

MPT South teams up with LRMC Plant for Life at Ipo Watershed



Volunteers from MPT South and LRMC hiked towards the designated tree planting area with the help of Bantay Gubat volunteers of Ipo Watershed.



Employees and volunteers from MPT South and LRMC with Bantay Gubat volunteers of Ipo Watershed.

As part of its commitment to environmental sustainability, Metro Pacific Tollways South (MPT South), a subsidiary of Metro Pacific Tollways Corporation (MPTC), participated in the Plant for Life: Tree Planting Activity organized by Maynilad Water Services Inc. in partnership with Bantay Gubat of Ipo Watershed on September 27, 2024.

The event focused on the reforestation of the vital Ipo Watershed in Bulacan, which plays a crucial role in the water supply for Metro Manila and other parts of Cavite. MPT South, along with Light Rail Manila Corporation (LRMC) employees and volunteers, planted a total of 800 native tree seedlings in this collec-



A volunteer from MPT South planted a tree seedling in the area (a representative from the Communication and Stakeholder Management Department of MPT South).

Bigger and Better: BotiCARD Dolores Branch moves to new location



BotiCARD President Ms. Rosenda Aquino (5th from right, middle row) alongside BotiCARD Operations Director Ms. Florife Reynido (6th from right, middle row), BotiCARD Cluster Manager 2 Mr. Jame Rachel Yaneza (7th from right, middle row), BotiCARD Cluster Manager 4 Ms. Merrie Joie Prenciona (4th from left, middle row), Pharmacy Assistant OIC BCI Dolores Branch Ms. Khristine Joy Aureus (4th from right, middle row), attended the relocation of the branch along with other officers and staff.

BotiCARD Dolores branch officially relocated its building on July 15, 2024, in support of its mission to provide quality, affordable, and accessible healthcare and personal care products and health services to Filipino families.

"As we combat the cycle of poverty while improving the health and wellness of people, we will continue to advocate for quality affordable medicines, health supplies, hygiene products, and selected supplements. It is a basic right every Filipino should enjoy," said BotiCARD President Rosenda P. Aquino.

As part of the branch's relocation, free medical consultation, dental extraction, blood pressure monitoring, and other freebies like a 28% discount are also provided for those who attended the event.

"Through the range of BotiCARD services, we hope to reach more communities to provide the quality products and services they deserve," Aquino added. The branch's new building is located at Marquez Street, Barangay Bagong Anyo, Dolores, Quezon.

Established in 2011, BotiCARD is a member institution of CARD Mutually Reinforcing Institutions (CARD MRI), a group of institutions sharing the same goal and objective of poverty eradication and improving the lives of Filipino families. As of June 2024, BotiCARD has 20 pharmacies and serves more than 2 million clients across the country.

To know more about BotiCARD, Inc., visit its website at www.cardmri.com/botiscard/ and the official Facebook page, [@botiscardOfficial](https://www.facebook.com/botiscardOfficial).

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PhilHealth now covers readmissions for same illness within 90 days

CASH ASSISTANCE FOR OILSPILL AFFECTED FISHERFOLK AND FAMILIES IN BACOR CITY

NATIONAL CORRECTION CONSCIOUSNESS WEEK

Dumalo si Vice Mayor Rowena B. Mendiola sa ginanap na selebrasyon ng BJM na may temang "MAKATAONG PAKIKITUNGO, MATINONG PAMUMUNO AT MATATAG BA PRINSIPYO TUNGO SA MAUNLAD NA SERBISYONG PAM-PIITAN". Dito pinakita ng Pamahalaang Lungsod sa pangunguna nila Mayor Strike B. Revilla, Vice Mayor Rowena B. Mendiola, Sangguniang Panlungsod Members, Cong. Lani M. Revilla,



DA-4A, namahagi ng mahigit 20 milyon tulong-pinansyal sa mga magbababoy ng Lobo na naapektuhan ng ASF

Mahigit 20 milyon ang halaga ng tulong-pinansyal na naimamahagi sa 312 na lokal na magbababoy ng Lobo, Batangas, na apektado ng African Swine Fever noong Hulyo at Agosto, noong ika-1 ng Oktubre.

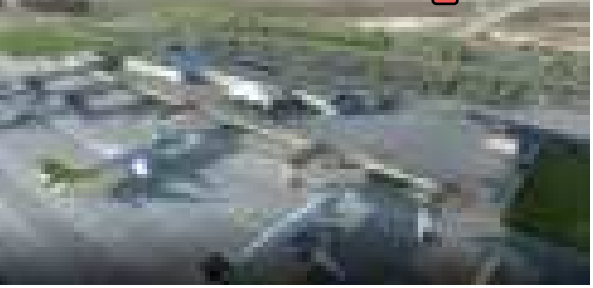


Aboitiz InfraCapital expands gateway modernization efforts with planned Laguindingan International Airport transformation

Expansions to increase capacity to over six (6) million passengers over the 30-year concession

Aboitiz InfraCapital, Inc. (AIC), the infrastructure arm of the Aboitiz Group, is prepared to take on the challenge of modernizing its second Philippine gateway following the signing of the concession agreement to upgrade, operate, and maintain Laguindingan International Airport located in Misamis Oriental.

