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Negosyo ng mga FCAs palalakasin sa tulong ng AECEA ng DA-4A



24/7 (02) 8662-2588



WWP BROUGHT SMILES AND AID TO THE WOMEN OF TAGAYTAY CITY



As the event came to an end, a gesture of appreciation was extended to Vice Mayor Agnes as she celebrated her birthday. - J. Reyes



Ito ay sumisimbolo ng mas matatag na ugnayan sa pagitan ng mga mamamayan at ng lokal na pamahalaan, na naglalayong mapapaliis ang pagtugon sa mga pangangailangan at maghatid ng dekalidad at makataong serbisyo para sa lahat ng mga taga Imuseño. Dinaluhan eto ng Team AJAA sa pangunguna nila Mayor Alex. L. Advincula, Congressman Adrian Jay 'AJ' Advincula at iba pang opisyal ng barangay Buhay na Tubig.



MINDFULNESS EXERCISES & ACTIVITIES FOR ADULTS

3. The 3-Step Mindfulness Exercise

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

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

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

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

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

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

- Allow the awareness to expand out to your body. Notice the sensations you are experiencing, like tightness, aches, or perhaps a lightness in your face or shoulders. Keep in mind your body as a whole, as a complete vessel for your inner self;

- If you wish, you can then expand your awareness even further to the environment around you. Bring your attention to what is in front of you. Notice the colors, shapes, patterns, and textures of the objects you can see. Be present at this moment, in your awareness of your surroundings.

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

4. Mindful Walking Down the Street Technique

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

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

- In the second step, the facilitator prompts reflection from the client by asking a series of questions:

1. As you were imagining, did you notice any of your thoughts?

2. As you were imagining, did you notice any of your emotions?

- In the third and final step, the facilitator asks the client to reflect on the series of emotions and thoughts that came up, how this affects their behavior, whether the exercise was helpful, and for any final comments.

Continuation next week



LEGARDA URGES PHILHEALTH TO USE SURPLUS FUNDS FOR HEALTH PACKAGE

quality healthcare.

But without proper implementation of the UHC Law, many will continue to face barriers to essential services,” Legarda said.

PhilHealth Senior Vice President Renato Limsiaco Jr. told the Senate Committee on Health that the corporation has a total of PHP628.2 billion in assets as of October 2024, including PHP281 billion in reserves and PHP150 billion in surplus funds.

Despite the removal of the government subsidy, PhilHealth's Corporate Operating Budget (COB) for 2025 is set at PHP284.1 billion, marking an almost 10 percent increase from the PHP259 billion allocated for 2024.

Of the total budget, PHP271 billion will be dedicated to benefit expenses, covering PhilHealth's existing and expanded benefit packages.

The funding will come from PHP203 billion in direct contributions, PHP20 billion from investments, and PHP48 billion

from the surplus fund.

PhilHealth said the remainder of the surplus amount can be augmented should the PHP271 billion allotted for benefit expense in 2025 be exhausted.

Legarda also emphasized the need to expand benefit packages to address the full spectrum of healthcare needs.

She urged PhilHealth to identify accredited Konsulta provider centers equipped with breast screening, ultrasound, and mammogram machines and to make this information publicly accessible.

“The UHC Law was enacted to ensure healthcare is accessible at the point of care,” Legarda said.

“It is unacceptable for people to queue at multiple offices seeking assistance for hospital bills while billions sit unused,” Legarda said.

She called for operational reforms, faster reimbursement processes, and prioritization of vulnerable sectors.

PhilHealth has assured the Senate of its stability and capacity to sustain operations.

The agency highlighted recent expansions in benefit coverage — 30 percent in February and 50 percent in December 2024 — allowing higher reimbursements for hospital bills.

She also underscored the importance of universal healthcare as a right, not a privilege.

“The UHC Law was enacted to provide equitable healthcare for all Filipinos. PhilHealth must rise to the challenge and fulfill this promise.

No Filipino should be left behind when it comes to healthcare,” Legarda said.

