yesterday was just from the fact-finding panel. It has yet to be approved by the Commission en banc. It would still be studied),” Garcia said.

“Kung ang desisyon naman ay walang kwenta ang findings, ibabalewala naman ‘yun. Wala na tayo pag-uusapan. Magagarantiya ko sa inyo na part ang due process sa aming gagawin kung mag proceed man (kami) dito (If the findings are baseless, we would void them. There is nothing to talk about. I can guarantee you that we would observe due process should we proceed with the case),” he added.

On Thursday, the panel composed of the poll body’s Law Department members recommended the filing of an election offense case against Guo for alleged misrepresentation in her certificate of candidacy when she ran in the May 2022 polls.

Garcia has noted that the poll body’s seven-member en banc will discuss the recommendation and would decide on it next week. (PNA)

LTFRB...

MANILA — The Land Transportation Franchising and Regulatory Board (LTFRB) is working with local government units (LGU) to provide free transportation in areas that will be affected by a “unity walk” by transport groups that support the Public Transport Modernization Program (PTMP).

In a statement on Friday, LTFRB Chair Teofilo Guadiz III said free rides will be provided to mitigate any inconvenience that the event may cause to commuters.

“We respect the right of drivers and operators to free expression as enshrined in the Constitution, and we acknowledge the concerns of the transport sector,” Guadiz said.

Earlier, he said several transport cooperatives have scheduled a unity walk on Aug. 5 in support of the government’s PTMP.

He called on those joining the walk to ensure that they continue

playing their routes so that commuters will not be affected.

On Monday, Pasang Masda president Roberto Martin condemned the Senate resolution that seeks to suspend the implementation of the PTMP.

Martin, one of the leaders of the Magnificent 7 or the transport groups that support the PTMP, said he was surprised by the pronouncement from Senate President Francis Escudero since a significant chunk of the transport sector had already complied with the PTMP.

He threatened that the group would stage a transport strike if the Senate issues a resolution against the PTMP.

“Ipadadama natin sa kanya at sa kanila ang lakas ng 80 percent na naki-isa at tumaya dito sa programa ng ating pamahalaan (We will make them feel the strength of the 80 percent that are united in joining this government program),” he said. (PNA)



RAFAEL AUGUSTINO

GREETING FROM

12, 2024

STRAIGHT NEWS

May God bless you with years upon years of joy, health, wonder and faith!

August 07-13, 2024

FROM PAGE 1

August 07-13, 2024

MPT SOUTH BRINGS ALERTO KADA KILOMETRO ROAD SAFETY SEMINAR TO TAS TRANS CORP.



Valuing the importance of road safety, Metro Pacific Tollways South (MPT South), a subsidiary of Metro Pacific Tollways Corporation (MPTC), organized the Drayberks Road Safety Seminar with the theme “ALERTO KADA KILOMETRO” for the employees of TAS Trans Corp. and Erjohn & Almark Transit Corp., who regularly travel across the Manila-Cavite Expressway, or CAVITEX, last July 18, 2024.

During the event, MPT South representatives discussed expressway rules and regulations, focusing on RA 2000: The Limited Access Highway Act. Representatives from the Metro Manila Development Authority (MMDA), including Mr. Eric Vergara, Information Officer and Lecturer from the Traffic Education Division, and Mr. Asnawi Disomimba, Assistant Head of the Deputation Program Unit, Traffic Discipline Office, shared substantial information on traffic rules in



Metro Manila.

Drayberks participants pledged to prioritize road safety as their primary mission while traversing different expressways and public road networks, ensuring the commuting public’s safety and well-being. “The ‘ALERTO KADA KILOMETRO’ Drayberks

Road Safety Seminar organized by MPT South was an invaluable initiative that has equipped our drivers with crucial safety knowledge. We are deeply grateful for their commitment to improving consciousness on road safety in our transport community,” said Mr. John Benedict

Santiago, General Manager of Tas Group of Companies.

Arlette V. Capistrano, Vice President for Communications and Stakeholder Management of MPT South, stated, “MPT South will continue to partner with different organizations to ensure that

road safety is well communicated. As our top priority, we shall relentlessly advocate and educate on the vital role that each driver plays in ensuring overall safety for themselves and others on the road.”

