

CARD, Inc. and ASKI Skills and Knowledge Institute, Inc. Forge New Scholarship Partnership

Marking a significant step towards providing further educational support for young students of local communities, CARD, Inc. (A Microfinance NGO) and ALALAY SA KAUNLARAN Inc. Skills and Knowledge Institute, Inc. (ASKI-SKI) signed a Memorandum of Agreement (MOA) for a new scholarship partnership on August 2, 2024, held at CMDI Bay in Laguna.

CARD, Inc. Executive Director Vicente P. Briones Jr. said, "Such scholarship is significant for our young students because it is a step to reaching their dreams. We continue to see that education is the key to combat poverty, so we give our youth the opportunity for quality education, change their lives, and rise above poverty."

Briones also emphasized that the institution continues to develop partnerships with other organizations such as ASKI as part of our continued advocacy to eradicate poverty.

The collaboration aims to provide quality education and scholarships to 50 selected senior high school students from Talavera and nearby towns in Nueva Ecija.

The MOA commits to fund PHP 1 million, translating to PHP 20,000 per student for over two years. This initiative will benefit children of clients from CARD, Inc., and ASKI, as well as members of CARD Mutually Reinforcing Institutions (CARD MRI).

Moreover, CARD, Inc. will send these select-



From left to right: CARD MRI Managing Director Aristeo Dequito, CMDI President Dr. Edzel Ramos, CARD, Inc. Executive Director Vicente P. Briones Jr., ASKI Skills and Knowledge Institute, Inc. Executive Director Mary Jane Macapagal, and ASKI Microfinance Cluster Manager Dexter Ong.

ed students to the CARD-MRI Development Institute, Inc. (CMDI) campuses in Bay, Laguna, Tagum City, Davao del Norte, and Buenavista, Agusan del Norte to offer scholarship and educational opportunities.

CARD, Inc. and ASKI Skills and Knowledge Institute's partnership underscores both organizations' dedication to promoting educational advancement in local communities and supporting the country's next generation of leaders.

To know more about CARD, Inc. (A Microfinance NGO), please visit <https://www.cardmri.com/cardinc/>

DTI Rizal hosts Successful Orientation for Negosyo Serbisyo sa Barangay (NSB) Program

The Department of Trade and Industry (DTI) – Rizal successfully conducted the Negosyo Serbisyo sa Barangay (NSB) Program Orientation for 34 beneficiaries from the municipalities of Tanay, Jala-jala, Pili-lla, Baras, Morong, and Cardona. The event, held on December 19, 2024, at the MSWD Activity Area of Tanay Municipal Hall, brought together sari-sari store owners from marginalized sectors of these municipalities. The activity was attended by DTI Business Development Division Chief Ms. Sharon F. Dioco, Trade-Industry Development Specialist Ms. Noralyn Halimao, and Negosyo Center Business Counselors (NCBC) Ms. Faye Javi-

er (Cardona), Ms. Leah Clemente (Morong), Ms. Karla Reynes (Tanay), Ms. Cristine Joy Padayao (Sampaloc-Tanay), and Mr. Jerome Montealegre (Pili-lla/Jala-jala).

The Negosyo Serbisyo sa Barangay (NSB) program, previously known as the Livelihood Seeding Program – Negosyo Serbisyo sa Barangay (LSP-NSB), is an initiative by DTI aimed at promoting entrepreneurship and fostering economic development at the grassroots level. The program's primary goal is to support micro, small, and medium enterprises (MSMEs) by bringing business resources, services, and information directly to the barangay level. This initiative helps reduce poverty and encourages sustainable economic growth by equipping local businesses with