Legarda's call to action reflects the Senate's commitment to holding PhilHealth accountable for the equitable and efficient use of its funds, ensuring that every Filipino has access to quality healthcare. (PNA)



MANILA — Senator Loren Legarda on Thursday urged the Philippine Health Insurance Corp. (PhilHealth) to utilize its surplus funds to expand benefit packages and resolve gaps in public healthcare access for effective implementation of the Universal Health Care (UHC) Law.

Legarda made this comment in a Senate hearing on Dec. 18 following the removal of a P74-billion government subsidy for PhilHealth under the proposed 2025 national budget.

She said PhilHealth can make the most of its PHP150 billion surplus to support the goals of the UHC Law.

“With billions in reserves and surplus, PhilHealth has the resources to ensure every Filipino benefits from

PGC EMPOWERS FARMERS AND FISHERIES THROUGH HITO FINGERLINGS DISTRIBUTION

In a continued effort to uplift the livelihoods of farmers and fisherfolks, the Provincial Government of Cavite, through the Office of the Provincial Agriculturist Fisheries Extension Services Section, distributed 20,000 Hito (catfish) fingerlings to 18 Cavite farmers and fisherfolks on December 18, 2024. The event, held at the OPA Administrative



Lobby aimed to reinforce the government's commitment to agricultural and fisheries development.

The program opened with a brief yet insightful lecture on Hito culture led by Aquaculturist II Sheryl P. Luna, joined by Ms. Leni Pinsan, owner of the MLEP Catfish Hatch-

cont. on Page 4



WALTERMART COMMUNITY SAYA NG PASKO!" TO CELEBRATE THE HOLIDAY SEASON!



Walmart officially welcomed the festive season with a dazzling Christmas Tree Lighting Ceremony held yesterday, November 22, marking

the beginning of the "Ang Saya ng Pasko" in all Walmart Community Malls.

This year, Walmart's Ang Saya ng Pasko, promises to bring

unparalleled joy and togetherness to every Filipino family! Shoppers and guests can look forward to exciting activities, exclusive promotions, and

heartwarming initiatives to make this Christmas truly unforgettable.

What to Expect This Holiday Season at Walmart:

- Ang Saya to GIVE GIFTS!

Discover the perfect presents for your loved ones with the HOLIDAY SALE happening from December 1 to 31. Find amazing deals and irresistible offers across your favorite brands!

- Ang Saya pag SAMA-SAMA!

Celebrate the season with a delightful array of Noche Buena Essentials and party food packs from the supermar-

ket and different restaurants in Walmart's CHRISTMAS MARKET. Bring the family together for a feast like no other!

- Ang Saya mag SHARE ng LOVE!

Join us in spreading the holiday cheer through our HANDOG PAMASKO program:

- Donate P150 at Walmart Supermarket or W Department Store to provide one Christmas Pack for families in need.

- Buy the exclusive Wally Plush Doll for P499, and Walmart will donate TWO Christmas Packs to the community!

With these exciting offerings, Walmart is

MALLS KICKS OFF "ANG SAYA NG PASKO!" TO CELEBRATE THE HOLIDAY SEASON!

making sure that Ang Saya ng Pasko is felt by everyone—whether through meaningful gifts, shared meals, or the simple joy of giving back. Definitely, Ang Saya ng Pasko sa Walmart! Stay tuned for more surprises and events as we continue to celebrate the holiday season together. Visit Walmart Makiling and other Walmart Community Malls near you to experience the magic of Christmas.

#AngSayaNg-PaskoSaWalmart
#Walmart-Christmas2024

For more updates, follow us on Facebook and Instagram @ **WalmartMall**.

cavite Provincial Government honors excellence in service 2024 PRAISE Awards



P5,000 to P20,000, with posthumous awardees receiving P20,000 as a heartfelt tribute to their contributions.