MPT South, in its mission to lead in providing a safe and convenient mobility experience for all

travelers, is dedicated to ensuring that expressway drivers are conscious of road safety. The “ALERTO KADA KILOMETRO” road safety seminar will continue throughout the year with CAVITEX and CALAX communities, transport groups, and allied services.

CAVITEX CS LINK SUCAT INTERCHANGE REMAINS FREE TO USE FOR A LIMITED TIME.

Note: Pay only for the use of the CAVITEX Paranaque Segment (Seaside to Zapote) using the Toll Fare Matrix below.

TOLL RATE	
CLASS 1	P17
CLASS 2	P35
CLASS 3	P52

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 1-35000
 www.caviteX.p

CSC LAUNCHES 100TH PH CIVIL SERVICE ANNIVERSARY TO BE HELD SEPTEMBER

MANILA — The Civil Service Commission (CSC) has kicked off the celebration of the 124th Philippine Civil Service Anniversary (PCSA) slated for September.

The CSC is spearheading the 124th PCSA pursuant to Presidential Proclamation No. 1050, series of 1997, which was signed by the late President Fidel V. Ramos, declaring the month of September as Civil Service Month. This is also in observance of the establishment of the Philippine Civil Service by virtue of Public Law No. 5 (An Act for the Establishment and

Maintenance of an Efficient and Honest Civil Service in the Philippine Islands), enacted on Sept. 19, 1900.

In a press conference held Thursday at the Philippine Information Agency in Quezon, CSC Chairperson Karlo Nograles, alongside CSC Commissioners Aileen Lourdes Lizada and Ryan Alvin Acosta, highlighted the activities planned for the month-long celebration for the entire government workforce.

“The entire civil service, comprising 1.9 million government workers, celebrates its 124th

anniversary this year. In 2021, the CSC adopted a decade-long theme, which is ‘Transforming Public Service in the Next Decade: Honing Agile and Future-Ready Servant-Heroes.’ This year, we are focusing on the significance of sustainable management in creating a future-ready civil service,” Lizada said in introducing the 124th PCSA.

She said the celebration aims to build a forward-thinking public sector that balances organizational performance with economic, environmental, and social impacts.

This also aligns with the aspirations and goals of the AmBisyon Natin 2040, which envisions a stable and comfortable life for Filipinos, supported by a clean, efficient, and fair government.

During the press conference, Nograles discussed sustainable management through digital transformation, underscoring the need to use online modes of service delivery and equipping human capital with the skills necessary to adapt to new technologies.

“Sustainable management is essential in ensuring public service

continuity in times of crisis and public health emergencies, as well as to ensure the realization of a future-ready civil service,” Nograles said.

“The end-in-mind is to have a future-ready and people-centric civil service, ready to provide the public with vital services no matter the circumstance, and to live up to the mantra of the CSC of ‘gawing lingkod bayani ang bawat kawani’ (make every employee a hero public servant).”

University of the Philippines National College of Public Administration Dean Kristoffer Berse

shared insights on the role of Good Governance in Sustainable Development Program, emphasizing its importance in developing an effective government with a democratic system.

Meanwhile, Securities and Exchange Commission Chairperson and Chief Executive Officer Emilio Aquino shared best practices in sustainability and good governance initiatives that enabled the agency to bag the sixth and seventh Global Good Governance (3G) Awards from Cambridge International Finance Advisory.

Cont. on Page 6



Media participants and CARD MRI key officers gathered for a media briefing to conclude the three-day Panaghiusa CARD MRI Exposure Tour program.

The CARD Mutually Reinforcing Institutions (CARD MRI) invited media practitioners from Laguna, Davao, Leyte, and Samar to participate in its Panaghiusa: CARD MRI Exposure Tour Program in Tacloban City from June 19 to 21, 2024.

CARD MRI Publishing House President Marilyn Manila said, “The goal of this exposure tour program is to give media participants a chance to interact with communities and see how microfinance and microinsurance services empower the socio-economically marginalized communities.”

Led by CARD MRI Publishing House, the media participants visited the centers and clients of CARD, Inc. (A Microfinance NGO) and CARD Bank Tacloban Branch where they learned the stories of success of microenterprises. A short Tacloban City Tour was also held, facilitated by CARD MRI Hijos Tours, to highlight the rich history of the city. The media attendees gained an understanding of the company’s microfinance and microinsurance products and the positive impact CARD MRI creates in communities through its financial services and community development programs after their exposure to the Kaunlaran Caravan in Basey, Samar.

