

Experience Adrenaline-Fueled Activities in Cavite with MPT South

November 15, 2024 – Cavite came alive with excitement as Metro Pacific Tollways South (MPT South) kicked off its inaugural Biyaheng South Adventure Tour. In collaboration with the Department of Interior and Local Government (DILG Region IV-A), Provincial Government of Cavite, Municipality of Mendez-Nuñez, and Municipality of Maragondon, this one-of-a-kind event showcased the province's most exhilarating activities and picturesque destinations made accessible through MPT South's expressways CAVITEX and CALAX.

A select group of lucky Ka-Biyaheros—energetic Gen Zs and millennials—were chosen through an online raffle hosted on the Biyaheng South Facebook page. Together with other travel influencers, the adventurers embarked on an unforgettable day packed with thrilling experiences and scenic wonders.



First Adventure: Animal Encounter and Eco-Tourism at Yoki's Farm

Less than two hours away from Metro Manila via CAVITEX, the adventurers went on their first adventure: an animal encounter at Yoki's farm.

Yoki's Farm is a unique ecotourism destination located in Mendez-Nuñez, Cavite. Adventurers were treated to a guided zoo tour where they interacted with a variety of animals, such as delightful rabbits, unique



Animal encounter at Yoki's farm



Adventure at Alegria del Rio, Maragondon River Cruise
Second Adventure: Lunch at Maragondon Balsa River Cruise
Off to another fun-filled destination, the group made their way to the serene

Maragondon Balsa River Cruise for lunch—just an hour away from Yoki's Farm—where they were treated to a unique and memorable dining experience. As the balsa gently floated along the calm river, the participants immersed themselves in the natural beauty of their surroundings, allowing everyone to unwind and connect with one another.



Adventure at Paraiso de June Quixote



ATV in action at Paraiso de June Quixote

Third Adventure: Enjoying the Engaging Activities at Paraiso de June Quixote
In the afternoon, the day was packed with exhilarating activities at Paraiso de June Quixote. Paraiso de June Quixote, also in Maragondon, Cavite, is a must-visit destination just less than two hours away from Metro Manila via CAVITEX. With its charming landscapes and adrenaline-pumping experiences, Paraiso de June Quixote provides an unforgettable escape for adventure seekers and nature lovers alike.

Here, our ka-biyaheros got to experience the thrill of riding a zip bike, soaring through the air on a zipline, and taking a more rugged adventure on ATVs along scenic trails. For those who sought unique experiences, the place offered what they called a Cavite Swing, where the guest got to sit on a swing at the edge of a cliff and enjoy the breathtaking views of the surroundings.

Why We Do This
Arlette V. Capistrano, Vice President for Communication and Stakeholder Management of MPT South, stated, "Highlighting the Cavite's adventure destinations is beyond tourism; it's about creating lasting impressions and connections. These tours enable us to show how accessible and rewarding these experiences can be. It's an opportunity to not only promote local attractions but also to support sustainable tourism. By introducing these exciting outdoor experiences, we're helping to redefine what the South can offer to tourists while also fostering a more connected community."

The "Tara, Adventure Tayo sa Cavite!" is part of MPT South's continued commitment to promoting tourism in Southern Luzon. Following the success of Biyaheng South Food Crawl and Biyaheng South Photo Walk Tour showcasing the unique flavors and rich history of Cavite, the adventure tour caters to a younger, thrill-seeking audience, allowing them to explore exhilarating attractions; this demonstrates that Cavite is an ideal destination for those looking for excitement alongside culture and history.

About Biyaheng South
Biyaheng South is MPT South's tourism advocacy program that has made a significant impact by promoting its toll road networks, particularly CAVITEX, its C5 Link segment, and CALAX, as gateways to the tourist destinations of Southern Luzon. The program demonstrates how infrastructure not only can improve connectivity but also can serve as a catalyst for regional economic growth through tourism promotion.

About MPT South
MPT South is a subsidiary of Metro Pacific Tollways Corporation (MPTC), the infrastructure arm of Metro Pacific Investments Corporation (MPIC).

BACCOOR CITY PROVIDES RELIEF GOODS TO RESIDENTS AFFECTED BY TYPHOON KRISTINE



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WWP carries on with its mission in the Cities of Imus and General Trias



On November 25, 2024, the Women's Welfare Program continued with its mission of bringing joy and providing much-needed assistance to thousands of Caviteñas in the Cities of Imus and General Trias.

Governor Athena Tolentino was joined by Vice Governor Shernan



Jaro as she collaborated closely with the city officials, led by Imus Mayor AA Advincula and General Trias Mayor Jon-jon Ferrer, in ensuring the welfare of women and recognizing their marked contributions and roles in the province. Governor Athena also

underscored the unyielding determination of the provincial government of Cavite to uplift the women community, "Kami po ay ang inyong mga tag-apagtanggol, tagasupporta, at taga-gabay para sa isang mas mapayapa at mas maginhawang kinab-

ukasan ng mga kababaihan."