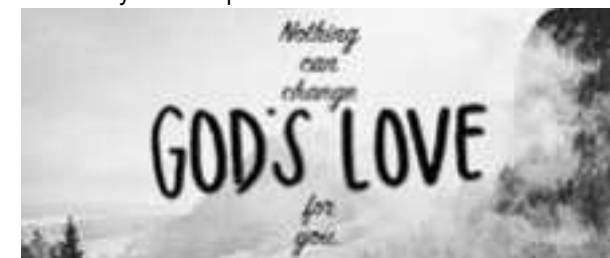
Exemplary offices were also honored for their commitment to organizational excellence through the Good Housekeeping Awards. Under Category I, the Office of the Provincial Public Employment Service Manager, Office of the Provincial Youth Development Officer, and Office of the Provincial Budget Officer were awarded. For Category II, the Office of the Provincial Planning and Development Coordinator, and Cavite Provincial Jail were recognized. For Category III, the Office of the Sangguniang Panlalawigan bagged the award, and lastly, under Category IV, the Cavite Municipal Hospital was recognized. The awards for the Good Housekeeping were received by the respective

heads of departments and units.

In her closing message, Ms. Maria Fe M. Satsatin expressed her gratitude to Governor Athena Bryana D. Tolentino, Vice Governor Shernan Jaro, Provincial Administrator Rodel Vincent T. Bae, department heads, the secretariat, committees, and the Office of the Provincial Information Officer (OPIO) for their unwavering support in making the PRAISE activities successful.

“The services rendered by our awardees will remain in our hearts as a testament to Cavite's culture of excellence in governance,” Ms. Satsatin said.

The ceremony concluded with a renewed commitment to fostering innovation, collaboration, and dedication in public service, as Cavite continues to set the benchmark for excellence across the nation. - R. Dones



The Provincial Government of Cavite (PGC) shone a spotlight on public service excellence during the 2024 Program on Awards and Incentives for Service Excellence (PRAISE) Awarding Ceremony, held on December 6, 2024, at The Bayleaf Cavite, General Trias City. Spearheaded by the Office of the Provincial Human Resource and Management Officer (OPHRMO), under the leadership of Ms. Maria Fe M. Satsatin, the event celebrated the invaluable

contributions of Cavite's public servants in driving the province's success.

In his welcoming remarks, Mr. Rodel Vincent T. Bae, Provincial Administrator, commended the dedication of the awardees, emphasizing that Cavite's distinction as one of the leading provinces in the country is a testament to the collective efforts of its workforce. He added that Cavite's achievements are built on the commitment of every individual member of the PGC.

Recognizing Transformative Public Service, Mr. Jeffrey C. Cruz, Director of the Civil Service Commission (CSC) Cavite Field Office, highlighted the transformative power of dedicated public service. Addressing the awardees, he emphasized that every act of commitment, no matter how small, contributes to the greater good and.

Mr. Cruz also awarded the CNA Certificate to the PGCEA Officers, led by Ms. Michelle Osorio, PGCEA President.

The event recognized 85 employees across four service categories: 14 recipients from 0-15 Years of Service; 29 recipients for 16-30 Years of Service; 12 recipients for 31-40 Years of Service; and, 11 recipients for 41 Years and above. Additionally, 10 posthumous awards were given to honor the enduring legacies of departed employees.

Awardees received plaques of appreciation, grocery packs, and cash incentives ranging from

ANTIPOLO ENTREPS GET FREE MENTORING AT 3M ON WHEELS



Go Negosyo brought its popular mall-based entrepreneurship roadshow 3M on Wheels to the MSMEs of Antipolo City as it visited for the second time this vibrant city in the eastern part of the National Capital Region last November 23, 2024.

Active and aspiring entrepreneurs flocked to the Robinsons Antipolo's Atrium Expansion Mall to avail of free business mentoring from Go Negosyo's pool of veteran entrepreneurship mentors, as well as explore opportunities for business ideas and financing from exhibitors' booths.

Go Negosyo

founder Joey Concepcion thanked the entrepreneurs of Antipolo City for again welcoming 3M on Wheels to the city, as well as the local government and the Philippine Chamber of Commerce and Industry – Antipolo City. Content creator Chabelita Ballos, founder of Daily Apparel, was on hand to share tips on how entrepreneurs can use content creation for their businesses.

Go Negosyo's 3M on Wheels is held in shopping malls in large cities across the country. It has traveled to Cebu, Baguio, Bataan, Pampanga, Batangas, Laguna and several cities in the Na-

tional Capital Region.