“To grow and strengthen connections with individuals and organizations who share the same purpose is one of CARD MRI’s missions. This Lakbay Aral Program is our way to connect with media to help us spread the information about our mission of eradicating poverty in the country,” Manila stated.

The three-day event in Leyte was participated by 12 media practitioners from Luzon, Visayas, and Mindanao. The participants were Carmela Estrope from Newscore Bulacan, Kervin Roi Katigbak from Ang Dyaryo Natin, Dexter Visitacion from Periodico Norte, Jefferson Crisostomo from Balitang Parehas, Dominic Abrematea from the Tacloban Star, Marie Tonette Marticio from Manila Bulletin, Justine Grace Traya from RMN Tacloban, Tito Te-pase from the Leyte-Sa-

CALAMBA CITY, Laguna (PIA) – The Department of Health – Center for Health Development (DOH-CHD) Calabarzon advised residents of coastal towns in Cavite to take necessary precautions to avoid possible health risks associated with the reported oil spill near Manila Bay.

In an advisory released on Wednesday, DOH Assistant Secretary and concurrent Calabarzon Regional Director Ariel Valencia discouraged residents from eating any fish, shellfish, and other marine food items from their areas as these may have been contaminated by the oil spill.

“We are reminding the people of Cavite to be careful. As much as possible, don’t eat any sea food for now. The fish may have been affected by the oil spill, which may cause food poisoning,” Valencia said.

He also advised the public to avoid areas

affected by the oil spill as exposure to contaminated water and air may lead to a variety of health issues including skin irritation, blisters, burns, peeling skin and dermatitis.

The oil spill caused by MT Terra Nova, which sank on July 25, continues to spread to the sea coast of Cavite, affecting the municipalities of Kawit, Noveleta, Rosario, Tanza, Naic, Maragondon, and Ternate, as well as the cities of Bacoor and Cavite.

Cavite Governor Jonvic Remulla has declared a state of calamity in the affected areas. Additionally, a No-Catch Zone for all shellfish directive has been implemented to avoid any potential health risks to the public.

“The province is declaring a State of Calamity in these areas. The province is also declaring a No-Catch Zone for all shellfish (mussels, crabs, crabs, halaaan) in our vicinity. The Cavite govern-

ment is currently meeting for the immediate distribution of relief goods for the 25,000 affected fishermen,” Remulla announced in a social media post.

Meanwhile, the Cavite Provincial Disaster Risk Reduction and Management Council (PDRPMC) convened together with officials of the nine affected coastal local government units and laid down measures to address the ongoing oil spill crisis. These measures are aimed at mitigating the impact of the spill, protecting public health, and ensuring effective response to the crisis.

Office of Civil Defense (OCD) CALABARZON Regional Director and RDRPMC Chairperson Carlos Eduardo E. Alvarez III assured the province of their full support and assistance to lessen the impact of the oil spill. (AM/PIA-4A; with reports from HEPU DOH CHD Calabarzon)

FROM PAGE 7

this conference and the celebration in September remind us of the vital role that our 1.9 million civil servants play in pursuing sustainable management capable of meeting the challenges of tomorrow while serving the needs of today,” he said.

For updates on the 124th PCSA and schedule of events, visit the PCSA microsite at www.csc.gov.ph/pcsa2024. (PR)

EDITORIAL: Carina’s cruelty

Metro Manila and its surrounding provinces awoke Wednesday flustered by scenes of rampaging floodwaters as high as chest-deep in some areas and some roads impassable, with financial markets, schools and offices closed.

The chilling scenario – as signal 2 remained hoisted over the area despite announcements the weather disturbance will be exiting the country’s area of responsibility by Thursday – slapped the metropolis, home to 13 million people, as the southwest monsoon continued to bring heavy rains enhanced by Typhoon Carina

Before sunrise Wednesday, the eye of Carina was monitored to be 280 kilometers northeast of Ibayat, Batanes with maximum sustained winds of 155 kilometers per hour near the center with gustiness of 190 kilometers per hour and central pressure of 950 hPa.

Pressure is measured in hectoPascals (hPa), or millibars. Standard pressure at sea level is defined as 1013hPa, but we can see large areas of either high or low pressure. These areas are all relative to each other, so what defines a high will change depending on the area around it.

