

CARD MRI holds Media Lakbay Aral in Laguna

The CARD Mutually Reinforcing Institutions (CARD MRI) gathered media practitioners from various organizations for a three-day Lakbay-Aral in San Pablo City, Laguna, from October 23 to 25, 2024. The event aimed to raise awareness of microfinance's significant impact on poverty eradication in the Philippines.

As part of CARD MRI Publishing House's sustainability efforts, participants joined in a coin bank painting session, creating colorful designs to inspire young savers. These unique, hand-painted coin banks will be given to the children of CARD MRI clients, encouraging them to develop good saving habits early on.

Additionally, participants experienced a product demonstration of Ube Halaya, a dessert made from purple yam, butter, and condensed milk, as well as Pancit Kalabuko, a well-known farm-to-table dish prepared by Chef Joel Frago of Ilaya at Sta. Elena in San Pablo City, Laguna.

During the event, participants were introduced to CARD MRI's various programs in microfinance and heritage tourism. The group visited several client-facing institutions of CARD MRI, including the CARD Clinics, CARD Indogrosir Shopping Mart, Mga Likha Ni Inay Coffee Shop, and the CARD-MRI Development Institute (CMDI) Main Campus.

One of the highlights was the Lagos and Bayong Tour facilitated by CARD MRI Hijos Tours, a community-based tour company of CARD MRI. The tours showcased the rich history of San Pablo City through storytelling, site visits, and interactions with local enterprises, further emphasizing CARD MRI's commitment to empowering communities.

"One of CARD MRI's key missions is to collaborate with like-minded individuals and organizations in promoting our advocacy for poverty eradication. We recognize the essential role of the media in amplifying CARD MRI's message of hope and em-



During the PANAGHIUSA: CARD MRI Exposure Tour Program for media in San Pablo City, Laguna, 15 media practitioners from Luzon, Visayas, and Mindanao actively participated in the tour program and explored the history of San Pablo—the home court of CARD MRI, where most of its pioneering branches and communities are located.

powerment through our financial and community development programs," said Ms. Marilyn Manila, President of CARD MRI Publishing House.

The event concluded with the soft launch of the Gintong Tambuli Awards, which will be held in 2025. This award aims to recognize the unwavering commitment and dedication of media partners in supporting CARD MRI's mission and advocacy focused on poverty eradication.

"Through this award, we honor the media's vital role in helping us spread awareness about our mission. Their dedication to telling stories of transformation is crucial for inspiring action and change," Ms. Manila added.

The Lakbay-Aral was attended by 15 media practitioners, including Ms. Ivy Tejano of Mindanao Journal from Davao City; Ms. Mariela Angella Oladives of Daily Guardian from Iloilo; Mr. Emmanuel Lumanao of People's Guardian from Butuan City; Mr. Dexter Perez of Mindanet News from Davao de Oro; Mr. Jun Aguirre of Boracay Island News from Aklan; and Ms. Irene Gonzales of Pilipino Mirror from Tuguegarao City. Also present were some active media partners of CARD MRI in South Luzon, including Ms. Khayla Anne J. Carabio and Ms. Ma. Donna Aranguren of Laguna Courier; Mr. Dante Abre-

ra of Isyu Balita; Mr. Adan Petilla of Tribune Post; Mr. Webster Ace Paginag of Press n' Picks News; Ms. Madeliene Marasigan of Rapids Journal; Mr. Christian Coliat of Ang Dyaryo

Natin Ngayon; Mr. Andres Macatangay of The Wednesday Herald; and Mr. Alejandro Villagorda, Jr. of Southern Tagalog Herald News.

and Allied Services, Mga Likha Ni Inay, CMDI, CARD Indogrosir, CARD MRI Publishing House, and Hijos Tours are members of CARD MRI that share a common goal—

eliminating poverty. Established in 1986, CARD MRI continues to work toward this vision, making strides in transforming the lives of Filipinos across the nation. PR

CARD Clinics

25 seed growers, coordinators, inspectors ng rehiyon tinipon ng DA-4A; 111,220 bags ng binhi ng palay, maipo-prodyus



P i n a g s a - ma-sama ng Department of Agriculture Region IV-CALABARZON (DA-4A) ang 25 Seed Growers, Coordinators, at Inspectors ng rehiyon sa isinagawang Training cum Workshop on CALABARZON Rice Seed Industry noong ika-3 hanggang ika-4 ng Oktubre sa Sta. Rosa City, Laguna.

Layon nito na palakasin ang ugnayan ng mga kalahok at makamit ang kani-kaniyang komitment na binhing certified seeds

para sa 2025 dry at wet season cropping.

Ayon kay DA-4A OIC-Regional Technical Director for Operations Engr. Redelliza Gruezo, mahalaga ang tungkuling ginagampanan ng mga seed growers sapagka't ang binhing naipo-prodyus ay ang pangunahing pangangailangan sa produksyon. Anyia, napapanahong pag-usapan ang mga suliranin at nang sa gayon ay mailatag ang mga tulong na maaring maipaabot ng ahensya.

Bahagi ng aktibidad ang presentasyon ng Seed Certification Pro-

cess at Rice Competitiveness Enhancement Fund (RCEF) at DA Civil Society Accreditation. Dito ay ibinahagi ni Philippine Rice Research Institute (PhilRice) Los Baños Branch RCEF Coordinator Jacqueline Lee Canilao na nangangailangan ng 106, 593 at 92, 937 bags ng binhi ang rehiyon para sa nasabing mga panahon ng pagtatanim, ayon sa pagkakabanggit.