Each beneficiary received cash assistance amounting to Php 2,000.

The program carries on with its path to tap every woman in Cavite. - **J. Reyes**



Cayetano reiterates call for a Philippine Anti-Scam Center



Today in Brgy. Gregorio, Trece Martires City, Governor Athena Tolentino spearheaded another leg of the Women's Welfare Program aimed at empowering women and promoting their well-being. The program provided Php 2,000 in finan-

cial assistance to women beneficiaries, offering much-needed support to uplift their lives.

Governor Tolentino was joined by Board Member Abeng Remulla, Mayor Gemma Lubigan, Vice Mayor Bobby Montehermoso, and other local

officials of Trece Martires City. This collaborative effort reflects their shared commitment to fostering an inclusive and thriving community, where women are given the tools and resources to succeed and contribute to society.

DOST-CALABARZON Launches 3-Day ISTART Capacity Building to Empower Regional and Provincial Staff

Go Negosyo Begins Search for Outstanding OFW-Entreps



Go Negosyo Balik-Bayan 2023 Awardees

OFWs who have successfully founded their own businesses here in the Philippines are being encouraged to share their entrepreneurship journey via the 2024 Inspiring Balik-Bayan Awards. The annual award is organized by Go Negosyo to recognize the contributions of OFWs (Overseas Filipino Workers), share their success stories, celebrate the achievements of OFW-turned-entrepreneurs, and foster entrepreneurial aspirations among current OFWs.

The awards will be given out during the Balik-Bayan 2024 on December 7, 2024 at the SM Mall of Asia in Pasay City. Organized by Go Negosyo, Balik-Bayan 2024 will feature informative discussions with industry leaders, inspirational and learning sessions featuring successful entrepreneurs, and free onsite mentorship sessions where OFWs and their families can consult with Go Negosyo mentors about their current or planned businesses.

“Balik-Bayan 2024 is a platform to provide business opportunities and foster investment matches for OFWs, encouraging them toward entrepreneurship and ensuring that their hard work and resources are put to productive and profitable use,” said Joey Concepcion, founder of Go Negosyo.

Last year, 13 OFW-turned-entrepreneurs and their families were given the Inspiring Balik-Bayan Award in special categories, including Inspiring

Balik-Bayan-Turned-Entrepreneur, Inspiring Balik-Bayan-Turned-Influencer, Inspiring Balik-Bayan Creative Artist, and a special award for Inspiring Balik-Bayan Family. They included agripreneurs, restaurant owners, health and beauty entrepreneurs, as well as creatives.

Balik-Bayan 2024 will feature plenary sessions designed as learning opportunities for OFWs who want to establish or grow their businesses. Former OFWs turned entrepreneurs, meanwhile, will be featured in a forum where they will share the challenges they encountered as Filipino OFWs building businesses overseas, or as returning OFWs who have successfully reintegrated into the country as entrepreneurs.

Attendees will also be able to get pointers on content creation and the use of social media in growing their businesses, while companies offering business opportunities and financing options will also be on hand at exhibitors' booths alongside the event venue.

“I would like to think that ‘Balik-Bayan’ extends beyond the usual Tagalog term that refers to overseas Filipinos returning to their homeland,” said Concepcion. “It is also a call for our expatriates to give back to the country – mag-balik sa bayan – by sharing their knowledge and resources with their countrymen and contributing to the progress of our nation,” he said.

Applicants for **Cont. on Page 7**



DOST-CALABARZON...



The Department of Science and Technology (DOST) CALABARZON brought together heads and staff for a 3-day workshop that aims to capacitate its Provincial Science Technology Offices (PSTOs) and various units in the regional office in implementing the Innovation, Science, and Technology Accelerating Regional Technology-Based Development (iSTART).

This workshop is set to happen from December 3-5, 2024 at the

Monte Vista Hotsprings & Conference Resort, Calamba City, Laguna.

The event marks the start of Phase 2 of the iSTART project, which focuses on equipping the participants with STI-based tools and strategies needed to guide LGUs in crafting development plans, particularly the Comprehensive Development Plan (CDP) and Provincial Development and Physical Framework Plan (PDPFP).

BACOR CITY...

Bacoor City, December 4, 2024 - The City Government of Bacoor, led by Mayor Strike B. Revilla and Vice Mayor Rowena Bautista Mendiola, in partnership with SM Foundation (SM CARES), conducted a relief distribution event today at the Bacoor City Hall Main Lobby. The event provided much-needed assistance to residents affected by Typhoon Kristine.

The relief goods, donated by SM City Bacoor and SM Molino, were distributed to residents in need, offering essential supplies and support



December 11-17, 2024

Cayetano...

Senator Alan Peter Cayetano on Monday reiterated his call for the Department of Information and Communications Technology (DICT) to establish the country's own Anti-Scam Center to address the growing problem of scams.

This proposal came during the Senate plenary deliberations on the DICT's proposed 2025 budget on November 20, 2024 where Cayetano emphasized the urgency of creating such a center.