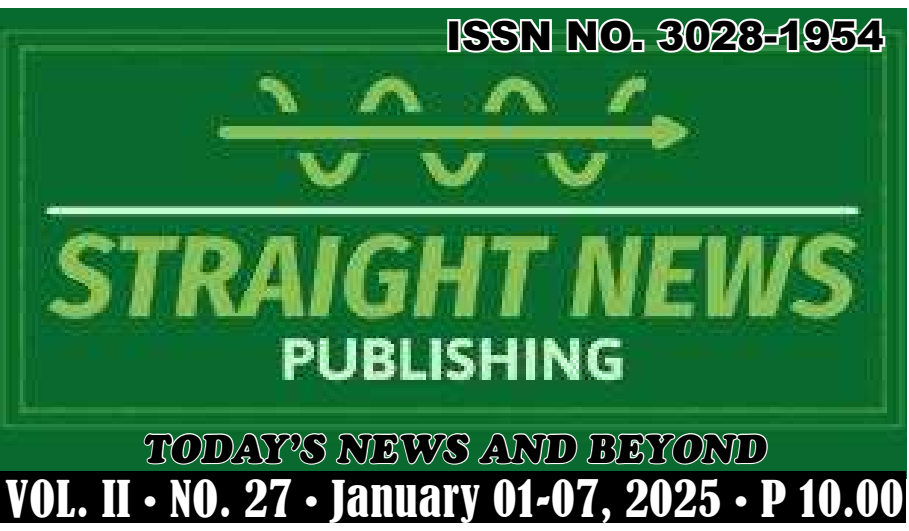
the skills and resources needed for success.

Ms. Sharon F. Dioco, DTI BDD Chief, delivered an inspiring message to the attendees, emphasizing the department's commitment to supporting local entrepreneurs. "Nandito lamang po ang DTI Rizal para umalalay sa inyo. Hangad po namin na makatulong ang programang ito para mas lalo pa ninyong mapalago ang inyong mga negosyo," she said.

The event also featured discussions on various DTI programs and services by Mr. Jerome Montealegre, while Ms. Faye Javier gave an overview of the Barangay Micro Business Enterprise (BMBE), lastly, Ms. Leah Clemente provided in-depth insights into the opportunities and benefits of the NSB program.

The orientation session concluded leaving the participants with valuable knowledge and resources to help grow their businesses and contribute to their community's economic development. PR

BATANG BACOOOREÑO YOUTH NIGHT SA STRIKE FESTIVAL



‘Sana araw-araw ay Pasko’: Cayetano urges Taguigeños to embody Probinsyudad values every day

Choose to be part of the solution rather than the problem.

This was the holiday message of Senator Alan Peter Cayetano to his fellow Taguigeños during the grand opening of this year's "The Lights of CHRISTmas" Park (TLC Park) on Saturday, November 30.

Thousands of Taguigeños attended the ceremony, which marked the third year of the largest lights park in the country.

In his speech, Cayetano urged Taguigeños to live out the core values of the "Probinsyudad" – love, progress, and integrity – not just during Christmas but throughout the year.

"Yung prinsipyong pinaniniwalaan natin sa Taguig – pagmamahalan, progress dahil ipinagbawal ang lahat ng klase ng sugal, prinsipyo na walang droga – sana po araw-araw 'yan ay magiging totoo," he said.

"Kung tayo ay tunay na Probinsyudad, sana araw-araw ay Pasko," he added.

He gave a practical example of this mindset where he emphasized the importance of taking responsibility for the community.

"Tayo dapat ay makatulong, at kung hindi tayo makakatulong, 'wag na tayong makasakit pa," he said.

"Example: Napakaganda ng ating park. Sana kung may makita tayo na nagtapon ng basura, tayo na rin ang pumulot. Pero kung ikaw pa ang magtatapon – e nakinabang ka na, dudumihan mo pa y'ung ating park," he continued.

Cayetano closed his message by wishing



DILG: Zero Incidents on Christmas Eve 2024



OFWs and Families Receive More than PHP3 Million in Cash and Kind at Go Negosyo Event

Overseas Filipino Workers (OFWs) and their families who trooped to the SM Mall of Asia to attend Go Negosyo's Balik-Bayan Summit 2024 last December 7, 2024 went home with cash and prizes totaling Php3 million given the Go Negosyo, its sponsors, and President Ferdinand Marcos Jr. and the Office of the First Lady.