Ayon sa isinagawang pagtatakda ng mga dumalo, tinatayang 111,220 bags ng binhi ang naipangakong maipo-prodyus ng Agriculture Coop-

erative of Progressive Laguna, Samahan ng mga Magbibinhi sa Laguna, Inc., at Quezon Palay Inc. para sa sususnod na produksyon ng palay sa rehiyon.

Malaki ang pasasalamat ni G. Ronelo Garcia, seed grower mula sa San Juan, Batangas, sa suportang ipinagkakaloob ng DA sa kanilang sektor. Ibinahagi niya na sa kabila ng mga suliranin ay hindi kailanman siya titigil sa produksyon ng binhi na na kinakailangan sa industriya.

I n a a s a h a n na patuloy na makikipag-ugnayan ang DA-4A Rice Program sa mga kalaok at katuwang na ahensya kagaya ng PhilRice at Bureau of Plant Industry National Seed Quality Control Services Los Baños upang masiguro ang patuloy na produksyon ng palay sa rehiyon. PR

Mga Caviteño, nagpasalamat sa tulong pinansyal na inihatid ni Pangulong Marcos

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TULONG PINANSYAL PARA SA MGA BACORENO | Pinangunahan ni Cong. Lani M. Revilla kasama ang Sangguniang Panlungsod Members ang pagbibigay ng tulong pinansyal sa mga

Bacorefiang benepisaryo ng AKAP. Ang programang ito ay binigyang katuparan ng opisina ni Congresswoman Lani M. Revilla. Umabot sa 1,300 ang nabigyan ng tulong pinansyal para magamit sa kanilang pangangailangan.

Namahagi rin ng AYUDA, tulong si Sen. Ramon "Bong" Revilla Jr. sa mga nasunugan sa Barangay Panapaan 4. Katuwang sa pamamahagi ng tulong ang buong Team Revilla sa pangunguna ni Mayor Strike B. Revilla, Vice Mayor Rowena B. Mendiola at Sangguniang Panlungsod Members.

Ang Pamahalaang Lungsod ng Bacoor ay patuloy na nagbibigay ng mga serbisyo sa mga Bacoreño.



MEET 'N GREET WITH FRIENDS: Photo shows the 23 strong Cavite Association of Publishers and Editors, Inc., (CAPEI) members in their best smile together with Ms. Riza Matibag Muyot, owner of Shambala Silang, known in her health and wellness advocacies; CALAX MPTC SOUTH Team headed by Ms. ARLETTE V. CAPISTRANO, Vice President, Communication and Stakeholder Management, MPT South; Ms. Joann Miranda; Mr. Mhanny Agosto; Mr. Thrd Ybañez Alao, Corporate Communication Supervisor, MPT South and other MPTC SOUTH officers during the Cavite Media Roundtable Lunch last October 18, 2024 held at Shambala Restaurant, Silang, Cavite. WEBSTER ACE C. PAGINAG



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

11th Cavite Cooperative Leaders' Conference



In fostering effective leadership in the co-operative community, the Provincial Government of Cavite, through the Office of the Provincial Cooperatives Development Officer (OPCDO), in partnership with the Provincial Co-operative Development

Council (PCDC), hosted the 11th Cavite Cooperative Leaders' Conference held on November 07, 2024 at SM City Rosario, with the theme, "Building Trust and Respect: A Co-operative Leader's Action Plan towards a Brighter Tomorrow."

The event assembled various stakeholders and cooperative leaders across Cavite province, who embarked on a journey towards stronger and more resilient cooperatives.

In her opening remark, cont. on Page 2

SSS earns 6 Gold and 5 Silver ARTA Awards for efficient and transparent services

POINT OF VIEW

MINDFULNESS EXERCISES & ACTIVITIES FOR ADULTS

With meditations and the body scan, thoughts often pop up, and keeping a quiet and clear head can be a challenge. This last exercise can be the perfect technique for those with busy lives and minds. The exercise is broken into three sections, one per minute, and works as follows:

1. The first minute is spent on answering the question “how am I doing right now?” while focusing on the feelings, thoughts, and sensations that arise, and trying to give these words and phrases.

2. The second minute is spent on keeping awareness of the breath.

3. The last minute is used for an expansion of attention outward from the breath, feeling the ways in which your breathing affects the rest of the body.

Keeping a quiet mind can be rather challenging, and thoughts will often pop up. The idea is not to block them, but rather to let them come into your mind and then disappear again. Try to just observe them.

All the exercises mentioned above can be used for the benefit of yourself, individual clients, and even in group settings. They are beneficial to all client groups; however, some will be better suited than others, so a method of open-minded trial and error can often be necessary.

The most important part of mindfulness is to recognize that it is a training of the mind, and like any exercise will take some time to see the benefits. The trick is to persevere, approach the process with self-compassion, and allow for reflection, change, and flexibility between different techniques and interventions.

Introducing Dialectical Behavioral Therapy (DBT)

Dialectical Behavioral Therapy (or DBT) is a type of cognitive-behavioral therapy that is mainly used to treat individuals with borderline personality disorders.

Dialectical Behavioral Therapy is characterized by the following steps:

- The first priority for DBT treatment is to target the life-threatening behaviors that often manifest in people with severe mental health problems;

- Second, therapists aim to eliminate the behaviors that interfere with therapy, such as refusal to strive for the goals of DBT, missing sessions, etc.;

- Next, DBT therapists aim to correct the behaviors that interfere with the client's quality of life, including non-productive relationship behaviors, communication problems, and bad financial decision-making.