"Laguindingan International Airport is a pivotal milestone in our strategic mission to elevate the country's aviation infrastructure. It underscores Aboitiz InfraCapital's commitment to providing a seamless and efficient passenger experience, and more importantly, driving economic growth in North-



LAGUINDINGAN INTERNATIONAL AIRPORT IS READY FOR TAKE-OFF. An artist's rendition of Laguindingan International Airport's airside view. Aboitiz InfraCapital signed in Malacañan Palace last October 28, 2024 the concession agreement to upgrade, operate, and maintain Laguindingan International Airport in Misamis Oriental over a 30-year period.



MINDFULNESS EXERCISES & ACTIVITIES FOR ADULTS

3. The 3-Step Mindfulness Exercise

You can find another great exercise if you are strapped for time in this 3-Step Mindful-ness Worksheet. In this exercise, there are only three steps:

Step 1: step out of “auto-pilot” to bring awareness to what you are doing, thinking, and sensing at this moment.

- Try to pause and take a comfortable but dignified posture. Notice the thoughts that come up and acknowledge your feelings, but let them pass. Attune yourself to who you are and your current state.

Step 2: bring awareness to the breathing for six breaths or a minute.

- The goal is to focus attention on one thing: your breath. Be aware of the movement of your body with each breath, of how your chest rises and falls, how your belly pushes in and out, and how your lungs expand and contract. Find the pattern of your breath and anchor yourself to the present with this awareness.

Step 3: expand awareness outward, first to the body then to the environment.

- Allow the awareness to expand out to your body. Notice the sensations you are experiencing, like tightness, aches, or perhaps a lightness in your face or shoulders. Keep in mind your body as a whole, as a complete vessel for your inner self;
- If you wish, you can then expand your awareness even further to the environment around you. Bring your attention to what is in front of you. Notice the colors, shapes, patterns, and textures of the objects you can see. Be present at this moment, in your awareness of your surroundings.

When you are ready to finish the exercise, open your eyes slowly and try to carry that mindfulness with you as you go about your day.

4. Mindful Walking Down the Street Technique

One core process that can be influenced by mindfulness practice is our ability to observe our thoughts, emotions, and sensations without reacting to fix them, hide them, or solve them. This awareness creates room for choice between impulses, and action which can help develop coping skills and positive behavioral change.

- In the first step of this intervention, the facilitator helps the client visualize a scenario in which they are walking down a familiar street when they look up and see someone they know on the other side of the street. They wave however, the other person doesn't re-pond and continues to walk right past.
- In the second step, the facilitator prompts reflection from the client by asking a series of questions:

1. As you were imagining, did you notice any of your thoughts?
2. As you were imagining, did you notice any of your emotions?
- In the third and final step, the facilitator asks the client to reflect on the series of emotions and thoughts that came up, how this affects their behavior, whether the exercise was helpful, and for any final comments.

5. The 3-Minute Breathing Space

Unlike meditations or a body scan, this exercise is quick to perform and useful in getting a mindfulness practice started.

Continuation next week

PhilHealth...

Members readmitted due to the same illness in a span of 90 days can now avail of PhilHealth benefits after the state health insurer lifted its Single Period of Confinement policy beginning October 1, 2024. This applies to medical conditions and surgical procedures under the All Case Rate payment scheme.

The Single Period of Confinement Rule is a policy developed during the Philippine Medicare era which imposes that admissions and readmissions due to the same illness or procedure within a 90-calendar day period shall only be compensated once. This has resulted to members paying for the entire hospitalization and caused denial of claims on the side of health facilities.

“After extensive

DA-4A...

Pinangunahan ni Department of Agriculture IV-A CALABARZON (DA-4A) Regional Executive Director Fidel Libao ang naturang aktibidad na may layong mabigyan ng suporta ang mga lokal na magbababoy ng nasabing munisipalidad mula sa pagkalugi na dulot ng ASF.

Ang bawat magbababoy ay nakatanggap ng halagang limang libong piso sa bawat pagmamay-ari nilang baboy na apektado ng ASF.

Ayon sa tala ng Batangas Provincial Veterinary Office (PVO), isa ang Lobo sa mga munisipalidad sa probinsya na may malaking bilang ng kaso ng ASF. Sa kasalukuyan ay nananatili pa rin ang

NATIONAL...

Agimat Partylist Cong. Bryan Revilla, BM Ram Revilla, BM Edwin Malvar ang pakikisa sa BJMP.

Ang Pamahalaang Lungsod ng Bacoor ay nakikiisa sa magandang serbisyo na ibinibigay ng BJMP Bacoor sa lahat ng mga Persons Deprived of

evaluation, we have lifted the rule of Single Period of Confinement to ensure continuous coverage for patients with recurring conditions,” said PhilHealth Chief Emmanuel R. Ledesma, Jr. during a recent media forum.

“This move also shows our strong commitment to fulfill our mandate — to provide health insurance coverage and ensure affordable, acceptable, available, and accessible health care services for all Filipinos”, he added.