The prizes were announced by Go Negosyo founder Joey Concepcion, together with First Lady Louise Araneta

Marcos, who conveyed President Marcos Jr.'s awarding of Php2 million on top of the cash and



The PhilHealth Regional Office IV-A (PRO IV-A) Reachout Team conducted Facility Engagement Dialogue with Cavite Health Facilities at Hotel Casiana, Tagaytay City, Cavite last December 18, 2024. The event centered on presenting newly released circulars, sharing updates on the corporation's latest policies, and addressing issues and concerns raised by the health facilities. Certificates of recognition were awarded to the facilities with the lowest Return to Hospital (RTH) and denied claims from January to October 2024. This initiative aimed to enhance participants' knowledge, promote a shared understanding of the corporation's policies, and strengthen collaboration with health facilities.



MINDFULNESS EXERCISES & ACTIVITIES FOR ADULTS

5. The 3-Minute Breathing Space

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

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 (Soler et al., 2012)

Continuation next week

BACOOREÑO...

December 21, 2024 - Ang pagpapahalaga at pagmamahal ni Mayor Strike B. Revilla sa mga Batang Bacooreño ay talaga namang inulan ng saya nang ipamalas ng ating mga kabataan ang kanilang galing at talento noong nakaraanang Batang Bacooreño Night na pinangunahan ng Local Youth Development Office at BAO/BMIS.

Ibinida ng ating mga motorcycle enthusiasts ang kanilang ma-aangas at astig na motor set-up sa Thai-Inspired and Malaysian Culture Motor Show, kung saan nakasama natin ang bumubuo ng 17s Culture Zone Bacoar at Malaysian Culture Cavite.

Ipinakita naman ng Cavite State University - Bacoar Campus ang

kanilang galing sa teatro, at nanalo bilang 1st Place sa ating Kabataan People's Choice Award. Pinangalawahan ito ng Festival Dance mula sa St. Dominic College of Asia, at himig mula sa Koro Perpetual ng UPHSD - Molino Campus.

Masayang indakan at kantahan ang hinandog ng ating SK Federation kasabay ng ating napaka-gandang fireworks display. Hindi rin

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Cayetano...

for a brighter future for all Filipinos, expressing his hope that 2025 would be a “year of light.”

“Ang aking wish sa inyong lahat sa 2025 ay taon ng liwanag... Let's not underestimate the im-

portance of truth and fighting for the truth,” he said.

The TLC Park, which is the brainchild of Cayetano's wife Taguig Mayor Lani Cayetano, is open to all until January next year. PR

Go Negosyo...

prizes given out that day. Among the recipients were three attendees who lined up at the venue as early as 6 p.m. the day before the summit, as well as all the attendees who registered or walked in for the event.

Organized by Go Negosyo, Balik-Bayan 2024 featured 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.

Concepcion invited the attendees to learn from the sessions and seek guidance from mentors. “We don't want you to spend your savings without proper mentorship,” he said. “We are here to help you,” as he thanked the OFW families for their sacrifice and support for family members who work overseas.

“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. Joining Concepcion and the First Lady were Department of Trade and Industry (DTI) Sec. Cris Roque, Department of Migrant Workers (DMW) Sec. Hans Leo Cacdac, Commission on Filipinos Overseas Chairman Dante “Klink” Ang, and Pasay City Mayor Emi Calixto-Rubiano.

DMW Sec. Cacdac thanked Go Negosyo for organizing the event. “Today is about creating opportunities for collaborations, and to uplift not only OFWs and their families but also the entire Filipino people,” he said.

He shared that the DMW supports the reintegration of OFWs back into the country through programs for continuous learning and help them retool and upskill. He shared that there are now more than 2,000 beneficiaries of its economic reintegration program and will launch the national reintegration network together with the DTI.

The event also saw the awarding of the 2024 Inspiring Balik-Bayan Awards. The awardees successfully founded their own businesses here in the Philippines. The Inspir-

DILG...

DILG Philippines Secretary Juanito Victor C. Remulla commended the Philippine National Police for deploying 40,000 police officers nationwide, ensuring a peaceful Christmas Eve with zero untoward incidents reported.

He urged the PNP to maintain heightened security following

the CPP-NPA's “no holiday ceasefire” declaration. The DILG supports the continued implementation of Suspension of Offensive Police Operations (SOPO) and Suspension of Offensive Military Operations (SOMO) to safeguard the public and ensure a peaceful holiday season.