Mindfulness is a core skill taught in DBT, as it helps clients gain awareness of their own thoughts and feelings (Jennings & Apsche, 2014).

The Effectiveness of Dialectical Behavioral Therapy-Mindfulness

In one study, Dialectical Behavioral Therapy-Mindfulness (DBTM) training was added to general psychiatric treatment to test its effectiveness. A module on mindfulness was developed to help clients achieve the “wise mind”, and focused on two sets of skills—the “what” skills and the “how” skills (Solter et al., 2012).

Continuation next week

Caviteño...

TAGAYTAY CITY, Cavite (PIA) — Nagpaabot ng pasasalamat kay Pangulong Ferdinand R. Marcos Jr. ang mga magsasaka at mangingsda sa lalawigan ng Cavite para sa tulong pinansyal na inihatid ng Pangulo ngayong Huwebes, Nobyembre 14.

Aabot sa mahigit P42-milyon ang halaga ng tulong na ipinamahagi ni Pangulong Marcos sa ilalim ng Presidential Assistance to Farmers, Fisherfolk, and their Families pro-gram para sa mga naapektuhan ng mga nagdaang bagyo.

Sa tulong pinansyal at sa mensahe ng pagbangon na inihatid ng Pangulo, malaki ang pagasa ng mahigit 4,200 benepisaryo na agad silang makakabangon mula g sunod-sunod na kalamidad na nakaapekto sa kanilang kabuhatan.

Para kay Mario De Guia, isang magsasaka mula sa Tagaytay City, Cavite gagamitin niya ang natanggap na tulong bilang puhunan para sa pagtatanim matapos sirain ng bagyong Kristine ang kanilang mga pananim.

“Kami po ay nagpapasalamat sa natanggap namin mula kay Pangulong Marcos at Department of Agriculture. Makatutulong po ito sa aming pagbangon, sa aming pagtatanim, sa aming kinabukasan at sa aming pamilya.”

Malaking tulong naman para kay Ianthe Bacani, isang magsasaka at manininda ng prutas at gulay ang natanggap na tulong pinansiyal mula sa pangulo. Aniya, ilalaan niya ito sa pang-upa sa mga magtatanim at panimula para sa kanilang muling pagbangon matapos ang mga nagdaang bagyo.

“Ako po ay nagpapasalamat dahil biniyayaan niya kami ng pera para sa aming mga halaman at gulay, at para makapagtanim, at makahon muli sa [pekto] ng bagyong Kristine,” ani Bacani.

Nagpaabot din ng pasasalamat si Cavite Governor Athena Tolentino

no para sa tulong na inihatid ng Pangulo sa mga magsasaka at mangingsdang Caviteño.

“Kami po ay taos pusong nagpapasalamat sa oras at handog na tulong para sa mga naapektuhang pamilya, magsasaka, at mangingsda. Kaya’t Mr. President, kami po ay nagpapasalamat para sa inyong walang suporta at pagmamahal sa lalawigan ng Cavite,” ani Tolentino.

Kaugnay nito, tiniyak naman ni Pangulong Marcos na tuloy-tuloy ang pamahalaan sa paghahaid ng tulong sa mga magsasaka, mangingsda, at iba pang sektor na naapektuhan ng mga nagdaang bagyo.

Binigyang-diin ni Pangulong Marcos ang mga hakbang na isinagawa ng pamahalaan upang mapalakas ang kahanadaan nito sa mga kalamidad na dulot ng climate change.

Aniya, kabilang dito ang Cavite Industrial Area Flood Risk Management Project, na inaasahang makakapigil sa matinding pagbaha sa lalawigan ng Cavite.

Ayon sa Pangulo, inatasan na rin niya ang mga kaukulang ahensiya ng pamahalaan na suriin ang mga flood control masterplan upang matiyak na kayang-kaya ng ating imprastruktura ang tumitinding pag-ulan at pagbaha.

“Tungkulin nating ihanda ang ating bansa, pagyamanin ang ating makabagong estratehiya, at siguruhin ligtas ang ating mga kababayan. Inatasan ko na ang Department of Public Works and Highways na muling suriin ang mga flood control master-plan upang matiyak na kayang-kaya ng ating ating mga imprastruktura ang tumitinding pag-ulan at pagbaha.”

Sa huli, hinikayat ng pangulo ang bawat isa na manatiling matatag at magtutulong sa kabila ng mga pagsubok na pinagdadaanan ng bansa dahil sa mga sunod-sunod na kalamidad.

“Sa kabila ng mga pagsubok na ating pinagdadaanan, nawa’y

pumaibabaw ang ating pagkakaisa at pakikipagkapwa. Hinihikayat ko kayong lahat na manatiling matatag, magtutulongan, at

Cavite...

OPCDO-OIC Ms. Rizalie Pinpin-Enero welcomed guests, resource speakers, and participants, expressing their appreciation for lending their time to attend the event.

Consequently, Dr. Jose Domingo Jr., PCDC Cavite Chairperson, emphasized the value of trust and respect in the cooperative movement, sharing the famous quote “kung ano ang itanim, siya ring aanihin”. Likewise, Provincial Director Lilibeth Chavez of DTI-Cavite, reminded the participants to take note of the acronym COOP – Commitment, Openminded, Observant, Participate, as necessary concepts in strengthening cooperatives.