The lifting of the policy was well-received by healthcare providers and members. “Napakalaking epekto ang pag-alis ng SPC dahil karamihan sa pasyente namin ay recurring ang sakit gaya ng pneumonia at Chronic Obstructive Pulmonary Disease. Hindi naman natin puwedeng tanghian ang

From Page 1

banta ng naturang sakit sa mga baboy at lubos na naapektuhan ang probinsya na isa sa nangunguna sa produksyon ng baboy.

Kasama ni Dir. Libao ang iba pang mga opisyal ng DA-4A na sina Regional Livestock Coordinator at OIC-Regulatory Division G. Jerome Cuasay, Regional Cashier Gng. Fe Briones, at APCO Batangas G. Michael Lalap.

Patuloy ang pagaksyon ng DA-4A katuwang ang bawat PVO, Local Government Units, at Industry Groups sa pag-sugpo ng ASF sa buong rehiyon sa tulong ng mga teknikal na suporta at tulong-pinansyal.

From Page 1

Liberty (PDL) na kanilang pinangangalagaan.

Sa mensahe ni Vice Mayor Rowena b. Mendiola binigyan din niya ang kagandahan at kalinisan ng BJMP Bacoor lalo na ang pangangasiwa ng mga opisyal ng BJMP.

pasyente dahil kailangan silang ma-treat dahil marami talagang pasyente ang may recurring sickness”, said Ma. Celia Buñag, Supervising Administrative Officer of Quezon City General Hospital

On the other hand, Lucila Salvador, a PhilHealth member whose sister was readmitted due to Urinary Tract Infection was relieved when she learned the news. “Nagpapasalamat kami sa PhilHealth, napakalaking bagay nito. Ang ate ko ay senior citizen at three times na siyang na-ospital sa paulit-ulit na sakit. Kinakabahan ako, kasi ang alam ko hindi na puwedeng gamitin ulit ang PhilHealth once nagamit na sa parehong sakit kasi one month ago pa lang noong na-confine siya bago ulit ma-confine rito,” she stated.

PhilHealth re-

CASH...

On the last series of PAFF distribution, the Provincial Government of Cavite drove to the City of Bacoor to extend the aide for the affected fisherfolk and families on October 23, 2024.

Cavite Board Members Abeng Remulla and Ram Revilla were present, assuring the Bacooreños of the constant

LANDBANK..

2024.

LANDBANK also encourages its customers to maximize the use of its digital banking channels, such as the LANDBANK MBA, iAccess, weAccess, Link.BizPortal, and Electronic Modified Disbursement System (eMDS), to safely complete banking transactions.

ABOUT LANDBANK



From Page 1

minds members and qualified dependents that they are entitled to a total maximum of 45 days coverage for room and board per year. However, this does not apply to the Hemodialysis benefits package as it has a separate 156 sessions allocated per year. PCEO Ledesma assures all members that PhilHealth continues to move forward with benefits enhancements to provide better financial coverage to all Filipinos.

“We are really working very hard 24/7. Talagang nagpapakahirap po kami because we understand that health is not just a privilege but an essential right for every Filipino. In these challenging times, we stand with them, and always make sure to deliver all the benefits they deserve”, Ledesma added.

From Page 1

support from PGC. More so, BM Remulla gave an update on the on-going and future initiatives of the provincial government to elevate the welfare of the people.

The act of solidarity and coordination in Cavite amplified as the program concluded successfully. - J. Reyes

From Page 3

LANDBANK is the largest development financial institution in the Philippines promoting financial inclusion, digital transformation, and sustainable national development. Present in all 82 provinces in the country, the Bank is committed to provide accessible and responsive financial solutions to empower Filipinos from countryside to countrywide.

Cayetano urges Senate to ensure no Filipino is left behind in 2025 budget deliberations

Senator Alan Peter Cayetano on Tuesday emphasized the need for a national budget that reflects a shared commitment to uplift even the most marginalized communities to ensure an inclusive and equitable allocation of resources.

This call comes as the Senate prepares to discuss the proposed 2025 national budget this week, a crucial step that will determine the government's financial priorities and how it addresses the country's most pressing needs.

“Kung ano ang ating itatanim, iyan din ang ating aanihin,” Cayetano said, underscoring the long-term impact of government spending on Filipinos' daily lives.

“We need a national budget that leaves no Filipino behind. Walang iwanan dapat,” he added.

Cayetano said the budget should reflect the government's role as a “second parent,” stepping in to equalize opportunities for all, particularly for those at the margins of society.

“All of us live in a country where your last name and where you were born matters. This is why the government is here as second parents to try to equalize opportunities,” he said.

For Cayetano, the Senate's duty is to ensure that public funds go to the people and sectors most in need, from education and healthcare to job creation.

During the Senate session on November



5, 2024, Senator Joel Villanueva, former Secretary of the Technical Education and Skills Development Authority (TESDA), expressed his gratitude to Cayetano, chair of the Higher, Technical, and Vocational Education Committee, for his support in advancing technical education and assessing the competencies of senior high school (K-12) graduates.