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Sinemaya 2024: Showcasing the Power of Film in Social Development



Sinemaya, the first Philippine microfinance industry community film festival initiated by CARD Mutually Reinforcing Institutions (CARD MRI) through its multimedia production company, BENTE Productions, has launched its 2024 edition with nationwide simultaneous screenings on November 23, 2024. The event aims to engage communities in celebrating creativity while voting for the People's Choice Award.

This year's theme, “A Glimpse of Chin Muoi: Harvesting Dreams and Success Together with Social Development Organizations,” showcases stories inspired by real-life experiences, emphasizing the positive impact of microfinance and social development initiatives on families and communities.

Communities served by social development organizations gathered to watch 16 short films that portrayed inspiring journeys of resilience, hope, and empowerment. These films, created by microfinance and social development organizations across Southeast Asia, highlight how families and communities achieved their dreams with the support of these organizations.

The third edition of Sinemaya showcased its entries at SM Cinemas in Manila City, Cebu City, and General Santos City.

The competing entries include A Light in the Shadows of CARD SME Bank, Inc. from Zam-



Highlighting the 16 inspiring Sinemaya Film Fest finalists: Over 1,500 attendees from General Santos City (Top), Manila (bottom, right), and Cebu City (bottom, left) actively participated and watched the 2024 SineMaya Film Fest final entries during its simultaneous screenings on November 23, 2024.

boanga; Antipara at Libre-ta of CARD Mutual Benefits Association, Inc. from Sto. Tomas, Batangas; Balud of CARD, Inc. (A Microfinance NGO) from Mandaue City; Escaping Poverty: A story of a Muong Woman Supported by TYM of Tinh Thuong One-member Limited Liability Microfinance Institution from Hanoi, Vietnam; Hope in the Tides by Project Dunganon of NWTF from Sagay City, Negros Occidental; Kabute of Simbag sa Pag-Asenso, Inc. from Albay; Litrato of CARD-MRI Development Institute (CMDI), Inc. from Tagum City, Davao del Norte; Mingalarbar! of CARD Myanmar Company Limited from Myanmar; May Ngiti ang Pangarap of CARD MRI Rizal Bank, Inc. from Taytay, Rizal; Puno ng Buhay of CARD

Bank, Inc. from General Luna, Quezon; Sa Piling ni Nanay of ASA Philippines from Camarines Sur; Seeds of Change of Ekphatana Microfinance Institution from Laos; Sweet Dawn of Dunganon Bank, Inc. from Bacolod City; Teoryang Ako of Kabuhayan sa Ganapna Kasarinlan Credit & Savings Cooperative from Quezon City; Tinapay of People's Alternative Livelihood Microfinance Foundation of Sorsogon, Inc. from Bicol Region; Vitoria of Malvar Senior High School from Sto. Tomas, Batangas.

“This program not only highlights clients' inspiring life stories but also encourages creativity and artistry among the communities we serve through filmmaking,” said Ms. Marilyn M. Manila,

President of Bente Productions.

Over 1,500 attendees watched the screenings in Manila City, General Santos City, and Cebu City. CARD MRI is set to hold another screening in Laguna. Audience votes during the screenings will help determine the People's Choice Award.

The Sinemaya 2024's awarding ceremony will be on December 15, 2024. The ceremony will also feature the premiere of CARD MRI's first indie film, “I Remember

You.” The film narrates the story of a CARD MRI staff in Boracay Island, showcasing the organization's efforts to help clients overcome life's challenges.

“For us at CARD MRI, the film fest is more than a platform to showcase the talents of the communities we serve. It's about unlocking their endless potential. Their films reflect the realities of their lives and their journey toward empowerment,” said CARD MRI Founder and Chair Emeritus Dr. Jaime Aristotle B. Alip.

This initiative is

led by Bente Productions Inc., a multimedia company under the CARD Mutually Reinforcing Institutions, established in July 2024 to strengthen its advocacy for social development. It is dedicated to creating compelling stories and relevant information through films and series that raise awareness and drive meaningful conversations about poverty eradication.

To remain updated about Sinemaya, visit Bente Productions Inc.'s official Facebook Page @ BenteProdOfficial.