Ms. Bernadette Hornilla, Assistant Regional Director of Cooperative Development Authority – Region IV-A, shared that fostering the values

Cayetano...

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 itanim, iyan din ang ating aanihin,” Cayetano said, underscoring the long-term impact of government spending on Filipinos’ daily lives.

“We need a na-

tywag mawalan ng pagasa dahil ang pamahalaan at katuwang ninyo sa bawat hakbang tungo sa pagbangon.”

From Page 1

of trust and respect in an organization contributes to its success, hence should always be embodied by coop leaders for a brighter future of cooperatives.

During the conference proper, Atty. Mickel Borigas, Soro-soro Ibababa Development Co-op Board of Director, gave a lecture on “Leadership Trust in Times of Change”, while Dr. Mariano Thomas Ramirez, DLSU College of Education Graduate Studies Director, tackled the subject “Building Respect in the Workplace and Coop Community.” In his words, Atty. Borigas stated that “trust is reinforced when leaders demonstrate consistent actions”, highlighting the value of leadership trust for the growth and development of cooperative sector.

The event's highlight was the sharing of success stories of various coop leaders. - J. Reyes

From Page 1

tional 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 **Sencont. on Page 3**

Experience the New WalterMart! Experience Silang!



Silang, Cavite, Philippines— In time for the fun and joyful Christmas Season, WalterMart opened its newest branch last Oct. 24 in Silang, Cavite.

The new WalterMart mall aims to provide local residents and visitors of Silang, Cavite, a fun and world class shopping experience while showcasing the vibrant local culture and heritage of the city.

Anchored on #ExperienceWalterMart-Silang, the new WalterMart treats its customers to an extensive range of choices and services like FREE Parking Spaces and FREE Wifi. Featuring a supermarket that boasts a wide array of local and international products to different dining options,

and entertainment facilities, WalterMart is definitely is a complete and convenient one-stop shop mall for the community.

Shoppers are treated to an experience of flavors with delicious cuisines from assorted food chains. WalterMart is sure to satisfy one's food trip cravings after a day of hard work and a relaxing Weekend for family and community alike!

The new WalterMart additionally features a relaxing customer lounge conducive as a co-working space and a hang out spot where friends can chill and create new memories. The lounge also features an indoor kids playground area where families can have fun and a dedicated space in seasonal events

and activities that showcase the culture of Silang. WalterMart will serve the community as a delightful destination for friends and family.

“We are thrilled to bring WalterMart to Silang and contribute to the growth and development of the community,” said Mr. Jeck Buñing, General Manager and SVP for Operations of WalterMart Community Mall.

“We believe that our new mall will not only provide a convenient shopping destination but also serve as a gathering place for the residents and families of Silang and tourists that ply by the area on their way to Tagaytay. “

The grand opening of WalterMart Silang has featured a GRAND OPENING SALE until



(From Bottom Left to Bottom Right, Top Left to Top Right: Mr Abraham Uy - Chairman of WalterMart Community Malls; Mr. Wilson Lim Jr. - Managing Director of WalterMart Community Malls; Rev. Fr. Nathaniel Masendo - Parish Priest of Nuestra Señora de Candelaria; Mr. Ariz Velasco - Municipal Admin of Silang; Ms. Nicole Deato - Senior Asst. Vice President of SM Supermalls - Hon. Chairwoman Angelina Duguran - Baranggay Chairman of Brgy. San Vicente II; Arch. Leandro Poco - Principal Architect of LA POCO Architects; Mr. Jerico Buñing - SVP for Operations and General Manager of WalterMart Community Malls; Engr. Arthur Carlos - President of Constech and Arch. Henry Chua, - President of Stages Design & Construction)



(From Left to Right: Mr. Jerico Buñing - SVP for Operations and General Manager of WalterMart Community Malls; Rev. Fr. Nathaniel Masendo - Parish Priest of Nuestra Señora de Candelaria; Mr. Mark Anthony Toledo - Municipal Vice Mayor of Silang; Ms. Nicole Deato - Senior Asst. Vice President of SM Supermalls; Hon. Mayor Ted Carranza - Municipality Mayor of Silang; Mr. Wilson Lim Jr. - Managing Director of WalterMart Community Malls; Mr. Abraham Uy - Chairman of WalterMart Community Malls and Mr. Ariz Velasco - Municipal Admin of Silang.

last Nov 3, 2024, starring a line up of exciting activities, promotions, and early Christmas Shopping deals.

To top it all off, a NEW EXPERIENCE WILL SOON rise up once again in the province of Cavite as WalterMart is set to open one more mall in NAIC this 2024. WalterMart Naic is about to open its doors to the community this December. For more

information, please visit www.waltermart.com.ph or follow WalterMart Malls on its social media accounts.



SMC delivers 19% net income growth to 37.1 Billion in first nine months

San Miguel Corporation (SMC) reported a 19% rise in net income to ₱37.1 billion during the first nine months of 2024, driven by strong revenue growth across its diverse businesses.

Despite challenges such as typhoons and currency fluctuations, SMC's consolidated revenues increased by 11% to ₱1.2 trillion. This strong performance was fueled by higher sales volumes in its Power, Fuel & Oil, Food, and Spirits businesses.

Operating income also went up by 11%, with improved profitability in the Food, Spirits, and Infrastructure sectors which offset lower refining margins in the Fuel & Oil business. EBITDA went up by 9% to ₱168.1 billion.