Through these events, it reaches out to MSMEs from various industries like food, retail, agriculture, tourism, personal services, and more.

3M on Wheels is the on-ground, nationwide mentoring program started in 2018 and inspired by the growing number of Filipinos turning to entrepreneurship to lift themselves out of poverty. It aims to give MSMEs access to the three M's essential to successful entrepreneurship – Mentorship, Money, and Market – reflecting its overarching mission of providing not just mentorship, but also access to capital and markets.

The Talorettes worked tirelessly for years, performing various jobs to make ends meet. Despite the hardships, they remained steadfast in pursuing their dream. From being a housekeeper, a food vendor, and a habal-habal (motorcycle taxi) driver to eventually owning a sand and gravel business, Ronelito and Jovelyn Talorete's entrepreneurial spirit and determination

GOVERNOR ATHENA TOLENTINO'S WOMEN WELFARE PROGRAM BRINGS HOPE AND SMILES TO THE WOMEN OF NAIC



In a significant step toward uplifting women in the community, the Municipality of Naic hosted the Women's Welfare

Program on December 16, 2024, aimed at providing financial support and empowerment to local residents.

Held at the municipal grounds, the program distributed ₱2,000 cash assistance to 2,000 women, showcasing a

Friends to Lovers: A formula for a harmonious business partnership



The Talorettes turned their small loan into a thriving business. From a small operation to a grown business - allowing them to employ several workers and contribute to their families' financial stability and educational opportunities.

The story of Ronelito and Jovelyn Talorete from Negros Oriental is of perseverance and hard work. From humble beginnings as friends introduced through a mutual connection, the couple has transformed their lives, building a thriving sand and gravel business together.

The Talorettes worked tirelessly for years, performing various jobs to make ends meet. Despite the hardships, they remained steadfast in pursuing their dream. From being a housekeeper, a food vendor, and a habal-habal (motorcycle taxi) driver to eventually owning a sand and gravel business, Ronelito and Jovelyn Talorete's entrepreneurial spirit and determination

strong commitment to fostering economic resilience and promoting gender equality within the community.

The event was attended by 8th District Congresswoman Aniela Tolentino, who emphasized the importance of empowering women as a way to build stronger, more inclusive communities and invest in the future of society.

Local government officials, community leaders, and beneficiaries praised the initiative for addressing the practical needs of women in Naic.

drove them to seek financial support to bring their vision to life.

"We were struggling to make ends meet. No one wants to lend us money," shared Ronelito. A microfinance institution provided them with the financial assistance they needed to start their business after they noticed its potential.

The couple secured a small loan with CARD, Inc. (A Microfinance NGO) to purchase the materials necessary to start their business. With their commitment and hard work, their business has grown from a small operation to employing several workers, allowing them to provide for their family and even help their relatives and siblings with

The program serves as a clear demonstration of the provincial government's dedication to advancing women's welfare by providing vital resources and creating opportunities for a better quality of life. Governor Athena Tolentino's Women's Welfare Program Brings Hope and Smiles to the Women of Naic. - R.Dones



their education.

"CARD, Inc. has been instrumental in our success," said Jovelyn. "They have bridged us with financial resources, especially for our needs in building a successful business."

Ronelito and Jovelyn's story, emphasizing the importance of perseverance and financial planning, can inspire aspiring entrepreneurs everywhere.

Said Mrs. Jovelyn in her advice to business starters, "Exert effort even if you're starting from a small capital; as long as it continues and manages well, the business will be successful."

Ronelito added, "What you started, keep it going."

The Talorete success story is a testament to the power of hard work, access to financial resources, and the unwavering support of organizations like CARD, Inc., which remains committed to empowering socially and economically challenged women and families through continuous access to financial micro-insurance, education and livelihood, health, and other capacity-building services.

"With the right support, dreams can become reality." Ronelito Concluded.

EDITORIAL:

CLAD in a black t-shirt and clutching a neck pillow she could conveniently use during her flight home to the Philippines, drug convict Mary Jane Veloso was transferred to a Jakarta prison from Yogyakarta. Arrested in 2010 for carrying 2.6 kg of heroin in an Indonesian airport, Veloso had been on death row for more than 14 years.