Unwrap the New Royal Canin Club this Holiday Season to Get #IncredibleRewards

Celebrate the holiday season with Royal Canin, the global leader in health nutrition for cats and dogs, as they bring the spirit of giving to life, making the season extra special for pet owners and their beloved furry companions with an array of incredible rewards.

It's the most wonderful time of the year, and Royal Canin is making it even better with the launch of the new Royal Canin Club! This exciting rewards program is packed with benefits designed to pamper your pets and yourself.

Picture this: every time you pick up a bag of Royal Canin, you're not just giving your pet the royal treatment with tailored nutrition – you're also earning rewards that will have tails wagging and whiskers twitching! It's simple: simply scan the

stickers on your product bags to earn points. The bigger the bag, the more points you earn – because being an incredible pet parent should always come with perks!

Incredible Rewards in the New Royal Canin Club

Once you've gathered enough points, you can choose from a wide variety of incredible rewards that you can redeem, for both you and your pet. Choose from sleek and functional bowls, cozy pet carriers perfect for holiday trips, and high-tech electronic measuring spoons to take the guesswork out of feeding. Want to spoil your pet even more? Use your points to redeem their favorite Royal Canin wet food – because nothing says "happy holidays" like indulging in the finer things!

But the rewards don't stop there. As a Royal Canin Club member, you'll also get exclusive vouchers from participating pet shops and vet clinics, helping you keep your pet healthy and happy while saving money – a true win-win! Plus, enjoy personalized pet care tips tailored to your pet's unique needs, whether you have a curious kitty, a playful pup, or a seasoned senior. Just update your pet's profile to know more.

Be a Member of the Royal Canin Club

Not part of the club yet? Now is the purr-fect time to sign up for the new Royal Canin Club! Visit club.royalcanin.com, create your account, and set up your pet's profile. Once registered, you can start earning points, redeeming rewards, and unlocking exclusive benefits.



'Tis the season to give your pet the royal treatment and make this festive season truly magical. Whether it's the joy of getting #IncredibleRewards or the peace of mind that comes with expert tips, the Royal Canin Club is here to spread holiday cheer.



The provincial government of Cavite under the leadership of Governor Athena Bryana D. Tolentino spearheaded the Women's Welfare Program in the municipalities of Ternate and Tagaytay City on December 20, 2024, as part of her administration's continued efforts to uplift and empower women in the province of Cavite.

Held at Poblacion I, Ternate and Tagaytay International Convention Center, the program distributed ₱2,000 cash assistance to 2,000 women in each location, showcasing

a strong commitment to fostering economic resilience and promoting women's welfare.

The event was graced by Governor Athena Bryana D. Tolentino in Ternate, while Tagaytay Mayor Bambol Tolentiono and Vice Mayor Agnes Tolentino led the event in Tagaytay City. They emphasized the importance of empowering women as a way to build stronger, more inclusive communities and invest in the future of society. Governor Tolentino highlighted that the initiative is part of her administration's broad-

er mission to ensure that Caviteñas have access to resources and opportunities to improve their quality of life.

The Women's Welfare Program reflects the provincial government's dedication to inclusive and sustainable development, ensuring that women's voices are heard and their contributions recognized. Governor Tolentino's initiative has inspired many to take active steps toward personal and collective empowerment, fostering a brighter future for all Caviteños. — OPIO



On December 18, 2024, Governor Athena Tolentino led the Women's Welfare Program aimed at advancing women's welfare in the City of Bacoor and the municipality of Kawit. The program reflecting the governor's steadfast dedication to women's empowerment, provided Php 2,000 in cash assistance to 2,000 women in each municipality.

WWP not only served as a financial lifeline but also symbolized the province's broader mission to uplift and empower women. The event in Bacoor saw the presence of Vice Mayor Rowena Bautista Mendiola and

members of the Sangguniang Panlungsod, reflecting strong local government support. In Kawit, Senator Francis "Tol" Tolentino lent his backing to the initiative, further emphasizing the collaborative effort of provincial and national leaders in promoting women's rights and welfare.