Overall, the Company's strong performance demonstrated its ability to adapt to challenges and deliver consistent growth.

"Our commitment to sustainable growth and responsible cost management is at the core of everything we do. Our strong results reflect our ability to run our businesses efficiently, seize growth opportunities, and focus on building long-term value and excellence," said SMC Chairman and CEO Ramon S. Ang.

FOOD AND BEVERAGE

San Miguel Food and Beverage, Inc. (SMFB) achieved strong financial results in the first nine months, with solid growth across all business segments. Consolidated sales rose 5% from last year, reaching ₱291.1 billion. Income from operations increased by 15% to ₱39.9 billion, while consolidated net income rose by 11% to ₱30.4 billion.

San Miguel Foods posted a 4% increase in sales to ₱134.3 billion, supported by higher volumes. The Prepared and Packaged Foods segment led the growth with an 11% revenue increase, driven by strong demand for key products like Purefoods Luncheon Meat, Magnolia

Dairy, and San Mig Coffee. This segment's EBITDA jumped 39% to ₱15.5 billion, benefiting from topline growth and lower raw material costs.

San Miguel Brewery Inc. reported consolidated revenues of ₱111.2 billion, up 3%, due to higher volumes. Domestic sales reached ₱99.1 billion while international sales amounted to \$212.4 million. The Beer segment's EBITDA reached ₱28.9 billion, with expected growth momentum through targeted initiatives.

Ginebra San Miguel Inc. (GSMI) achieved a strong 17% increase in sales to ₱45.6 bil-ion, driven by higher prices and volumes. Operating income also rose, with EBITDA totaling ₱7.1 billion. Strong brand performance and efficient distribution contributed to the growth of the Spirits segment.

POWER

San Miguel Global Power Holdings Corp. (SMGP) sustained its strong performance, reporting a 57% increase in off-take volumes. This was supported by new capacities, including 1,200 MW from South Premiere in Ilijan, Batangas; additional BESS ancillary services, and the start of commercial operations of Mariveles' Units 1 and 2. Consequently, consolidated revenues rose 23% to ₱153.6 billion.

Operating income and EBITDA saw significant growth of 43% and 37%, respectively. Net income rose 48% to ₱13.5 billion.

FUEL AND OIL

Petron Corporation (Petron) continued to report strong revenues in the first nine months of the year despite challenges in the international oil market. Consolidated revenues increased 12% to ₱657.9 billion, driven by sustained volume growth of 12% to 104.4 million barrels, from 93.6 million barrels in 2023. Sales volume from its Philippine operations and Singapore trading arm posted a combined 16% increase to 67.8 million barrels, while sales volume

in Malaysia rose 4% to 36.6 million barrels. The Company's service station operations in the Philippines fueled the consolidated 7% increase in total retail sales driven by Petron's strong brand attributes and strategic marketing efforts. Sales from its commercial and export trades also showed consistent improvements at 7% and 11%, respectively.

The strong volume and sales performance was weighed down by a correction in refining margins resulting in an operating income of ₱22.3 billion in the first nine months, from ₱27.0 billion in the same period last year. Net income for the nine-month period ended at ₱7.1 billion from ₱9.5 billion in 2023.

INFRASTRUCTURE

San Miguel Infrastructure delivered steady growth, with consolidated revenues of ₱27.0 billion in the first nine months, up 8% compared to the same period last year. The combined daily average traffic volume from all operating toll roads rose by 2%, reaching 1.02 million vehicles. The company achieved an 8% increase in both operating income and EBITDA to ₱14.6 billion and ₱22.0 billion, respectively. EBITDA margin remained strong at a healthy 82%.

CEMENT

The Cement business, comprised of Eagle Cement Corporation, Northern Cement Corporation, and Southern Concrete Industries, Inc., delivered a 3% increase in volume for the nine-month period, despite industry volume contracting by about 2.3%.

Consolidated revenues of ₱27.0 billion for the same period however dipped by 6% due to lower selling prices, influenced by the influx of imported traded cement. Despite the decline in topline, operating income grew by 16%, supported by lower input costs and enhanced operating efficiencies. EBITDA rose by 9% to ₱7.6 billion, with margin expanding to 28%.

SSS...

PASAY CITY — The Social Security System (SSS), particularly 11 of its branch offices, recently received multiple recognitions from the Anti-Red Tape Authority (ARTA) for outstanding commitment to provide efficient, transparent, and accessible services as well as deliver responsible governance.

Among the 860 government agencies evaluated for the 2023 Report Card Survey (RCS) 2.0 Batch 1 Cycle, SSS branches in Congressional, Pasay-CCP Complex, Sta. Cruz, Naga, Cebu-NRA, and Kalibo were given the prestigious ARTA RCS Gold Awards for achieving excellent ratings in a ceremony held on October 30, 2024, at Ho-tel Conrad Manila.

Meanwhile, presented with the ARTA RCS Silver Plaques of Recognition for obtaining very satisfactory ratings were the pension fund's branches in Diliman, Navotas, Manila, Bacoor, and Tabaco.

SSS Officer-in-Charge and Executive Vice President for Branch Operations Sector Atty. Voltaire P. Agas expressed the institution's deep gratitude for having received six gold and five silver awards from ARTA.

"We thank ARTA, led by Director General and Secretary Ernesto V. Perez, for acknowledging our efforts to promote ease of doing business and efficient service delivery. This recognition is a testament to our dedication to optimizing our processes and ensuring that we provide better services to all SSS stakeholders," Agas said.