By noon, the rains were still continuing in some areas of the national capital, and many parts remained under water, stranding cars and morning commuters as Carina battered the metropolis

The Philippine Stock Exchange said there would be no trading in its equity market, while the nation’s central bank said currency trading and monetary operations would be closed.

Local government units in the National Capital Region and east of the capital in towns of Rizal announced some of the roads and villages in their respective jurisdictions were not accessible to vehicles due to flood waters that reached from gutter to chest deep levels

The Metropolitan Manila Development Authority also released flood advisories across the NCR due to continuous rains from Tuesday night until early Wednesday morning.

Earlier the state weather bureau PAGASA raised the yellow rainfall warning – residents should be on the alert as flooding may result in flood-prone areas – over Metro Manila and seven other areas: Zamvbaales, bataan, Pamanga, Bulacan, Cavite Batangas and Tarlac

Weather men said the southwest monsoon, enhanced by Typhoon Carina, is bringing the heavy heavy rains, forcing rivers and other waterways in the capital and nearby towns to threaten their banks.

Light to moderate with occasional heavy rains meanwhile are being experienced in Nueva Ecija, Rizal, Quezon and Laguna, with weathermen warning these rains may persist within three hours.

We enjoin residents in the affected areas to be on guard and monitor developments and warnings from the authorities including the National Disaster Risk Reduction and Management Council .

PAG-IBIG...

July 25, 2024 – Pag-IBIG Fund has announced the immediate availability of its Calamity Loan to assist members affected by Typhoon Carina. The typhoon has intensified monsoon rains (habagat), leading to widespread flooding across various regions.

The agency has allocated calamity loan funds to help affected members in Metro Manila, Cainta (Rizal), Baco (Oriental Mindoro), and the Province of Batangas. Additional funds will be released for other areas where State of Calamity may be declared.

“Pag-IBIG Fund is ready to support our Filipino workers with their immediate financial needs through our cash loans. We are closely coordinating with local government units in the hardest-hit areas to ensure that aid reaches those in need promptly, in line with President Ferdinand Marcos, Jr.’s directive to extend all necessary assistance to our fellow Filipinos affected by these calamities,” said Secretary Jose

Rizalino L. Acuzar of the Department of Human Settlements and Urban Development and Chairperson of the 11-member Pag-IBIG Fund Board of Trustees.

The Pag-IBIG Calamity Loan is one of the agency’s Short-Term Loan programs designed to provide relief and support to members residing or working in areas declared under a state of calamity. Qualified members can borrow up to 80% of their total Pag-IBIG Regular Savings, which consists of their monthly contributions, their employer’s contributions, and accumulated dividends earned. The loan is offered at a low annual interest rate of only 5.95%, with payment terms of 24 or 36 months, with the first payment deferred for two months.

For members who need financial assistance in areas not declared under a state of calamity, the Pag-IBIG Multi-Purpose Loan is available to help them recover from the aftermath of the typhoon.

Pag-IBIG Fund

Chief Executive Officer Marilene C. Acosta emphasized the urgency of providing immediate financial support to members affected by the calamity. “I have already instructed the deployment of our Lingkod Pag-IBIG on Wheels (LPOW) as soon as roads become safe and passable, to ensure that our services become accessible to our members from the affected areas.

Through our LPOW, Pag-IBIG members can submit their Calamity Loan applications to finance their immediate needs, file for insurance claims if their homes mortgaged under Pag-IBIG Fund are damaged, or file for a Housing Loan for major home repairs,” Acosta said.

She further added that members may submit their Calamity Loan applications online through the Virtual Pag-IBIG.

“For members with internet access, they may accomplish, scan, and upload their Pag-IBIG Calamity Loan applications even without a Virtual Pag-IBIG account.

They may also submit hard copies of all accomplished applications to their company’s accredited Fund Coordinators along with the required documents for processing. And starting Monday (July 29), members whose employers are enrolled with STL online with Employer Interface may also submit their applications via the Virtual Pag-IBIG for Employers, making the process as easy and convenient as possible. Just make sure that you have activated your Virtual Pag-IBIG Account and your Loyalty Card Plus so that we can immediately credit the proceeds of your Calamity Loan. We want to reassure our members that they can count on Pag-IBIG Fund for timely and reliable assistance in their time of need.”

From January to June of this year, Pag-IBIG Fund has released a total of P35.32 billion in cash loans, assisting 1.50 million members. Of the total, P1.14 billion were Calamity Loans, which helped 70,141 members recover from the effects of typhoons and other calamities.