Governor Tolentino's leadership exemplifies the power of collective action and the importance of investing in women as catalysts for societal progress. By prioritizing women's economic empowerment, this initiative seeks to create opportunities for growth, self-reliance, and community engagement.— A. Sarte



EDITORIAL: Surveys as signs of our times

There are several ways to look at popularity surveys, such as the one conducted in November and which results were recently released by Pulse Asia. In that poll, the top four officials of the land suffered decreases in trust and approval from the public, some more than others.

One way to look at the surveys is that it is but a snapshot of the sentiments of the people at any given time. Data on the people's preferences were gathered between November 26 and December 3. Events during this time certainly affected people's trust and approval of their leaders – specifically, the fallout of the congressional hearings on confidential funds, threats made against high-profile personalities, the filing of impeachment complaints against the Vice President, the defiant stance of the former President regarding the war on drugs, among others.

Impact of the counter accusations were felt by other officials as well.

Another way to perceive the dip in ratings is that they indicate that the people want more from their officials more than the usual infighting with political enemies – even those they swore they would be united with just two years prior. It is the sign of an enlightened electorate that they should demand action on gut issues, instead of personality-based distractions in the form of sound bytes and controversial pronouncements.

But it is also an option for officials to dismiss the negative developments and focus on their jobs – their real jobs, apart from gaining public approval that would translate into the next election season. There are projects to be implemented and laws to pass, and it could be said real governance involves making unpopular decisions that are good in the long term but that could

ZERO GOV'T SUBSIDY FOR PHILHEALTH INJUSTICE TO FILIPINOS, FAST-TRACK HEALTH BENEFIT INCREASES – LEE

"Kung may malinaw na plano at nagagamit agad ang pondo para sa dagdag-benepisyo, hindi sana zero ang subsidy."

This was the statement of Manoy Wilbert "Wise" Lee as he slammed the Department of Health (DOH) over the recent removal of government subsidy for Philippine Health Insurance (PhilHealth) in the 2025 National Budget.

"Ang sinasabing dahilan ng zero subsidy ay dahil marami pang pondo ang PhilHealth. Pero para sa atin, hindi ito 'excess funds' kundi 'unused funds'--pondo ito na dapat napakinabangan na ng mga Pilipino. Yung subsidy na ipinagkait para sa susunod na taon, ay mailalaan pa sana sa mga serbisyo para sa mas nangangailangan nating mga kababayan," Lee said during the House Commit-

tee on Good Government and Public Accountability on Tuesday.

"Nung nakaraang taon pa natin inexpress na nasa mahigit 500 billion pesos o kalahating trilyon ang nakatangga sa bangko ng PhilHealth, na dapat gamitin ito agad sa pagpapalawak ng benepisyo. Pero anong nangyari? Napakakupad ng implementasyon. Ano ba talagang rason ng delay?"

"Di ko matanggap na wala tayong paraan para bilisan ito. Kailangan ba araw-araw kayo magmeeting para magawa ito? A little more patience? Anong kapalit, more patients dying? Kung lagi na lang magtitiis sa napakabagal na dagdag na benepisyo, baka lagi nang ma-zero ang subsidy ng PhilHealth," the solon from Bicol added.

Citing the commitments he sealed with DOH and PhilHealth during the House Budget Deliberations last September 25, Lee underscored the urgent need to use the available funds of PhilHealth to provide quality health services for Filipinos, especially the vulnerable sectors.

"Sa bilyon-bilyong halaga na meron ang PhilHealth at sa dapat na

naipagkaloob na subsidy, marami nating mga kababayan ang pwedeng masagot na ang PET scan, CT scan, MRI, at mababawasan ang gastos sa pagpapa-ospital, lalo na sa pagpapagamot ng mga mabibigat na karamdaman," the lawmaker said.

"Oktubre pa natin hiningi sa DOH, sa kasunduan na pinirmahan mismo ni Sec. Ted Herbosa, na pinresenta natin sa Kongreso, ang komprehensibong plano para sa pagpapababa ng gastos ng Pilipino sa pagpapa-ospital. Pero wala man lang siyang paramdam sa atin. Kung may kongkreto sanang plano kung saan gagamitin ang pondo, mas maipaglalaban pa natin ang subsidiya para sa PhilHealth."