"These awards will certainly push us to always go above and beyond, and to work toward excellence. In addition, we

plan to work on long-term solutions such as continuously digitizing our services to make it easier for our members to transact with us," he added.

The RCS 2.0 is an important tool for evaluating the effectiveness of the Citizen's Charter in streamlining regulatory processes and improving government service delivery in accordance with Republic Act No. 11032, also known as the Ease of Doing Business and Efficient Government Service Delivery Act of 2018.

In 2023, the SSS garnered a satisfaction rating of 92.2% in ARTA's Harmonized Client Satisfaction Measurement (HCSM) Survey, well above the passing rate of 80%. The HCSM Survey was conducted among members and employers who transacted with SSS either online or in-person at their branches in 2023.

Phase 1 of LRT-1 Cavite Extension to open this month— DOTr

MANILA — As an early Christmas gift of President Ferdinand R. Marcos Jr.'s administration to train commuters, the Department of Transportation (DOTr) announced on Thursday, Nov. 7, that Phase 1 of the Light Rail Transit-1 (LRT-1) Cavite Extension will open this month.

"We are here to announce the partial opening of the Light Rail Transit Line 1 Extension — this is the Cavi-te Extension. We will open this line within the next maybe two to three weeks, this is within November," DOTr Secretary Jaime Bautista said.

Bautista made the announcement during a press briefing at the Malacañan Palace. He said the Cavite Extension will be the first railway project to be completed under President Marcos' administration.

Developed through a Public-Private Partnership, the first phase will connect Baclaran Station in Pasay City to Dr. Santos Station in

Parañaque City. It's expected to reduce travel time by 30 minutes.

The extension is also projected to serve an additional 80,000 passengers daily.

"We hope that this opening of the extension of Line 1 will help alleviate traffic as it will be able to support thousands of passengers, additional passengers taking LRT Line 1. And this will be our early Christmas gift to the residents of the area," Bautista said.

Light Rail Manila Corp. (LRMC) General



EDITORIAL: Young workforce will drive our economy

How do experts assess the prospects of the Philippine economy in the coming years?

HSBC Global Research believes that after two decades of comprehensive economic reforms, the Philippine economy is poised for take-off, with the country's hardworking people as its main source of growth.

The research firm says that among the members of the ASEAN, it is the Philippines, with a working-age population that will be the last to peak in 2035, that can enjoy the demographic dividend. This would, in turn, boost gross domestic product per capita and increase the absolute savings available for further investment. Between 2024 and 2029, average incremental savings in the economy are expected to increase by \$17.7 billion each year.

Government data indicate that gross national savings amounted to P6.6 trillion based on 2023 prices. This represents an increase of 35 percent from P4.89 trillion in 2022, as savings from households and the government bounced back from three straight years of contraction.

Employment levels in the country have been higher than predicted, boosted by job creation focused on digitalization and the greater participation of women in the workforce.

And while many economies in the world have been experiencing rising public debt levels, the Philippines has strengthened its fiscal coffers to finance long-term investments needed to boost its overall potential.

While the Philippines may not have experi-

enced the same boost in manufacturing as the rest of its regional peers, it has found its niche in exporting 'light-asset' services," or the digital, telecommunications and creative fields, including business process outsourcing and professional consulting.

From another direction, the International Monetary Fund predicts that the Philippine economy will rise to become the 28th largest economy in the world by 2029 from its current 33rd spot.

But the World Bank (WB) sets several conditions for such growth to take place. First, the government must immediately boost investments in education, jobs and health to avoid ending up with an economy backed by a legion of young workers who are not productive enough to help fuel its growth. The WB said the country has only one generation left—or about 20 to 25 years—before the window to harness the benefits of its relatively young population closes, as it is projected to see another demographic shift after that.

What should the government do in the meantime? The Washington-based multilateral lender urges the Philippines to ramp up investments in developing Filipinos' human capital—knowledge, skills and experiences that individuals accumulate throughout their lives. It is really important, it said, to invest now so that the younger generation poised to enter the labor market will have better capacity and better skills to be able to join the workforce in an effective manner. Sound advice, we think, that the administration should consider if we want the economy to grow in the years ahead.

Cayetano...

ate session on November 5, 2024, Senator Joel Vilanueva, 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 iabng programa. Ilan po dito y'ung pagtitibay natin sa close to 500 mil-

lion na assessment sa atin pong mga senior high school o K-12 graduates. Ito po ang naging resulta ng diskusyon na-tin 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 Coordination Committee (DBCC) to ensure the efficient allocation of the 2025 national bud-

get, 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.



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Paano naman ang Transportasyon sa Pilipinas?

Isa sa pinakamalaking suliranin ng mga Pilipino ay ang transportasyon. Madalas, ang simpleng biyahe ay umaabot hindi lamang minuto kundi oras kada araw. Ayon sa AltMobilityPH (2022), ang karaniwang oras ng pag-commute ay umaabot ng halos tatlong oras, sa bawat 1.5 oras na biyahe. Sa rush hour, maaari itong humaba pa hanggang 2.5-3 oras, depende sa ruta at kalagayan ng trapiko.

Taun-taon, ang mga Pilipinong namamasahe ay gumugugol ng mahigit 23.5 araw na naipit sa trapiko.