FROM PAGE 1

trillion sa DPWH budget ay P250 billion ay flood control. But if you spend P30-40 billion budget on hazard mapping that informs where not to build and which river to protect, you may not need P250 billion in flood control in the future,” he said.

“We seem to be neglecting science. Reaction lang kasi after reaction ang paggawa at tataubanan lang ang tinaling gawa sa isa,” he added.

To achieve government plans to address massive flooding in the country and to cut expenses, Cayetano called for stronger support and proper funding for relevant government agencies, such as the Department of Science and Technology (DOST).

“Investing in their capabilities is investing in our nation’s resilience against future disasters,” he said. PR

CAYETANO...

The effects of Typhoon Carina could have been mitigated if the Department of Public Works and Highways (DPWH) had completed its long overdue flood control projects, according to Senator Alan Peter Cayetano.

This came after Metro Manila and 5 neighboring provinces were placed under a state of calamity after being submerged by heavy flooding due to the typhoon, affecting 882,861 individuals or 183,464 families from 686 barangays nationwide as of July 24, 2024.

“It’s a direct result of years of inaction on crucial flood control projects. This delay isn’t just a failure, it’s a disservice to our communities that are now left unprotected and vulnerable,” Cayetano said on July 26, 2024.

During last year’s Senate hearing on the

2024 national budget, Cayetano criticized the DPWH for years of delays in completing crucial flood control projects. He questioned the allocation of resources to these unfinished projects and suggested shifting efforts towards new infrastructure.

“N a t u k l a s a n n’ung hearing na y’un [na] may flood control part na hindi tinuloy ng gobyerno. And this was more than 10 years ago and after that I thought maaayos na lahat,” he said at the time.

With the rainy season underway and flooding in the metropolis being a recurring issue, Cayetano questioned the DPWH’s maintenance and rehabilitation budget, which exceeds P200 billion – about a third of its total budget of P737 billion – and how these projects have failed to address the issue.

“We’re not building better, we’re maintaining and rehabilitating. You’re not putting money into building more networks, you’re putting money into maintaining it,” he said.

“Is there something wrong with the kind of public works we do? Kasi kung parang one is to one na y’ung bago sa pine-preserve mo, ibig sabihin, either hindi maganda y’ung pagkagawa or napakaluma na,” he added.

Cayetano, as chair of Senate on Science and Technology, also urged the Philippine Institute of Volcanology and Seismology (PHIVOLCS) in its modernization program to strengthen its hazard mapping to assist the DPWH in selecting better locations for flood-related infrastructure.

“Out of the P1

STRAIGHT NEWS PUBLISHING

Editorial Office

CAVITE OFFICE : Blk. 5 Lot 69 Barcelona Ph. 2, Buhay Na Tubig, Imus, Cavite

Mobile No. ----- 09556586520 / 09164731260

TIN NO. ----- 237756418-000

Email ad: newsstraight172@gmail.com
soberanmavic@gmail.com

EDITORIAL BOARD

Publisher : Maria Victoria S. Soberano

Editor-In-chief : Dominador “RAEL” Soberano

Marketing Manager : Kristina Marres

Published Weekly by: STRAIGHT NEWS

SM CITY BACOR LEADS SM FOUNDATION'S OPERATION TULONG EXPRESS FOR TYPHOON CARINA AFFECTED COMMUNITIES



SM Foundation's Operation Tulong Express, in coordination with SM City Bacor, turned over a total of 3,000 Kalinga Packs to residents affected by Typhoon Carina in Brgy. BARS and Silangan, Habay 1 and Brgy. Habay 2. This initiative is part of SM Foundation's ongoing commitment to provide timely aid to communities devastated by natural disasters. Each Kalinga Pack contained essential items such as rice, canned goods, noodles, and bottled water, aimed at helping families meet their immediate needs as they recover from the typhoon's aftermath. Volunteer employees once again lead the distribution in the spirit of Bayanihan, promoting community solidarity in times of crisis.

CONCEPCION PH CANNOT GROW WITH BIG BUSINESS ALONE

"The Philippine economy's growth cannot be only with big business growing; it will grow when we see our micro become small, the small become medium, and the medium become large companies," said Go Negosyo founder Joey Concepcion as he addressed the thousands of MSMEs gathered last July 13 at the Music Hall of SM Mall of Asia in Pasay City for the 2024 National MSME Summit.