“Sa TESDA po, tayo po ay nagsulong ng mga dagdag pondo sa iba't ibang programa. Ilan po dito y'ung pagtitibay natin sa close to 500 million na assessment sa atin pong mga senior high school o K-12 graduates. Ito po ang naging resulta ng diskusyon natin sa EDCOM II (Second Congressional Commission on Education). Salamat kay Commissioner Alan Peter Cayetano na kasama natin sa EDCOM II,” he said.

Earlier this year, Cayetano also made an appeal to the Development Budget Coordination Committee (DBCC) to ensure the efficient allocation of the 2025 national budget, particularly around the potential risks of online gambling, the country's foreign loan strategy, and the need for increased housing aid.

Cayetano stressed that investing in the 2025 budget is essential to enhancing the welfare of every Filipino and ensuring a brighter future for all.

“We owe it to every Filipino to invest in their welfare and secure a future that everyone can look forward to,” he said. PR

The Government Service Insurance System (GSIS) launches the Multi-Purpose Loan (MPL) Lite program to help its members quickly bridge or cover unexpected expenses and temporary budget gaps, the GSIS said.

The MPL Lite, tailored specifically to support members, offers accessible financing that ranges from ₱5,000 to ₱50,000 (multiple of five) with flexible repayment terms of six, 12, 18 or 24 months.

It has a competitive interest rates of 6% or 7%, based on years of service. It includes a

Yogorino Italy Anniversary Redefines Everyday Indulgence

This year, YOGORINO celebrates its anniversary with 25 stores nationwide, marking a significant milestone in the brand's rapid expansion across the country. Since opening its flagship branch in Makati City in 2018, it has been offering a positive and happy lifestyle with its array of healthy and guiltless frozen yogurt and gelato menu, winning the taste buds of Filipinos. Yogorino Italy was brought to the Philippines by Viva International Food & Restaurants, Inc., under the visionary leadership of Vicente “Boss Vic” del Rosario, Jr., the company behind Botejyu, Greyhound Café, Papermoon Cake Boutique & Café, Maple Tree House, Du Hsiao Yueh, Wing Zone, Pepi Cubano and Viva Cafe, among others.

“Our customers are the heart of our brand, and their experiences are what truly define our journey - from their smiles, their laughter and their stories,” says Vicente Raphael S.Del Rosario IV, President and COO of Viva International Food & Restaurants, Inc. Yogorino is about creating moments of happiness and indulging in something special shouldn't be reserved for special occasions. In celebration of its anniversa-

ry, Yogorino expresses gratitude to its amazing customers. “Thank you for making Yogorino part of your everyday moment and for sharing in this journey of flavor and joy.” Starting October 26, Yogorino celebrates with a series of delightful promotions, flavors and experiences.

Everyday Indulgence starts at 99

To kick-off the celebration, Yogorino is unveiling its new frozen yogurt selection now served in 3 sizes - Piccolo, Medio and Grande, starting from 99 pesos only. Yogorino's menu empowers its guests to unleash their creativity by creating their own masterpieces with a wide-range of topping selections, from fresh fruits, crunches, cake bars, popping boba, syrups to magic shells. Customers will definitely enjoy a fully bespoke experience as they are personally served by a Yogorista, who meticulously prepares their handcrafted designed Yogorino right in front of their eyes.

A Golden Indulgence

Get ready to experience frozen yogurt like never before! Yogorino adds a touch of luxury to its already irresistibly delicious frozen yogurt with the introduction of Gold Leaf topping. This deca-

GSIS launches new loan program for members

one-time loan redemption insurance fully deducted upfront without fees for early repayment and without service fee for those who have active MPL Flex. MPL Lite is available in the GSIS Touch mobile app, which simplifies the application process.

“As we reaffirm our commitment to deliver meaningful and significant products and services to our members, the GSIS has developed this program to provide accessible and affordable financial solutions that

aim to honor their contributions. With e-crediting, hassle-free way to access funds and streamlined application process, government workers have a safe and reliable financial option at their fingertips,” GSIS President and General Manager Wick Veloso said.

Once approved, funds are credited within three days.

If any member requires assistance in using the GSIS Touch mobile app, the GSIS dedicated customer service is

available to assist 24/7. Please call the GSIS Contact Center at 8847-4747 (Metro Manila) or 1-800-8-847-4747 (Globe and TM subscribers) or 1-800-10-847-4747 (Smart, Sun, and TNT subscribers).

For more information about the MPL Lite program and other GSIS' product offerings, please visit the GSIS website at www.gsis.gov.ph, follow the GSIS Facebook page (@GSIS.PH), email gsis-cares@gsis.gov.ph or contact the numbers provided in the website. PR



dent new topping features generous flakes of edible gold leaf, shimmering atop your Yogorino favorites. The gold leaf, known for its subtle sweetness and luxurious aesthetic, adds a touch of opulence to your Yogorino creations, making every bite a truly special experience.

So whether you are craving for a refreshing treat or looking for a guilt-free indulgence, Yogorino invites you to join the celebration. With each spoonful, you'll taste the passion, craftsmanship and tradition that have made Yogorino a beloved Frozen Yogurt brand worldwide.

Frozen Yogurt

lovers can get in on the fun by sharing their own ad-lib on Tiktok about how they celebrate life's moments with Yogorino. Just use hashtag #MyYogorino #YogorinoEveryday and tag @YogorinoPH for a chance to be featured on the brand's channel. Here's to more years of deliciousness together!