“Go to Singapore and Hong Kong because they have anti-scam centers na in one office, nandoon na y’ung pulis, y’ung mga IT personnel, at y’ung mga bangko,” he said in a manifestation.

Cayetano stressed that the proactive measures of these countries in addressing various types of scams — many of which have been discussed in Senate hearings — highlight the need for the Philippines to adopt a similar approach as scams continue to evolve.

“Parang sanay pa rin tayo sa pa-isa-isang scam. Pero lahat ng scam na nabanggit dito at sa ibang Senate hearings,

nandoon na [sa kanila],” he said.

The senator emphasized that an efficient anti-scam system would not only reduce the number of scams but also help recover significant financial losses, as demonstrated by Singapore's success.

“In the last two years, ang na-recover ng mga Singaporean government for those na na-scam is more than 600 million Singaporean dollars,” he said.

Singapore's Anti-Scam Command (AS-Com), which became operational in March 2022, centralizes efforts in scam investigation, incident response, enforcement, and analysis, with all functions coordinated under one entity.

Hoping to replicate these systematic efforts in the Philippines, Cayetano urged DICT Secretary Ivan John Uy to take steps toward establishing a similar center.

“May I bring that up to you na sana next budget, next year, mayroon na tayong sariling anti-scam center na baka pwede ninyong pangunahan,” he said. PR

BSP's Paleng-QR Ph program partners with LGUs to promote financial inclusivity

CALAMBA CITY (PIA) – Local government units can foster financial inclusivity by supporting initiatives that aim to digitalize financial transactions in the country.

Atty. Dennis Gamaya, Bangko Sentral ng Pilipinas (BSP) Lucena branch director said that financial literacy, such as opening bank accounts, can help improve the public's access to government financial assistance and other programs.

“From the perspective of the BSP, we see the expansion of what we call financial inclusion. More and more citizens now have bank accounts. These bank accounts are not only useful for financial transactions but also

and comprehensive. It will be implemented on a broader scale through the LGU to ensure wider and more inclusive coverage.”

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The program is just part of the BSP's 2020-2023 Digital Payments Roadmap, which aims to have 50 percent of financial transactions in the country conducted digitally.

The BSP estimated that digital payments and transactions grew to 20 percent in 2020, at the height of the Covid-19 pandemic, when nationwide community quarantines restricted physical access to banks.

Although the World Health Organization (WHO) declared in 2023 that Covid-19 was no longer a Public Health Emergency of International Concern (PHEIC), the use of online and digital payment channels has continued to grow.

“The pandemic contributed to the use of digital payments that

lessens face-to-face transactions because we no longer use physical money. We learned from the pandemic that physical money could be a mode of transmission of viruses.”

Digitalizing financial transactions also helped combat the widespread use of fake and counterfeit money, a persistent issue the national bank continues to address.

Financial inclusivity also encourages vendors and consumers to create their online banking accounts and e-wallets to securely store their savings.

Gamaya emphasized: “Instead of keeping cash in wallets, digital payments now require individuals to have their e-wallets. Alternatively, they can convert their savings accounts into e-wallets or online bank accounts,”

December 11-17, 2024

BSP...

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Dito ay mas pinaigting ang ugnayan

From Page 2

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From Page 1

Go Negosyo...

the 2024 Inspiring Balik-Bayan Awards must be 18 years old and above, either active or former/retired OFWs and have the relevant government documents such as passport, work permit, and OFW documents such as residence card, OWWA/POEA registration, overseas employment certificate, seaman's book or job contract. Applicants must also have documentation of their businesses, such as business registration, business profile,

and financial records. Other requirements are available on the website. Interested parties can register at <https://bit.ly/BALIK-BAYANAWARDS2024>, where they can download the application form, which must be completed and sent via email to awards@gonegosyo.ph with the email subject: [Full Name of applicant] – Inspiring Balik-Bayan Awards 2024.

The deadline for submission is on November 20, 2024.



AgriCoolTour upang ipakita ang mga makabagong teknolohiya ng experiment station sa Rizal ng DA-4A, isinagawa



Pinangunahan ng kinatawan ni Department of Agriculture (DA) Secretary Francisco P. Tiu Laurel Jr. na si Undersecretary for DA Inspectorate and Enforcement Atty. Alvin John Balagbag at DA IV- CALABARZON (DA-4A) Regional Executive Director Fidel Libao ang pagsasagawa ng “AgriCoolTour” ng Rizal Agricultural Research and Experiment Station (RARES) noong ika-22 ng Nobyembre sa Tanay, Rizal.

Layon ng AgriCoolTour na ipakita ang mga natatanging inobasyon ng isa sa mga tanggapan ng Kagawaran tampok ang mga makabagong teknolohiya gaya ng produksyon ng organikong pataba, rice paddy art, pagtatanim ng strawberry, pagpapatubo ng mais at kamote, paglinang ng digital farming sa pamamagitan ng Smart Greenhouse Project, at marami pang iba.