"Nasaan ang hustisya kung sa pagka-manhid at kapalpakan ng ilang namumuno, milyon-milyong Pilipino ang magdurusa at mapagkakaitan ng dagdag na benepisyon pangkalusugan? Kaya ang panawagan natin, magbitiw na si Sec. Herbosa kung siya rin lang naman ang nagpapabagal sa pagpapatupad ng mga benepisyon karapatan at deserve ng ating mga kababayan," Lee earlier stated.

cost an official popularity in the immediate term. If this is the case, then a real leader would not mind shedding a few points if it meant something for the greater good.

Then again, who are we kidding? What the latest popularity numbers tell us, the people, is that ultimately we do have a say on which officials to install in power, and that our opinion does matter. It would be foolhardy, then, to think that we could just go with what the masses like, because everyone is part of the masses. Ultimately, the collective voice could teach our officials lessons and give them reminders on how to do their jobs.

This Christmas, may we work on honing this voice, so that our opinion and perception are informed by facts interpreted under the right context, ethical and moral considerations, historical accuracy, and plain common sense.

This is how public sentiment becomes formidable. This is the best gift we can give our nation

Through Lee's secured commitments, PhilHealth Board recently approved the following:

- Free eye check-up and free eyeglasses, including free operation for cataract
- Expanded PhilHealth coverage for heart procedures
- Expanded emergency care benefit package
- 50% increase in PhilHealth benefits on some case rates

A staunch health advocate, the Bicolano lawmaker is also instrumental in the 30% increase of PhilHealth benefits implemented last February 2024. 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 the breast cancer treatment coverage which increased from P100,000 to P1.4 million.

"Sa kabila ng mga dagdag benepisyon ito, kulang na kulang pa ito. Hindi pwedeng tingi-tingi pa rin ang serbisyo lalo na sa kalusugan ng ating mga kababayan. Pwede ba natin sabihin sa mga kababayan natin na 'wag muna silang magka-

sakit, na 'wag muna silang magpa-opera kasi hinihintay pang madagdagan 'yung sasagutin ng PhilHealth?'" Lee asked.

"Marami ang pinipili na lang maratay sa bahay sa kabila ng karamdaman, sa takot na malubog lalo sa utang at kahirapan at maging pagibat pa sa kanilang mga mahal sa buhay. Kung magpapatuloy ang zero subsidy dahil sa kawalan o mabagal na benefit enhancement at malaking investible funds ng PhilHealth, di maibibigay sa mga Pilipino ang nararapat na kalinga. Without a clear and actionable plan and clear coordination between the DOH and PhilHealth, we are simply perpetuating a broken system that will prolong the suffering of our countrymen."

"Ang layunin natin: ang gamot at pagpapagamot, dapat libre na, sagot na ng gobyerno. Wag tayong gumawa ng mga polisiya na paurong, kundi palapit sa katuparan ng mga nararapat na serbisyo para sa mga Pilipino," he concluded. PR



The Grand Magical Christmas Parade Continues to Spread Magic at SM City Tanza for All!

The Christmas Parade at SM City Tanza is spreading holiday cheer and creating unforgettable memories for all shoppers this season! With colorful performers filling the air with joy, the parade has been a highlight for families, senior citizens, unique friends, and people of all ages. Everyone is invited to experience the magic as the parade brings a heartwarming atmosphere to the mall, making it the perfect way to celebrate the holidays. Don't miss out on this grand and joyful experience at SM City Tanza!



15 km-kalsadang DA-PRDP, itatayo sa Mulanay

Isang proyektong kalsada ang itatayo sa apat na barangay ng Mulanay, Quezon, matapos aprubahan ng Department of Agriculture – Philippine Rural Development Project Regional Project Advisory Board Calabarzon ang pondo para dito sa ilalim ng DA-PRDP Scale-Up. Tatakbo ito ng 15.33 kilometro at magkakahalaga ng Php 495,675,169.82.