In fact, she narrowly escaped the firing squad in 2015, spared only by a last-minute reprieve.

But now, no less than Indonesia Immigration at Corrections Deputy Coordinator Nyoman Gede Surya Mataram confirmed that Veloso would indeed be home today, Dec. 18.

Representatives of the Department of Foreign Affairs, Bureau of Corrections, and the National Bureau of Investigation have flown to Indonesia to make the final transfer arrangements for Veloso.

Veloso hails from a family of overseas Filipino workers, some of whom still contemplated working abroad even after her arrest.

All hope

We can imagine the elation felt by Veloso's family, especially her children, who were merely one and six years old when their mother was arrested.

Her homecoming at Christmas comes as bittersweet – she will not be a free woman when she arrives, but at least she would be closer to her loved ones. There is no word on how close she could be to actual freedom even as it has been demonstrated that she was only a victim of trafficking and was duped into being a drug courier.

Thus, barring any other unforeseen circumstances, Veloso would land on Philippine soil today.

She had lost all hope, Veloso told the Associated Press in an interview, where she likened her homecoming to a miracle.

It turns out miracles could happen, even as one could look at them as the result of a series of fortuitous events that merely served to correct a wrong. Miracles are the exception and not the rule, so we cannot rely on miracles while living in a society plagued with ills. Ills like, millions of Filipinos feeling like they have no other option for a bet-

ter life except to expose themselves to risk and desolation working in another country. Feeling indebted to those who pose as do-gooders but who in fact put them in harm's way for their own gain.

Veloso only rose to prominence because of her death conviction – how many more find themselves in desperate situations without their countrymen ever learning of their predicament and clamoring for action? Veloso's story is not unique by all means. Filipino workers desperate for work would embrace any opportunity and trust others easily. They would not find the wherewithal to be critical of any offers, if only to protect themselves.

Veloso's homecoming should be a powerful reminder that we still owe the majority our people economic security. May our leaders think less of their political squabbles and potential gains from funds entrusted to them, and instead work toward ensuring the unfortunate events that preceded this "miracle" would no longer be repeated.



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Pormal ng binuksan sa publiko ang pinakabagong hangout tindahan pasyalan sa bayan ng Naic, ang Waltermart Naic na matatagpuan sa Barangay Sabang, Naic Cavite. Ito ay dinaluhan ng mga opisyal ng Waltermart at ng Bayan sa pangungunan nina Mayor Raffy Dualan, Vice Mayor Jun Dualan, Sangguniang Barangay ng Sabang kasama si Kap. Daizon King Rollon Motas at mga konsehales nito.

SM City Trece Martires' Grand Magical Christmas Parade: A Celebration of Beautiful Moments



SM Trece Martires' Grand Magical Christmas Parade brings the magic of the season to life, delighting everyone who experiences it. The festive performances, sparkling lights, and joyful atmosphere create a heartwarming celebration. But it is the genuine reactions of children and shoppers—filled with wonder, excitement, and pure holiday cheer—that make the event truly unforgettable. Each smile, each laugh, and each shared moment serves as a beautiful reminder of the holiday spirit, leaving everyone with memories that will last a lifetime.

Sa pagtutulungan ng Department of Agriculture IV-CALABARZON (DA-4A) Agribusiness and Marketing Assistance Division (AMAD) at DA-Agribusiness and Marketing Assistance Services (AMAS), sampung Farmers' Cooperative and Associations (FCAs) kasama ang kanilang mga business proposals ang ipiniresenta sa isang Joint Technical Review noong ika-5 hanggang ika-7 ng Nobyembre sa Los Baños, Laguna.

Isinaayos sa naturang pagpupulong ang mga business proposals na kung saan ito ang aasistehan at maaring mapondohan ng programang Agri-Entrepreneurship Capability Enhancement Assistance (AECEA).

Ang AECEA isa sa mga pinagtutuan pansin sa pagpapatupad Farmers and Fisherfolk Enterprise Development Program (FFEDP) sa ilalim ng Republic Act No. 11321 o ang Sagip Saka Act na may direktibong palakasin ang kakayahang pagnegosyo ng mga magsasaka at mangingisda.