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sa pagitan ng mga ahen-sya ng gobyerno, non-government organizations (NGOs), state universities and colleges (SUCs), at lokal na pamahalaan. Gayundin ang pagpapalaganap ng impormasyon sa iba pang mga kliyente at stakeholder.

Nagkaroon ng ribbon-cutting para sa pagbubukas ng mga pasilidad na Greenhouse na may Hydroponics, Staff House, at Common Comfort Room kasama ang Bureau of Plant Industry

(BPI) at mga benepisyaryo na tumanggap nito mula sa RARES, Municipal Agriculture Office (MAO) ng Tanay, Marikina Watershed Kaysakat Association Incorporated, at Rizal National High School.

Ayon kay Atty. Balagbag, hangad ng Kagawaran na ang mga magsasaka ay maging mga magigiting na negosyante sa tulong ng mga makabagong teknolohiya na makakapagpataas ng kanilang produksyon at siyang patuloy na itinuturo

LEE TO DOH, PHILHEALTH: COVER UNPAID HOSPITAL BILLS OF INDIGENT PATIENTS, STREAMLINE REQUIREMENTS FOR CLAIMS

Manoy Wilbert “Wise” Lee called on the Department of Health (DOH) and Philippine Health Insurance Corporation (PhilHealth) to pay for the unpaid bills of indigent and financially incapacitated patients in private and public hospitals which often result in delayed treatment and denial of care.

In filing House Resolution No. 2104, Lee stressed the importance of the effective implementation of Republic Act No. 11223 or the “Universal Health Care Act” which mandates the said agencies to enforce compre-

hensive health services for all Filipinos.

“The UHC Act, signed into law in 2019, guarantees that all Filipinos will have access to comprehensive health services, including outpatient services and specialty care. Several years have passed since this was enacted but Filipinos, especially the indigents, remain burdened with lack of hospital care,” Lee lamented.

The Bicolano lawmaker underscored that DOH and PhilHealth need to address the tedious administrative and documentation require-

ment for claims which remains to be a major obstacle for hospitals and patients, especially for indigent individuals who may not have the necessary means, knowledge, or support to navigate complex processes promptly.

“Simplify, streamline, and liberalize the requirements for hospitals and patients. Pagaanin natin ang pasanin ng mga pasyente at kanilang pamilya na nag-aalala na nga sa sakit ay problemado pa sa gastusin sa gamot at pagpapagamot,” Lee said.

“Tulungan natin

ng Kagawaran sa pamamagitan ng mga istasyon.

Samantala, dumalo rin sa aktibidad sina 2nd District Rizal Province Representative Hon. Emigdio Tanjuatco III, Tanay Rizal Mayor Hon. Rafael Tanjuatco, BPI Assistant Director Dr. Hermilinda Gabertan, OIC-RTD for Operations and Extension Engr. Redelliza Gruezo, RARES OIC-Agricultural Center Chief Alexandra Jamoralin, at iba pang kawani ng Kagawaran at lokal na pamahalaan. PR

sila, imbes na pahirapan!” he added.

A staunch health advocate, Lee is the driving force to increase PhilHealth benefits by 30% which was implemented last February 14. PhilHealth's benefit package for hemodialysis was also expanded from P2,600 to P6,350 per session and from 90 sessions per year to 156 sessions annually, as well as for the breast cancer treatment coverage which increased from P100,000 to P1.4 million

Currently, Lee

Cont. on Page 3

(PCPC), spearheaded the Provincial Children's Month Celebration on November 28, 2024, at the Provincial Gymnasium, Trece Martires City. With the theme, "Break the Prevalence, End the Violence: Protecting Children, Creating A Safe Philippines!", the event gathered around 300 children from various cities and municipalities of Cavite for a day of fun, learning, and advocacy for children's rights.

The highlight of the program was the State of Children Address delivered by Board Member Romel Enriquez, PCPC Vice Chairperson, which showcased the Provincial Government of Cavite's (PGC) programs and services aimed at ensuring the welfare, protection, and development of children in the province.

The event was graced by Board Member Chelsea Sarno, SK Provincial Federation President, and PCPT Michel Bastawag, Assistant Chief of the Police Community Affairs and Development Unit

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Adding excitement to the celebration was the Pambatang Palarong Pinoy, facilitated by the Department of the Interior and Local Government (DILG) - Cavite staff, where children enjoyed traditional Filipino games like sack race, limbo rock, calamansi relay and pabitin. Free food carts and photo booths further brought joy to the young participants.

Another key part of the event was the awarding ceremony for the PCPC New Logo Making Contest, where Ms. Samantha Sophia Arcila from Bacoor City was declared the winner. Her creative design will serve as the new emblem of the PCPC, symbolizing its commitment to children's welfare.

The event concluded with an inspiring message from Ms. Precyl Ramos, OIC - PSWDO, who emphasized the importance of continued collaboration in creating a safe and nurturing environment for Caviteño children.