For more information about the Yogorino Anniversary promotions and activities, follow Yogorino social media platforms @YogorinoPH on Facebook, Instagram and Tiktok.

So what are you waiting for, visit Yogorino at SM Center San Pedro!

Aboitiz...

ern Mindanao by boosting connectivity and tourism,” said Cosette V. Canilao, AIC President and Chief Executive Officer.

“Laguindingan is the gateway to Northern Mindanao, and a good airport will mean a broader business base for Laguindingan and Misamis Oriental. We are more than ready to take Laguindingan International Airport to new heights,” Canilao added.

Laguindingan International Airport is the first successful airport public-private partnership project awarded via unsolicited bid under the current administration.

Renovations & expansions

Under the P12.75 billion concession agreement signed in Malacañan Palace last October 28, 2024 by Canilao, Department of Transportation Secretary Jaime J. Bautista, and Civil Aviation Authority of the Philippines Director General Captain Manuel Antonio L. Tamayo, AIC will undertake the development and modernization of Laguindingan International Airport over a 30-year period after the official turnover in April 2025.

This includes renovating and expanding the passenger terminal, installing modern equipment, and enhancing airside and landside facilities. These improvements aim to significantly enhance passenger experience, boost operational efficiency, and elevate safety and security standards at the airport.

“We see potential in international flights and want to work closely with the airlines in realizing this dream. We will also work closely with our tourism stakeholders to see how we can further market the offerings of Misamis Oriental and develop a longer-term roadmap. Further, we want to work closely with local and international stakeholders to induce a collaborative and conducive environment for investors,” AIC Vice President and Head of Airports Business Rafael M. Aboitiz said.

Meanwhile, expansion plans will be undertaken in two phases, increasing Laguindingan

International Airport’s design capacity from the current 1.6 mppa to 3.9 mppa for the first phase and up to 6.3 mppa for the second phase, depending on traffic demand.

Building transformative airport ecosystems

Laguindingan International Airport aligns with AIC’s vision to develop transformative infrastructure ecosystems that strengthen the Philippines’ connectivity, leveraging the Aboitiz Group’s expertise in infrastructure and technology to drive sustainable growth.

“The progress we see today directly results from a government that focuses on what really matters. We believe the government’s role is to regulate and ensure the best solutions are in place to serve the public — and we in the private sector are here to do our part in helping achieve that both operationally and financially,” said Sabin M. Aboitiz, Aboitiz Group President & CEO.

Laguindingan International Airport, the country’s sixth-busiest airport and Mindanao’s second-busiest gateway after Davao City’s Francisco Bangoy International Airport, will be the latest addition to AIC’s growing airports portfolio and marks a significant milestone in AIC’s strategic expansion in the aviation sector.

“For most travelers, airports provide a glimpse of what awaits them at their destination; it is an experience of its own. Air travel is already a challenge, but it is now up to us to offer seamless service so that our visitors will feel the warmth and the welcoming nature of Filipinos,” President Ferdinand R. Marcos, Jr. said in his speech at the ceremony.

“This vision can only be realized through our united efforts and steadfast commitment to work together to work hand in hand. With that, this administration extends our gratitude to the supportive and visionary partners in the private sector, particularly Aboitiz InfraCapital, Inc.,” President Marcos, Jr. added.

AIC is known for operating the award-win-

ning Mactan-Cebu International Airport (MCIA), which has set new benchmarks for airport operations in the Philippines and whose Terminal 2 recently received a prestigious 4-star rating from globally renowned aviation consultancy Skytrax.

Earlier this year, MCIA unveiled several key best practices, including the Silent Airport plan, seen to mitigate noise pollution and foster a serene atmosphere for travelers; the operation of Bridge-Mounted Equipment consisting of fixed-power units and pre-conditioned air units

Pag-IBIG Fund reached new heights as the agency breached the P1-trillion mark in Total Net Assets in August 2024, reflecting a 14% growth versus September last year. The growth is largely driven by higher net revenues, increased member savings, and strategic management of its investment portfolios, top officials announced.

“We have just celebrated the National Shelter Month and we are proud to share that Pag-IBIG Fund has breached the P1-trillion mark in assets. This serves as a testament to our commitment of fulfilling our mandate. Not only can we assure that our members’ fund is prudently managed, it also means that we are ready and able to finance our Filipino workers’ dream of home ownership. This remains consistent with the directive of President Ferdinand R. Marcos, Jr. to provide quality and accessible social benefits to our countrymen,” said Secretary Jose Rizalino L. Acuzar of the Department of Human Settlements and Urban Development (DHSUD), who serves as chairperson of the 11-member Pag-IBIG Fund Board of Trustees.

As of the end of September 2024, Pag-IBIG Fund’s fiscal performance continues to grow, recording a Total Net Assets of P1.02 trillion – a P125.74 billion increase compared to September last year. The agency’s

gross income reached P62.09 billion, while net revenues amounted to P39.54 billion – higher by 17% compared to P33.66 billion in September 2023.