Concepcion joined Department of Trade and Industry (DTI) Secretary Alfredo Pascual, DTI Usec. for MSME Development Group Cris Roque, DICT Usec. Jocelle Batapa Sigue, along with SM's Tessie Sy Cason, Angkas CEO George Royeca, PCCI President Nina Mangio, SB Corp.



Go Negosyo founder and MSME Development Council Vice Chair Joey Concepcion is joined by Department of Trade and Industry Sec. Alfredo Pascual at the 2024 National MSME Summit at the SM Mall of Asia in Pasay City last July 13, 2024. Joining them are DTI Usec. Cris Roque, SM Investments Chair Tessie Sy Cason, DICT Usec. Jocelle Batapa Sigue and Cheryl Caballero, Angkas CEO George Royeca, PCCI President Nina Mangio, SB Corp. President Robert Bastillo, Esquire Financing CEO Raj Uttamchandani, CDO President Jerome Ong, Richprime's Myrna Yao, BSMED's Emma Asusano MSMED Council's Melanie Leano, Melanie Ng, Ben Baltazar, Mikaela Teves, Dexter Arcosa and Malou Monteverde, Vietnam Ambassador Lai Thai Binh, Lao PDR Ambassador Sonexay Vannaxay, Thailand Ambassador Tull Traisorat, Cambodia Ambassador Phan Peuv, and Go Negosyo's Merly Cruz.

President Robert Bastillo, Esquire Financing CEO Raj Uttamchandani, and other top executives in the day-long event.

"Private sector can provide great access to MSMEs because they have the spaces where the people tend to go. Big business's role as successful entrepreneurs themselves is to help MSMEs uplift their lives," Concepcion said. He pointed out how companies like SM provide the venue for events such as the MSME Summit. During the event, attendees were also given insights by lending platforms into how to better access financing, as well as how to use social media platforms like TikTok Shop's Shoppertainment Format to promote their businesses by seamless-

ly integrating content and commerce.

Private sector, however, cannot do it alone. "The partnership between the DTI and Go Negosyo has achieved more success in helping our MSMEs," Concepcion said.

During the event, Sec. Pascual presented several initiatives which embody the DTI's commitment to empowering Philippine MSMEs that promise to boost productivity and reach new markets. Among them is training MSMEs in social media platforms, e-commerce marketplaces, the OTOP Law which institutionalizes MSME development efforts and provides it a legal framework, a national AI strategy roadmap which

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SM CITY BACOR SUPPORTS HABAY ELEMENTARY SCHOOL THROUGH BRIGADA ESKWELA



Strengthening the community and aiding for growth, SM City Bacor recently extended its support to Habay Elementary School by participating in the annual Brigada Eskwela initiative. Mall employees and security personnel volunteered to clean the school grounds, ensuring a safe and welcoming environment for the students. In addition to their hands-on efforts, SM City Bacor generously donated cleaning supplies and painting materials, which will help the school maintain its facilities throughout the school year. This collaboration highlights SM City Bacor's commitment to fostering community development and supporting education in the local area.

EK SUPPORTS BRIGADA ESKWELA 2024



As part of EnchantedKingdom's advocacy to promote a fun, unique and learning environment for students, EK is now on its 10th year in supporting the Department of Education (DepEd)'s BRIGADA ESKWELA 2024. The first and only world-class theme park in the Philippines has shared its magic by turning over two Kindergarten classrooms to Southville Elementary School last JULY 26, 2024 which it adopted for improvement in support of this year's BrigadaEskwela with its five core values namely; Love of God, Loyalty, Respect, Integrity and Innovativeness. Its official mascot Eldar The Wizard, along with his friends, had a very magical day sharing their enchanting performances for all the guests who also enjoyed tasty treats, EKciting games, and special gifts prepared by EK's Cast Members (employees). The event was gracefully led by Enchanted Kingdom Boss Mr. Mario O. Mamon, chairman and president ; Sta. Rosa City Mayor Arlene V. Arcillas who was represented by no other than Vice Mayor Arnold V. Arcillas together with other School officials and barangay officials of Barangay Southville 4, Sta. Rosa City, Laguna.

CONCEPCION...

can help MSMEs stay competitive, the enhancement of e-governance systems to help LGUs speed up ease of doing business, and a new B2B platform which will make it easier for MSMEs to produce intermediate products that can be integrated into the supply chain of larger companies.