The celebration reaffirmed the province's dedication to empowering children and raising awareness on protecting their rights, creating a brighter and safer future for every young Caviteño. —OPIO



SSS offers calamity loan for tropical cyclone-affected members

The Social Security System (SSS) today announced that its members in areas battered by tropical cyclones (TCs) Kristine, Marce, Nika, Ofel, and Pepito in the last few weeks may avail themselves of the calamity loan until 19 December 2024.

SSS Officer-in-Charge Voltaire P. Agas said that SSS is offering a calamity loan to qualified members who can avail of a loan equivalent to their one-monthly salary credit or up to P20,000.

"Our country was battered by multiple tropical cyclones in less than a month, making life extremely difficult for our kababayans in devastated areas. SSS wants to extend a lending hand to them through this financial assistance to help them rebuild their lives and get back to normal," Agas said.

He added that members in the areas declared under state of calamity by the National Disaster Risk Reduction and Management Council (NDRRMC) can avail of the calamity loan.

Areas under state of calamity due to TC Kristine are Dagupan, Bani and Anda in Pangasinan; Ilagan and Roxas in Isabela; Provinces of Cavite, Laguna, Batangas and Quezon; Cardona and

Binangonan, Rizal; Puerto Galera, Naujan, Victoria, Pola, Socorro, Pinamulan, Mansalay, Bulalacao (San Pedro) in Oriental Mindoro; Paluan and Looc in Occidental Mindoro; Provinces of Albay, Camarines Sur, Catanduanes, Camarines Norte, and Sorsogon; Naga City; Cataingan and San Fernando in Masbate; Calbayog, Samar; Jipapad, Arteche, San Policarpo, Oras, Masilog, Dolores, Can-avid, Taft, Sulat, San Julian, Borongan and Mayodolong in Eastern Samar; Magnet, Cotabato; Alfonso Lista (Potia), Ifugao; and Quezon City in National Capital Region (NCR).

Meanwhile, Quirino and Mountain Province; Santiago and Cabagan in Isabela; Baguio, Cagayan; Dilasag, Aurora; and Aginaldo, Ifugao were also declared under state of calamity due to TCs Nika, Ofel, and Pepito.

Pagudpud, Ilocos Norte; including Buguey, Gonzaga, Sanchez-Mira, Aparri, and Claveria in Cagayan were also included in the list of declared calamity areas due to TC Marce.

Moreover, members in other areas that may soon be declared under state of calamity due to TCs Kristine, Marce, Nika, Ofel, and Pepito can also avail of the financial

assistance.

To qualify, tropical cyclone-affected members must:

- Have at least 36 monthly contributions, six of which must be posted within the last 12 months before the month of filing of application;
- Have at least six posted monthly contributions under the current membership type before the month of loan application for individually paying members such as self-employed, voluntary, and land-based Overseas Filipino Worker members;
- Be living or residing in the declared calamity area;
- Have no final benefit claim such as permanent total disability or retirement;
- Have no past due SSS Short-Term Member Loans;
- Have no outstanding restructured loan or calamity loan; and
- Must be certified by the employer through online (My.SSS facility) the loan application, if employed.

Salary loan as an alternative option

Agas said that tropical cyclone-affected members may also opt to avail of the SSS salary loan.

"They must be under 65 years of age at the time of loan application

and have not received any final benefit like total disability, retirement, or death benefits to qualify for the salary loan," he explained.

Aside from the age requirement, he emphasized that applicants should have at least 36 monthly contributions to get a loan of up to P20,000 or 72 monthly contributions to qualify for a loan of up to P40,000. "Six of these contributions must have been paid in the last 12 months before the month of the loan application and must be under their current membership type."

Apply through the My.SSS Portal

Agas said that interested members can submit their calamity and salary loan applications online using their My.SSS account via www.sss.gov.ph.

"Once approved, the loan proceeds will be credited to the member's registered Unified Multi-Purpose Identification (UMID)-ATM Card or their active accounts with a Philippine Electronic Fund Transfer System and Operations Network (PESONet) participating bank," Agas explained.

He added that members can pay the calamity and salary loans in installment for 24 months or two years with a low annual interest rate of 10 percent based on the members' diminishing balance.

Tulfo eyes Senate probe into TNVS fare hike

MANILA – Senator Raffy Tulfo announced Monday that he is planning to investigate the sudden surge in fees imposed by Transportation Network Vehicle Services (TNVS), including Grab Philippines, to ensure that commuters' and drivers' rights are both protected.

"Maraming reklamo ang nakarating sa akin mula sa mga pasaherong gumagamit ng Grab na ayon sa kanila, kasama sa sinisingil na pasaheng nasabing ride hailing application ang napaka-

laking surge fee (Many complaints have reached me from passengers who use Grab that according to them, the fare charged by the said ride hailing application includes a huge surge fee)," Tulfo said in a news release.

A surge fee is added to the base fare during peak hours but only a few drivers are available to encourage more of them to get out on the road.

Transport network companies (TNC), which operate the TNVS,

are currently allowed to charge as much as twice the initial fare for surge fee.

Tulfo said his office had promptly reached out to the Land Transportation Franchising and Regulatory Board (LTFRB) to inquire about actions taken regarding concerns over the issue.