Member savings as of the third quarter of 2024 amounted to P98.72 billion, an increase of 48% from P66.73 billion collected within the same period last year. This double-digit growth was due to the increase in both the Pag-IBIG Regular Savings and Pag-IBIG MP2 Savings.

Buoyed by the implementation of the Maximum Fund Salary(MFS) increase early this year, total collections for the Pag-IBIG Regular Savings amounted to P49.86 billion as of September 2024, while MP2 voluntary savers remitted P48.86 billion collectively, a year-on-year increase of 58% and 39%, respectively.

The agency also reported a net unrealized gain of P320 million, a reversal from the P2.28 billion net unrealized loss in September 2023. This movement is attributed to improved market valuations of investments measured at fair value through other comprehensive income, further strengthening the agency’s financial position.

Pag-IBIG Fund Chief Executive Officer Marilene C. Acosta remarked that members will benefit the most from the agency’s strong performance.

“Ang panalo po

About Aboitiz InfraCapital

Aboitiz InfraCapital, Inc., the infrastructure arm of the Aboitiz Group, aims to build purpose-driven infrastructure that spurs economic growth and improves lives. It develops Economic Estates as well as Water, Digital Infrastructure, and Transport & Mobility projects that enable businesses and uplift communities.

Aboitiz InfraCapital’s current business units include TARI Estate in Tarlac, LIMA Estate and LIMA Water Corpora-

From Page 1

tion in Batangas; Mactan Economic Zone 2 Estate, West Cebu Estate, and Mactan-Cebu International Airport in Cebu; Apo Agua Infraestructura, Inc. in Davao City, and Unity Digital Infrastructure, Inc. It also holds the concession to upgrade, operate, and maintain Laguindingan International Airport in Misamis Oriental, the country’s sixth-busiest gateway.

Aboitiz InfraCapital also has a minority stake in Balibago Waterworks System, Inc., the fourth-largest private utilities distributor in the country.

Land Bank of the Philippines (LANDBANK) has announced the availability of immediate financial assistance to businesses and individuals affected by Typhoon Kristine, reinforcing its commitment to helping rebuild communities and restore economic activity in hard-hit areas.

Under the LANDBANK CARES Plus (Community Assistance and REintegration Support Plus) Lending Program, various sectors—including farmers, fishers, cooperatives, micro, small, and medium enterprises (MSMEs), large corporations, and electric distribution utilities—can access

EDITORIAL: The better way to mourn

Monday November 4 was declared a Day of National Mourning for those who perished from the onslaught of severe tropical storm Kristine nearly two weeks ago. This was made official by Proclamation 728, signed October 30 by Executive Secretary Lucas Bersamin.

As of that date, the National Disaster Risk Reduction and Management Council reported that Kristine affected a total of 1,79 million families or more than 7 million individuals, One hundred thirty-nine people lost their lives.

The national flag was flown at half-mast from sunrise to sunset on all government buildings and installations across the country and abroad.

The observance expressed the nation’s oneness and commiseration with those who lost loved ones as Kristine battered parts of the country.

The storm unleashed, as well, Filipinos’ bayanihan spirit as many extended help to compatriots in whatever way they could. Unfortunately, the crisis also afforded a platform for opportunists and scammers to engage in their nefarious activities. And because elections are a few months away, some thought it fitting to flaunt their so-called generous spirits by handing out money – and the unspoken ties that come with this assistance – to those stranded in their homes or on their roofs.

But there are more ways to mourn, if we were truly sincere in honoring the dead.

We should go back to the causes of the disaster outside of the often, and rightfully, blamed climate change. For instance, we should get to the root of the personalities who initiate and enable economic activities that prove damaging to the environment. We should look into the billions of pesos allotted for projects intended to prevent exactly these tragedies and why they failed to accomplish their purpose as expected. We should be informed about how public funds are spent and where accountability lies.

Most importantly, we should remember the names and faces who milked the tragedy for their selfish gains. For these politicians, survivors are not humans deserving of a secure and safe way to live; they are just voters.

We mourn those who perished, yes, but we also mourn our failure to learn in terms of holding leaders accountable for their failure. We mourn the tragedy of how a handout masquerades as genuine concern for the plight of the vulnerable.

We mourn, yes, but we must also acknowledge that we can turn this collective grief into action that makes the scale of death and devastation grow smaller in the long run.

LANDBANK offers support for calamity-hit sectors

Under the LANDBANK CARES Plus (Community Assistance and REintegration Support Plus) Lending Program, various sectors—including farmers, fishers, cooperatives, micro, small, and medium enterprises (MSMEs), large corporations, and electric distribution utilities—can access

financial aid to rebuild, restore operations, and recover from disaster-related losses.

“LANDBANK stands ready to provide accessible, responsive, and immediate financial assistance to sectors severely impacted by the typhoon. We are fully committed to doing our part in helping our kababayans and communities recover from this adversity while accelerating recovery efforts,” said LANDBANK President and CEO Lynette V. Ortiz.

Eligible borrowers can use the loans to cover essential expenses, such as working capital, capital expenditures, and the repair or acquisition of disaster-damaged equipment, facilities and structures. Electric distribution utilities may also avail of short-term working capital to address increased generation and distribution costs following the typhoon.