Tinala ng TomTom Traffic Index Ranking noong 2023 ang Metro Manila bilang ika-siyam sa may pinakamalalang trapiko sa buong mundo. Sa bawat sampung kilometro, tumatagal ng 27 minuto ang biyahe ng mga pasahero, isang malinaw na larawan ng perwisyong dulot ng mabigat na daloy ng trapiko.

Batay sa isang survey na isinagawa sa 1,224 respondent na edad 18 pataas, 60% ang umaasa sa pampublikong sasakyan tulad ng bus, tren, at jeepney. Samantala, 40% naman ang mas pinipiling gumamit ng motorsiklo, tricycle, pribadong sasakyan, bisikleta, at iba pang uri ng transportasyon.

Ang epekto ng trapiko ay hindi lamang sa pasahero kundi maging sa ekonomiya ng bansa. Ayon sa datos, umaabot sa PHP 3.5 bilyon kada araw ang nawawala sa produktibidad at sobrang pagkonsumo ng gasolina. Sa kabuuan, tinatayang PHP 1.3 trilyon ang nalulugi sa loob ng isang taon.

Bilang isang mag-aaral, malinaw sa akin na ang problema sa trapiko ay isang hadlang hindi lamang sa araw-araw na gawain kundi pati na rin sa progreso ng ekonomiya. Kailangan ng mas matibay at epektibong solusyon mula sa gobyerno upang tugunan ang krisis sa transportasyon. Hindi lamang ito tungkol sa oras na nasasayang, kundi pati sa hinaharap ng mga mamamayang Pilipino at ng ekonomiya ng bansa.

KEVIN GOROSPE



PRO IVA Conducts PhilHealth Forward

Acting Regional Vice President Edwin M. Orsina, MD headed the PhilHealth Regional Office IV-A's delegation during its conduct of the PhilHealth Forward held at the St. Jude Coop Hotel and Events Center, Tayabas City, Quezon.

A total of 300 participants composed of Employers, Company Representatives, members and guests, attended the event which featured new services and benefits, recent innovations, and new tie ups with various stakeholders, among others.

Likewise, through this event, PhilHealth was able to highlight its enhanced access to health services through the *Pinalawak at mga Bagong Benepisyo para sa Mamamayang Filipino* campaign, that is to ensure that Filipinos do not get impoverished as they avail themselves of essential and even advanced health services through PhilHealth wide array of benefits.

Vice President for Corporate Affairs Group Rey T. Bulera presented the various enhanced benefit packages which included the following:

- Rationalization of common illnesses and the 30% adjustment
- Severe Acute Malnutrition
- 2 benefits for Breast Cancer
- Adjustment of Severe Dengue Rate and COVID-19 benefits
- PhilHealth Konsulta
- Lifting of Single Period of Confinement Rule

While PRO IVA Membership Section Head Rhona Remolina provided a detailed discussion on the enhanced Konsulta package including the PhilHealth GAMOT.

The PhilHealth Forward also featured the journey of the Quizon PCPN, as one of the sandbox sites for the Primary Care Provider Network, which will integrate their resources and services in a network under the Sandbox setting for a more effective delivery of primary care services through PhilHealth's Konsulta (Konsultasyong Sulti at Torno).

Likewise, PhilHealth's ultimate goal to attain universal coverage is made easier by continuously improving on its processes by elevating convenience on transactions. As a step towards the full digitalization of government services, PhilHealth members can now use the eGov PH, also known as the e-Government Philippines, spearheaded by the Department of Information and Communications Technology. This is an initiative aimed at bridging the Philippine Government and the public towards a public service in a click.

The highlight of the event is the feedback from members on the impact of PhilHealth benefits on their lives. Stories such as these, from members who have availed themselves of the benefits without having to pay a single centavo; or of stories that highlight how the NHP made the big difference for members who were in dire financial straits at the point-of-service, have been PhilHealth's motivation to further improve its services and benefit packages.

These testimonials were shared by the following:

- Marie Antonette E. Delos Reyes, Disbursing Officer II, Palao National High School
- Mary Jose P. Ferrer, Admin. JHR, Abbienda Foods Inc.
- Aialoa Sioco Layug, Accounting Specialist, Manuel S. Envergo University Foundation

Latest PhilHealth policies were also discussed during the press conference attended by local media practitioners from around region 4A.

PHILHEALTH REGIONAL OFFICE IV-A QUICK FACTS

91.6%

PHIC POPULATION COVERAGE
(as of September 2024)

REGISTERED MEMBERS AND DEPENDENTS
9,576,585 (without null)
10,462,750 (Projected Population)

86.4%

TOTAL COLLECTION
(as of August 2024)

P. 8,898,347,175.52 (Total Collection)
P. 10,300,879,000.00 (Total Collection Target)

200

KONSULTA PROVIDER
(as of September 30, 2024)

QUEZON 84
LAGUNA 79
CAVITE 57

KONSULTA REGISTRATION (as of September 30, 2024)

LAGUNA 96.9%

937,041 Enrolled Beneficiaries
966,504 Target No. of Enrollees

CAVITE 80.8%

432,813 Enrolled Beneficiaries
535,141 Target No. of Enrollees

QUEZON 100%

927,200 Enrolled Beneficiaries
926,930 Target No. of Enrollees

100%

2,297,054 Enrolled Beneficiaries
2,338,655 Target No. of Enrollees

BENEFIT PAYMENT (Month of September 2024)

P 1,379,809,748.29
AMOUNT OF BENEFIT PAYMENTS

122,375
NO. OF PAID CLAIMS

20 DAYS
CLAIMS PROCESSING AVERAGE TAT

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PhilHealth doubles down in fight against dengue, increases package for severe cases by 200%

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As dengue fever cases continue to rise in the country, the Philippine Health Insurance Corporation (PhilHealth) has significantly increased its benefit package for severe dengue from P16,000 to P17,000, effective November 1, 2024.