According to the senator, the LTFRB said it has already conducted several hearings in response to commuter complaints and a draft resolution addressing the issue

December 11-17, 2024

December 11-17, 2024



EDITORIAL: Incumbency and impunity

It has been 15 years since 58 individuals were slaughtered in what is now known as the Maguindanao Massacre in Ampatuan town in Maguindanao. The exact anniversary was last Saturday, November 23.

On this day, a mix of family members, political supporters, media workers and even bystanders were killed for being part of a convoy for the filing of the certificate of candidacy by the then-incumbent local executive's political opponent.

There was nothing accidental in the grim turn of events. The manner in which the killings were conducted was unprecedented. Premeditation was established by the courts in a decision handed down in 2019, a full ten years after the tragedy.

Justice was neither swift nor perfect — it rarely is. Some of the accused were never made to account for their participation. The patriarch of the Ampatuan clan died while the case was pending. There remains one casualty whom the court has refused to recognize just because his body has never been found.

The wrath of the reigning family at that time knew

no bounds. They could not believe anybody would have the compunction to challenge them. Their rage moved them to do what was previously unthinkable even in a place where violence and clan rivalry were commonplace.

Most of all, the gall and impunity of some prominent personalities, who feel they are entitled to lord it over the life and death of others, feeling like god, is a trait that remains all too familiar among those in power.

A commemoration of this act of violence and its senseless scale, not only every November but constantly, is in order. Impunity manifests itself in various forms — for as long as there are people who feel entitled to quash their opponents for daring to oppose and challenge them, and who believe they are beyond prosecution for the consequences of their words and actions.

Ultimately, impunity transcends political divide. People could be capable of behaving in a bestial manner, some immensely more than others. May we remain vigilant against these and never give them the opportunity to lead by terror and irrationality ever again.

Cavite Celebrates Provincial Children's Month



In line with the celebration of National Children's Month, the Office of the Provincial Social Welfare and Development Office (PSWDO) through the Provincial Council for the Protection of Children

Cont. on Page 6

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Lee to DOH...

persistently pushes for other commitments he sealed from DOH and PhilHealth in expanding health services such as free eye checkup, free eyeglasses and another 50% increase in PhilHealth benefits, free diagnostic tests such as Positron Emission Tomography (PET) scan, Computed Tomography (CT) scan and Magnetic Resonance Imaging (MRI) as part of outpatient services and at least 80% coverage for cancer treatments and heart procedures.

"Tanggalin kung ano ang mga balakid sa pagpapabilis ng pagbabayad ng DOH at PhilHealth sa mga ospital para mapabilis ang pagkakaloob ng

From Page 7

mga benepisyo. Habang di nababayaran ang mga ospital, milyon-milyong nating mga kababayan ang maaaring napagkakaitan ng mga serbisyon pangkalusugan," Lee stressed.

"Ang gobyerno, hindi dapat pabigat sa tumbayan. Wala na dapat mga Pilipino ang magmamakaawa sa mga ahensya o nasa katungkulan kapag may kailangan, yung halos lumuhod pa para matulungan sa pagbili ng gamot at pagpapagamot."

"Ang gamot at pagpapagamot, dapat libre na, dapat sagot na ng gobyerno. Ang ipinaglalaniban natin: Gamot Mo, Sagot Ko!" he added. PR

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Commuting in the Philippines

Getting to work in the Philippines is a challenge for many people. Every day, workers face long lines, crowded vehicles, and hours of travel. This problem is common in cities like Metro Manila, Cebu, and Davao, where the number of commuters is very high.

One of the main issues is the lack of reliable public transport. Many buses, jeepneys, and trains are old and overcrowded. The MRT and LRT trains often break down, causing delays and forcing people to look for other ways to travel. Jeepneys, while affordable, can be slow, especially during rush hours when roads are full of cars.

Traffic is another big problem. Major roads are often jammed, making it hard for buses and jeepneys to move quickly. Some people use motorcycles or bicycles to avoid traffic, but this can be dangerous due to the lack of proper bike lanes.

Recently, the government has tried to improve the situation. Projects like the expansion of the MRT and new transport systems like the EDSA Carousel are steps in the right direction. However, these changes are still not enough to meet the needs of millions of commuters.

Commuting is a daily reality for many Filipinos. It is tiring and stressful, but people continue to endure it to provide for their families. For real change to happen, the government must focus on creating a safe, reliable, and affordable transportation system that will make commuting less of a burden for everyone.

AUBREY GYLLE RABI

He HAS MADE everything beautiful IN ITS time

— ECC. 3:11 —

EVERY time is a CHANCE to get BETTER

Letting Go Of Your 13th Month Pay



"It's that most wonderful time of the year--" this one-liner from a Christmas song would play in your head when the government-mandated 13th month pay is lingering around the corner, waiting to be credited to your payroll account. But as known to many, the current status of our economy requires you to be mindful on how to "let go of" or spend your bonus. Here are some smart tips where you can invest the sweet fruit of your labor and maximize its value:

Emergency Fund. This is often an unknown savings that every individual, or family for that matter, must have. Financial experts recommend to set aside at least 3 to 6 month-worth of your living expenses. This will be labelled as your emergency fund. As the name suggests, this will be your financial source when emergencies arise. Those unexpected things that will require you to shell out expenses, because it will be a great burden for you if you were not able to save for your emergency fund.