LANDBANK also offers the “EasyCash for Emergencies” feature for LANDBANK credit cardholders, allowing them to convert their available

credit limits into emergency cash with flexible repayment options of up to 36 months.

Eligible cardholders will receive an SMS and email from LANDBANK confirming their eligibility for the credit limit conversion. Customers with available credit limit may also reach out to the Bank to request for cash conversion. The funds will be credited to their LANDBANK deposit account upon validation of their application.

For employees of government agencies and companies with LANDBANK payroll services, the Electronic Salary Loan (eSL) offers quick access to funds. Eligible borrowers may apply for the eSL by contacting their HR Department or visiting their LANDBANK servicing branch.

Existing eSL borrowers may also apply for early renewal if they have completed at least one month of paid amortization. LANDBANK is waiving the servicing fee for eSL applications from 28 October to 31 December

cont. on Page 2



Punto de Vista

From Bamboo To Brilliance: The Heartwarming story of Parol making in Las Piñas

Along the road of Diego Cera Avenue in Las Piñas City, is a glamorous place full of alluring lights that twinkle with various colors that captivate the eye and can only be seen every Christmas period.

A place where artistry and passion meet to craft a beautiful star-shaped Christmas decor called “parol.” The city owes the locals a big one, as they are highly considered the Parol Capital of NCR as a result of their well-crafted creations.

Las Piñas City became the community of parol makers, especially near the famous Bamboo Organ that was built in 1824, where bamboo plants reside.

Bamboo trees are known for their toughness; which can withstand weather phenomena from gentle winds to intense storms.

The industry of parol making has also changed over time, from bamboo sticks and “Papel de Japon” (Japanese paper) to Capiz shell, fiberglass, abaca, and even cellophane to display a wonderful view of the skyline every holiday season.

Nowadays, Christmas lanterns feature a variety of shapes, sizes, colors, and designs. Still, the traditional way of parol making has been maintained, particularly in the historic side of Las Piñas.

Parol making has been a part of the everyday life of Edmond San Pedro continues to lift his family legacy in the parol making industry.

His a 53-year-old parol maker who chose to support his family at the age of 17. For him, he learned the skill in crafting Christmas lanterns through experiences, as parol making is part of the city tradition.

He added that the parol making business will continue from generation to generation and can no longer be restrained, as they want to spread happiness, mostly to people who traveled just to buy their creations.

One of their customers Raymond, who lives from Tanza, Cavite, tried to visit the famous place of parol making because it was highly recommended by his fellow Caviteño, and because he considers parol as a star that gives hope to the people.

The City of Las Piñas continues to treasure its legacy in creativity and innovation, with the tradition becoming the annual reminder of the city’s strong cultural heritage, not just for local celebrations but also documented in the history books and by travelers eager to discover its vibrant history.

KEVIN GOROSPE





SM CITY BACOR, SM CITY MOLINO, AND SM CENTER IMUS LITS UP THE SEASON



The holiday season has officially begun in Cavite as SM City Bacoor, SM City Molino, and SM Center Imus simultaneously launched their Christmas celebrations, bringing joy and festive cheer to shoppers and families. Last October, the three malls transformed into Santa's magical world, complete with dazzling lights, giant Christmas trees, and festive decorations. The launch event featured live performances, including caroling, dance numbers, and special appearances by beloved Christmas characters.



Santa & Friends' Holiday at SM City Bacoor
The holiday magic begins as SM City Bacoor unveil and lits up it's enchanting 'Santa and Friends' Christmas Centerpiece. This festive display features a majestic 30ft Christmas Tree, adorable life-sized elves, and huge presents, bringing joy and holiday cheer to all shoppers. Special guests from Gov. PF Espiritu Elementary School in Bacoor were also present and were thrilled to receive SM Bears of Joy.

DTI Rizal hones entrepson writing Business Plan



Antipolo City, Philippines – October 30, 2024 – The Department of Trade and Industry (DTI) Rizal successfully hosted a seminar/workshop titled "Writeshop on Business Plan Preparation," aimed at empowering local entrepreneurs. The event, attended by 24 enthusiastic beneficiaries of the Champs Program, took place in the DTI Rizal Training Room and was facilitated by Business Counselor John Francis L. Sta. Rita. The workshop was energized by the welcome remarks of Provincial Director Ms. Cleotilde M. Duran, who emphasized the importance of solid business plan-



Santa's Holiday Magic at SM City Molino
The magic of Christmas has officially arrived at SM City Molino as Santa's Holiday Magic beautifully lits at the mall's Event Center, bringing more festivity with its 25ft tall Christmas tree and Giant Santa. This year, children from the Malipay Community joined in the celebration and shared in the spirit of giving as they cheerfully received their Bears of Joy. The event was made even more special with happy and festive performances by the Raz Singing Cherubim.