This substantial increase, part of PhilHealth's ongoing benefit rationalization, aims to provide adequate financial risk protection to Filipinos who are afflicted with the disease. Earlier this year, the state health insurer had already raised its benefit package for dengue with or without warning signs from P10,000 to P13,000.

"PhilHealth is committed to supporting Filipinos, most especially during these challenging times", said PhilHealth.

President and CEO Emmanuel R. Ledesma, Jr. "With this two-fold increase in health insurance coverage for severe

dengue, we hope to alleviate the financial burden on affected families. There is no more reason to delay seeking immediate medical treatment upon observing dengue symptoms, *sigat pakay ng PhilHealth.*"

As of October 4, 2024, the Department of Health reported 269,467 dengue cases nationwide, with the National Capital Region reaching alert level due to 24,232 recorded cases.

PhilHealth reminds the public that patients availing of services beyond the minimum standards of care in non-word accommodations, including additional services unrelated to dengue management in accredited private health facilities, shall have co-payment. Meanwhile, services in non-basic accommodations in public facilities shall be subject to fixed co-payment.

For further inquiries on the severe dengue package and other benefit packages, members may call PhilHealth's 24/7 Hotline at (112) 866-223/88 or at mobile numbers (Smart) 0998-852-2957, 0968-865-6700, (Globe) 0917-127-5987, or 0917-110-9812.888

PhilHealth doubles down in fight against dengue, increases package for severe cases by 200%

Sa PhilHealth, damang-dama ang benepisyo!

DIALYSIS
P16,000 (with null)
P14,000 (without null)

Heartwarming Stroke
P16,000 (with null)
P14,000 (without null)

High-Risk Prescription
P16,000 (with null)
P14,000 (without null)

Outpatient Mental Health Package
P16,000 (with null)
P14,000 (without null)

Smoking-Free 30% Air-Flow Case Rate Package

2-Benefit Package for Breast Cancer
P16,000 (with null)
P14,000 (without null)

Bronchial Asthma
P16,000 (with null)
P14,000 (without null)

Neonatal Sepsis
P16,000 (with null)
P14,000 (without null)

Morbid pang lab...
P16,000 (with null)
P14,000 (without null)

Dagdag 30% Case Rates Packages

PhilHealth Coverage for 2024 - 2025
P16,000 (with null)
P14,000 (without null)

Outpatient Therapeutic Care for SEVERE ACUTE MALNUTRITION
P7,500 (with null)
P17,000 (without null)

PhilHealth AT MGA BAGONG BENEPISYO PARA SA MAMAMANG FILIPINO

PhilHealth

PhilHealth

PhilHealth

DTI CALABARZON to hold its 1st regional arts and creative festival

dti

MAKHAING

2

FIESTA HARAYA

LIKHA at HUSAY ng CALABARZON

November 27 - December 1, 2024
Robinsons General Trias City, Cavite

In line with the Philippine Creative Industries

Development Plan to develop the creative industries and elevate Filipino creativity, the Department of Trade and Industry Region 4-A, in partnership with the DTI-Competitiveness and Innovation Group and the City Government of General Trias, will embark on strengthening its region's creative industry by conducting its very first regional arts and creative festival entitled, "Fiesta Haraya 2024: Likha at Husay ng CALABARZON," on November 27 to December 1, 2024 at the Robinsons General Trias, General Trias City, Cavite.

Fiesta Haraya is a portmanteau of two words representing Filipino tradition. Fiesta is a Spanish word for party or festivity. Haraya is an old Filipino word, which means imagination or vi-

sion. For the event's official tagline, "Likha" means create while "Husay" means skilled. The tagline basically signifies the services and crafts made from the expertise and brilliance of the creative people in the CALABARZON region.

The festival will showcase an array of creative goods through a trade fair, performances from artists and artisans, demonstrations and workshops from creative experts, and information campaigns from partner government agencies and private sector in the region. Through this activity, the DTI 4-A aims to help promote local arts and culture, encourage collaboration and networking, support existing and emerging entrepreneurs from different creative clusters, and foster creative entre-

preneurship, competitive-ness, and innovation.

Each province in the region will have several performances each day to showcase its arts, culture, and creativity. Some of the most anticipated activities in the festival are: a fashion show featuring handcrafted clothes, accessories, and footwear from Laguna designers and the province's fruit carving, word, and embroidery demonstration; Cavite's marching band, spoken word poetry, and painting exhibition; Batangas' calado style of embroidery demonstration, folk dance performance, and theater arts performance; Rizal's Gigantes parade and bonsai workshop; and Quezon's kiping making demonstration and cultural dance perfor-

mances highlighting the Tagayan Ritual and Kiping-making demonstration. Information kiosks and services from the DTI and other partner agencies will also be available for the public such as business name registration, consumer welfare desk, business loan assistance, among others.

"We invite everyone, especially our micro, small, and medium enterprises, people from the creative industry sector, students, consumers, and creative communities, to visit our festival and celebrate with us as we build a robust creative ecosystem and develop vibrant and sustainable creative industries in our region," said DTI 4-A Regional Director Marissa C. Argente. PR