HMO. "Health

is wealth." Just like an emergency fund, it is ideal not to touch your savings when faced with an unexpected illness in the family. Having a health insurance plan which Health Maintenance Organizations (HMO) offer is one of the best investments you can give yourself and your loved ones.

Time deposits, stock investments, UITFs. Choose your money investment--- low risk with good return, higher risk with potentially higher return--- consult now with your bank officer and see where you are comfortable investing your money.

Life or Death Insurance. Accept it or not, everyone will face death. This is where these investments become useful primarily for your beneficiaries, in most cases, your immediate families and loved ones. Life and death insurances are financial safety nets that provide peace of mind, knowing that your loved ones will be protected in the event of your untimely demise. The scope and specifics of these insurances vary, so it is best to consult a finan-

cial advisor to better understand what plan suits your needs.

Real estate. If your cash flow can allow, real estate could be a great option to put your 13th month pay. Yes, it requires a commitment to payment terms, but looking at the long-term benefit, real estate often appreciates in value and can provide both rental income and value appreciation. If you are looking for a community-friendly home, consider buying in a Profriends community: www.profriends.com

Invest in yourself. Try considering to invest for your personal growth. Learn something new by enrolling in short courses that will benefit you. Attend workshops that will enhance your skills. Additional knowledge will always be useful in the future to advance your professional career and will potentially give you the chance to earn more.

No matter how big or small, the extra money can always be more useful if you know how to maximize its worth.

DTI destroys PHP 740K substandard re-rolled bars in Cavite

Cavite, Philip-pines—The Department of Trade and Industry (DTI) ordered the destruction of PHP 737,000.00 worth of substandard steel products in Trece Martires City to prevent its sale in the local market.

"Substandard steel products pose significant risks to public safety, especially in a country like the Philippines that is prone to earthquakes. Thus, the DTI remains resolute in safeguarding Filipinos from these dangers by upholding the regulations for steel products in conformance with the Philippine National Standards," said DTI Secretary Cristina A. Roque.

"Through these efforts, we aim to build a more resilient 'Bagong Pilipinas,' one where every Filipino consumer is empowered to make informed choices and have full confidence in the quality of their purchases," the trade chief added.

The DTI-Bureau of Philippine Standards (BPS) witnessed the destruction 13,000 pieces of substandard re-rolled steel bars. These bars failed to meet the mini-

mum technical requirements set out in Philippine National Standards (PNS) 211:2002, which governs re-rolled steel bars used in concrete reinforcement.

Among the destroyed bars were 5,000 pieces of Grade 170 – 6 mm and 8,000 pieces of Grade 170 – 7 mm substandard re-rolled bars. These were reduced to random lengths of less than 6 meters using hydraulic and oxy-fuel cutters and will be re-processed as scrap.

With this destruction, Secretary Roque declared, "We will not tolerate those who compromise the safety and well-being of our citizens for profit."

"This firm action against substandard steel products underscores our resolve to protect lives and foster a business environment that prioritizes consumer welfare and responsible manufacturing across the country," the DTI chief expressed.

Furthermore, Fair Trade Group (FTG) Supervising Head and Assistant Secretary Agaton Teodoro O. Uvero encouraged consumers to be vigilant and

prioritize the durability of materials when purchasing products, especially for their homes.

"To strengthen our efforts in ensuring the safety and durability of Filipino homes, we urge consumers to always look for the ICC sticker or PS mark when purchasing products for those products regulated by DTI-BPS," said Assistant Secretary Uvero.

The activity was spearheaded by DTI-BPS, which serves as the National Standards Body of the Philippines, established on 20 June 1964 through Republic Act 4109, also known as the Standards Law. With a mandate to develop, promulgate, and implement standards, the DTI-BPS promotes standardization activities and ensures the manufacture, production, and distribution of quality products.

For more updates and information on standards, technical regulations, and conformity assessment procedures, please visit the BPS website at www.bps.dti.gov.ph or email inquiries to bps@dti.gov.ph.

THE BITTERSWEET TASTE OF LIFE



Catherine Alejo found a sweet way to earn an income by selling delicious pastillas in Tuguegarao City.

Life is full of tests and challenges that can make or break you. It is either you leave that path or you live it.

Residing in Tuguegarao City, Catherine Alejo found her life to be challenging to live yet she perseveres. At the age of six, she became an orphan. Throughout her childhood, she longed for her parents' love and care. She was the third of four siblings. Their eldest was just ten when they became orphans, which made their struggles worse.