Layon ng AECEA na palakasin ang mga negosyanteng magsasaka at mangingisda sa pamagitan ng iba't-ibang interbensyon tulad ng mga

pagsasanay at tulong pinansiyal. Nakatuon ang programa sa pagpapataas ng kasanayan sa pagne-negosyo ng mga magsasaka at mangingisda kasabay ang pagiging isang mabisa at maaasahang tagatustos ng iba't-ibang produktong pang agrikultura.

Ang mga FCAs na dumalo ay ang San Nicolas Farmers Agriculture Cooperative, San Andres Farmers Development Cooperative, Alfonso Cavite Coffee Growers Agriculture Cooperative, Adarna Agriculture Cooperative, Farmers' Federation of San Antonio, Quezon, Lucban Coconut Farmers Agriculture Cooperative, Lucban Farmers Agriculture Cooperative, Pangil Agriculture Cooperative, Majayjay Organic Farmers Association, at ang Ecolife (OFW) Multipurpose Cooperative.

Sa manatila, ipinarating ni G. Richmond Pablo ng AMAD ang agarang pagkukumpleto at pagsumite ng mga hinihingin dokumento at pagsasaayos ng mga business proposals ng bawat FCAs upang agarang makatanggap ng mga interbensyon mula sa programa. (Bryan E. Katigbak, DA-4A RAFIS)

PGC... FROM PAGE 2

ery. The discussion provided practical guidance on raising Hito, ensuring beneficiaries are equipped with the knowledge to maximize their yields.

Aquaculturist II Edrich H. Caparas, together with OPA Administrative Officer V, Lourdes N. Janohan, facilitated the fingerling distribution. Beneficiaries expressed their gratitude, recognizing the initiative as a step toward improving their income and livelihood opportunities.

The distribution program, born from the growing demand for Hito fingerlings, underscores the Provincial Government's dedication to providing sustainable solutions and resources for local farmers and fisherfolks. — R. Tanael



DTI-LAGUNA CONDUCTS LIVELIHOOD TRAINING SEMINAR FOR NSB BENEFICIARIES



MAJAYJAY



NAGCARLAN



LUISIANA



CAVINTI



BAY



PAKIL

Victoria, Laguna — The Department of Trade and Industry – Laguna Provincial Office (DTI-Laguna) thru its Negosyo Centers, in partnership with their respective local government units, conducted a livelihood training seminar for the beneficiaries for the Negosyo Serbisyo sa Barangay (NSB) program on the following dates:

1. November 25, 2024 – Luisiana and Cavinti, Laguna
2. November 26, 2024 – Majayjay and Nagcarlan, Laguna
3. November 27, 2024 – Pakil and Mabiat, Laguna
4. November 28, 2024 – Bay, Laguna

The NSB program, formerly known as Livelihood Seeding Program - Negosyo Serbisyo sa Barangay (LSP-NSB), seeks to promote entrepreneurship and economic development at the grassroots level. By providing direct assistance in starting a business to the marginalized sectors in barangays or local communities, it empowers individuals to start and grow their businesses.

contributing to poverty reduction. The topic discussed during the activity was "How to Start a Business" followed by filling-out the simplified action plan. A total of 180 beneficiaries participated in the said discussion. These beneficiaries were profiled and screened for the qualifications of those under marginalized sectors such as senior citizen, person with disability, indigenous people, repatriated overseas Filipino worker, and with poor living conditions. The objectives of the NSB program are to provide direct assistance in starting or sustaining a

business for the marginalized sectors in barangays or local communities and to promote entrepreneurship among marginalized sectors in target barangays to contribute to poverty reduction. DTI-Laguna remains committed to their goal of educating, encouraging creativity, resiliency, and competitiveness. DTI continues to spearhead efforts to establish a dynamic, resilient, and forward-thinking business climate in the province by participating in occasions such as these. For more inquiries, kindly contact DTI-Laguna at r04a.laguna@dti.gov.ph (QJCastillo, DTI-Laguna).