The event also saw over half a million pesos in "pahunang pang-negosyo" cash and startup packages given away by Go Negosyo, as well as Negosyo packages worth thousands

from CDO, Selecta, Kettle Korn, IFern, Kimdiary, and Viber. Lucky attendees also went home with prizes from Uratex, Wilcon Depot, Sunlife, Double Dragon – Hotel 101, Shopee, Lazada, and Globe Business. "These startup and negosyo bundles emphasize the need for our MSMEs to have access to capital, a crucial element that every business – big or small – needs in order to succeed," Concepcion said earlier.

The National MSME Summit also saw

the awarding of the 2024 Go Negosyo Most Inspiring Microentrepreneurs Awards to ten microentrepreneurs. Hosting the event were entrepreneur RJ Ledesma and Chal Lontoc, with Isabelle Daza participating in a celebrity chat.

The summit, which is presented by the MSME Development (MSMED) Council and Go Negosyo, with the support of the Department of Trade and Industry, is the culminating event of the MSME Development Week celebrations.

Educational...

drew to a close, the atmosphere was filled with a sense of achievement and optimism. The smiles on the faces of the beneficiaries reflected the joy and relief brought by the educational assistance. The Cavite Provincial Scholarship Program continues to support the academic aspirations of students, demonstrating a steadfast commitment to investing in the future of Cavite.

This event marked another successful chapter in the ongoing mission of the Cavite Provincial Scholarship Program to empower the

PHILHEALTH...

MANILA – The government's move to divert unutilized funds from government-owned-and-controlled corporations (GOCCs) will not include contributions to the Philippine Health Insurance Corporation (PhilHealth), Finance Secretary Ralph Recto assured senators on Tuesday.

During a public inquiry by the Senate Committee on Health and Demography, Recto also clarified that the move is legal and adheres to Congress' order under the General Appropriations Act (GAA) of 2024.

He said there are other ways to fund unprogrammed appropriations aside from new taxes and debts, as determined by Congress.

"At ito ay sa pamagitan ng pagkolekta sa mga natutulog at hindi nagagamit na pera ng GOCCs na binabayaran pa natin ng interest. Ito po ay mismong nakagalay sa 2024 GAA na aming sinusunod lamang (And it is by collecting the idle and unutilized funds of the GOCCs that we still pay interest on. This is provided for under the 2024 GAA that we are only following)," Recto explained.

He also assured that the Department of Finance (DOF) consulted legal experts and received favorable opinions before sweeping PhilHealth's PHP89.9 billion unutilized government subsidies which are not part of its reserve funds, nor income that is being restricted by the Universal Health Care Act to be used by the na-

FROM PAGE 1

tional government as a general fund.

"Ito ang payong legal na aming sinusunod. At hindi lamang ito legal. Ito'y makakatulong sa paglabigay ng ekonomiya at pagbibigay ng trabaho (This is the legal advice we followed. And not only is it legal, it will help in economic growth and job creation)," Recto said.

Recto said the funds are exclusively for the list of projects identified under the Unprogrammed Appropriations as mandated by the 2024 GAA, including the Davao City by-pass; Samal Island Davao City connector; Panay-Guimaras-Negros Island bridges; Bataan-Cavite interlink bridge; Metro Manila Subway; and the Salary Standardization VI for government employees, among others.

The DOF chief also dismissed speculations that the excess funds will be transferred to the Maharlika Investment Fund.

Recto said PhilHealth has sufficient funds to cover its members' claims and is expected to increase benefit packages next year.

"PhilHealth na mismo ang nagsabi na ni isang kusing, walang kaltas sa mga benepisong matatanggap, batay sa kasalukuyang pakataraan (PhilHealth itself has said that not a single centavo will be deducted from the benefits to be received, based on the current policy)," he said.

PhilHealth confirmed that it still has a PHP500-billion benefit chest fund and will continue to receive subsidies from the national government in the following years.

Meanwhile, Senator Christopher Lawrence Go, who chairs the panel, asked PhilHealth president and chief executive officer Emmanuel Ledesma Jr. to utilize the said chest fund as soon as possible to reduce contributions and increase the benefit packages.

Senator JV Ejercito filed the resolution calling for an investigation after reports of the transfer of PhilHealth's unused funds to the national treasury.

Ejercito expressed concern about the significant amount of unspent funds which could have benefited indigent patients. (PNA)