Santa's Gift Hub at SM Center Imus
SM Center Imus transformed into a holiday haven with its Santa's Gift Hub, officially launched with a tree lighting ceremony at the Mall Plaza. The mall offered a one-stop gift shop, holiday workshops, and exciting promotions. The Raz Singing Cherubim shared a wonderful rendition of Christmas carols to the shoppers and made the celebration merrier. Visit SM City Bacoor, SM City Molino, and SM Center Imus for a holly-jolly Christmas!

ning in today's competitive market. Following her inspiring introduction, participants were guided by the knowledgeable speaker Ms. Melanie Convento, Dean of the College of Business and Accountancy at World Citi College Antipolo. Dean Convento shared valuable insights into the process and significance of crafting a comprehensive business plan, providing attendees with practical tools and strategies. Throughout the workshop, participants engaged in lively discussions, sharing their personal business experiences and applying the concepts presented by Dean Convento to their unique situations. The collaborative environment fostered a sense of community and support, with attendees gaining not only knowledge but also valuable networking opportunities. The DTI Rizal remains committed to supporting local entrepreneurs through initiatives like the Champs Program, which aims to nurture small and medium-sized enterprises (SMEs) in the Province of Rizal.



10 No-Fail Gift Ideas & Activities for Kids This Christmas

Imagine the excitement on your kid's face when they unwrap a gift they've been dreaming of. The sparkle in their eyes, the joy in their laughter – it's a feeling that's truly priceless, don't you think? The holiday season is the perfect time to create these magical moments for your loved ones. But with so many options out there, it can be tough to choose the perfect gift. Don't worry, we've got you covered! We've curated a list of the hottest toys of 2024 and some unforgettable experiences that will make this holiday season truly special. From the latest

gadgets to thrilling adventures, you're sure to find something at SM Supermalls. Make sure to explore our dedicated seasonal pages: 100 Days of Joy at SM – where you can watch one video a day that will make you feel the holiday spirit. Looking for even more festive inspiration? Head over to our Merriest Christmas at SM page to learn all about the magical Christmas experiences happening across all SM Malls.

YCOO Ruffy Puppy Robot



Looking for the perfect gift for your little ones this Christmas? The YCOO Ruffy Puppy Robot is a heartwarming and interactive companion that will bring joy and laughter to their holiday season—perfect if they've been bugging you for a new pet!

Toys LEGO Harry Potter Hogwarts Icons Set



Step into the wizarding world with this enchanting LEGO set. Build iconic locations like Hogwarts Castle, the Quidditch pitch, and the Whomping Willow, and relive your favorite Harry Potter moments. With detailed minifigures and accessories, this set is a must-have for any Potterhead.

Kuromi Plush Toys



The adorable and mischievous Kuromi has captured hearts worldwide. These plush toys are the perfect companions for cuddles, playtime, or just as a decorative piece. Available in various sizes and styles, there's a Kuromi plush for everyone.

Hot Wheels Ultimate Garage

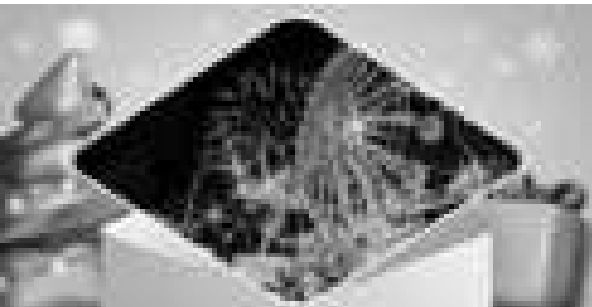


STEM Toys



Spark your child's creativity and problem-solving skills with STEM toys. From building blocks and magnetic tiles to coding robots and science experiment kits, STEM toys offer endless opportunities for learning and fun.

Experiences Sky Ranch



Soar to new heights at Sky Ranch! Enjoy thrilling rides like the Sky Drop, Viking Ship, and Ferris Wheel, or challenge your friends to a game of laser tag or arcade games. With locations in Tagaytay, Pampana, and Cebu, there's a Sky Ranch adventure waiting for you.

Disney Store at SM Mall of Asia



Step into a magical world at the Disney Store and find a treasure trove of Disney merchandise. From plush toys and apparel to collectibles and home decor, there's something for every Disney fan!

Ekart North EDSA



Looking for a fun and exciting activity for the whole family? Look no further than Ekart Raceway at SM North EDSA! This state-of-the-art indoor karting facility offers a thrilling experience for all ages.

Fantasy World at SM Fairview



Experience a wonderland of fun at Fantasy World. Enjoy rides like the Bumper Cars and Carousel, or catch a live show. With something for everyone in the family, Fantasy World is a great destination for a day of fun and excitement.

Gootopi



Unleash your creativity at Gootopia! With locations in different malls, there's a Gootopia near you. Create your own slime, play with kinetic sand, or experiment with other gooey materials. It's a messy but fun experience that kids and adults will love.

So, there you have it! From the hottest toys of 2024 to unforgettable experiences, we've got you covered for the most magical holiday season yet. Remember, the best gifts are the ones that create lasting memories. So, whether you're shopping for a child, a friend, or a loved one, choose a gift that will make their holiday season truly special.

Have the Merriest Christmas Ever at SM Supermalls! With a wide variety of stores, exciting events, and festive decorations, SM Supermalls is the perfect place to find the perfect gifts and create unforgettable memories with your loved ones.

For more information, log on to SM Supermalls' Facebook page and Instagram.