They grew up without a permanent guardian, relying on whoever relative was willing to take them in. Born in Amulung East, she chose to

Cont. on Page 5

THE BITTERSWEET TASTE OF LIFE FROM PAGE 4

work as a housekeeper in Tuguegarao City after finishing elementary school, as pursuing her basic education became less of a priority.

She married at a young age, hoping her burden would be lighter with someone to lean on. Fortunately, they inherited a boarding house from her mother-in-law, which became their source of income.

To add to their income, she also sold snacks in front of the boarding house from 1993 to 2004, such as banana cue, lumpiang gulay, and turon. In 2005, she stopped selling snacks and became a caregiver instead.

Given her strong interest in business, she decided to try making polvoron in 2010. However, she could not get the recipe right, so she switched to making pastillas. There were numerous trials and errors, but unlike in polvoron, she did not give up until she made the pastillas recipe that would satisfy her. She started giving free taste to customers as part of her marketing strategy. Although her business was gradually rising, her relationship with her previous partner started to crumble, and they separated. Then she met her new partner, who helped her open a small sari-sari store.

The business was doing well until she was forced to take a slight break when the pandemic hit in 2020.

Post-pandemic, when she started over

again. By 2021, due to her hard work and the quality of her pastillas, she had acquired more customers, and she even established a brand name for her pastillas, "Cathy's special pastillas".

One challenge she encountered in managing her business was the lack of capital, particularly when she had a high volume of orders. This is why she was thankful to learn about CARD, Inc. from her child, who was also a client of the institution for nearly three years.

In 2023, Catherine became a client of CARD, Inc. She uses her initial loan of PHP 10,000.00 as additional capital for her pastillas business and sari-sari store. Currently, she has a PHP 20,000.00 loan from the institution, which she also uses for the capital of her businesses.

"It has only been a year since I became a client of CARD, Inc., but I am positive that I will continue to become a client in the years to come, especially now that I have experienced the products that they offer, such as business loans, to someone like me who lacks sufficient capital for business," she stated.

She also acquired a second-hand motorcycle from her loan, which she utilizes to deliver her pastillas to customers.

"Right now, I just want my business to grow more because, aside from being my source of income, it has also become a hobby," she concluded.



LANDBANK launches financial lifeline for pensioners, gov't employees



MANILA— In line with providing responsive financial solutions, LANDBANK is introducing a new loan facility designed to offer accessible financial assistance specifically to pensioners and govern-

ment employees. Through the LANDBANK Pension and Emergency Relief (PeER) Loan Facility, eligible borrowers can secure loans between P20,000 to P100,000 at an afford-

able interest rate of 10% per annum, for emergency expenses, medical needs, and other urgent financial requirements.

"We are committed to expanding our accessible services for our diverse clientele, including extending financial relief during critical circumstances. The new PeER Loan Facility provides timely financial assistance tailored to help them in times of urgent need," said LANDBANK President and CEO Lynette V. Ortiz.

The LANDBANK PeER Loan Facility offers two loan options: the Pension Loan, offered to qualified clients with LANDBANK pension accounts, and the Emergency Relief Loan, available to regular government employees with LANDBANK payroll accounts and at least one year of service.

Interested clients can apply for the PeER

Loan at any LANDBANK branch or by contacting LANDBANK's Customer Service Hotline at 02 8405 7000.

The PeER Loan Facility is part of LANDBANK's continuing commitment to promote financial security and resilience, empowering clients to better manage unforeseen expenses with confidence.

ABOUT LANDBANK

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

SSS releases over P32-B 13th month, Dec. pensions to pensioners



MANILA – The Social Security System (SSS) has released the 13th month and December pensions worth PHP32.19 billion to over 3.6 million pensioners.

In a statement Monday, SSS officer in charge Voltaire Agas said the first batch were distributed to 2.09 million pensioners worth PHP17.9 billion on Nov. 29, covering pensioners with dates of contingency within the first to the 15th day of the month.

The second

ing banks got their pensions on December 4, meanwhile we have asked the Philippine Postal Corporation to expedite the delivery of the checks of our pensioners in their home address," Agas said.

Pensioners who availed of the advance 18-month pensions for their initial benefit received their 13th month pensions on Dec. 4.

Agas said SSS pushed for the early crediting of the 13th month and December 2024 pensions as a pre-Christmas gift to SSS and Employees' Compensation (EC) pensioners.

"We are also aware of the plight of our pensioners who were not spared by the recent tropical cyclones that lashed the country in less than a month. The early credit-

ing of these pensions can help address some of their financial needs as they try to rebuild their lives after a series of calamities struck the country," Agas said.

Since December 1988, SSS has been granting the 13th month pension to SSS and EC pensioners, which is equivalent to their respective monthly pensions.

Retirement and survivor pensioners get a 13th month pension equivalent to their regular monthly pensions, while total disability pensioners receive a 13th month pension equal to their monthly pensions without the medical allowance.

"Member's children receiving dependent's pensions are also entitled to the 13th month pension and partial disability pensioners can receive it if they have a pension duration of at least 12 months," Agas said. (PNA)