Tutulong ang kalsada sa 9,140 katao at 2,299 kabahayan sa mga barangay ng Bagupaye, Cambuga, Mabini, at San Pedro. Pagdudugtungin nito ang dalawang magkalahayong bahagi ng Mulanay-San Francisco national road upang mas mapabilis at mapadali ang byahe sa mga kalapit na bayan tulad ng San Francisco at San Narciso.

Batay sa pag-aaral, magiging 19 minuto na lamang ang byahe mula sa komunidad hanggang sa pamilihan sa tulong ng kalsada. Mababawasan rin ang lugi mula sa transportasyon mula 2.3% na magiging 1.2% na lamang. Sa kasalukuyan, hirap ang mga residente sa transportasyon lalo na tuwing tag-ulan. Hindi rin ligtas ang pagtawid sa mga tulay dahil gawa lamang



ang mga ito sa kawayan.

Nagpasalamat si Mulanay Mayor Aristotle Aguirre sa RPAB at DA-PRDP Regional Project Coordination Office Calabarzon para sa suporta at tulong na kanilang natanggap. Tungo sa tagumpay at pagtagal ng proyekto, ipinahayag niyang tututukan at makikipagtulungan ang lokal na pamahalaan

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alamat po kami sa LGU for taking the initiative to propose this subproject to further develop its local

agriculture and fishery sector. Atin po itong pagtulung-tulungan upang marami pang farmers ang umunlad at ma-encourage pa na mag-produce ng pagkain ngayong may faster and easier access na sila sa merkado,” ani RPAB Chairperson at DA-4A Regional Executive Director Fidel Libao.



Tansankatutak Na Panalo with San Miguel Beer's Under-the-crown Promo



San Mig Light



San Miguel Pale Pilsen



San Miguel Flavored Beer



Red Horse Beer

Alcohol beverage market leader San Miguel Brewery Inc. (SMB) continues to celebrate life's moments with its lineup of beverage offerings. To serve up even more excitement through its best tasting brews, SMB ups the ante with every bottle by offering high stakes

prizes and plenty of giveaways under its crowns. Back by popular demand, SMB is set to roll out another thrilling under-the-crown promo, this time with bigger and better prizes up for grabs. Starting this July, the country's top beer producer takes drinkers on a ride of a life-

time with its SAN MIGUEL BEER TANSANKATUTAK PANALO under-the-crown promo.

Drinking San Miguel Beer has never been more enjoyable with up to Php100 million worth of prizes to be won including Toyota Zenix Hybrid Electric Vehicles, Yamaha

GSIS Hosts Project HUB year-end meet

Leaders unite for Project Hub: GSIS President and General Manager Wick Veloso (second from left), MMDA Chairman Romando Artes (leftmost), DOTR ASEC Leonel Cray De Velez (third from left), and Quezon City Assistant City Administrator Alberto Kimpo (rightmost) convened for a quadripartite meeting on December 18 to discuss milestones and next steps for the intermodal transport facility set to rise on GSIS property in Quezon City by 2026. Also present were PMS Director Joanna Micah Eufemio and QC local government Planning Head Dr. Jose Edgardo Gomez Jr.

The Government Service Insurance System (GSIS) hosted a quadripartite meeting on December 18, bringing together officials from the Department of Transportation (DOTr), Metropolitan Manila Development Authority (MMDA), and the Quezon City Local Government Unit (LGU) to discuss milestones reached towards the realization of the Project HUB proposal, including the next steps for the coming year 2025. Representatives from the Presidential Management Staff (PMS) were also in attendance to oversee the President's instruction.

Project HUB is the proposed intermodal transport facility expected to rise on a 3-hectare GSIS property in Quezon City by 2026. It is a directive from President Ferdinand Marcos Jr., who has prioritized innovative infrastructure solutions to address Metro Manila's worsening traffic condition and improve connectivity. Presided over by GSIS President and General Manager Wick Veloso, the meeting highlighted the collaborative efforts of four government entities to ease traffic concerns, enhance mobility, and support economic development in Quezon City and nearby areas. Aside from Veloso, MMDA

Chairman Romando Artes, DOTR ASEC Leonel Cray De Velez, Presidential Management Staff Director Joanna Micah Eufemio, and representatives from the Quezon City local government unit, including Assistant City Administrator Alberto Kimpo and City Planning Head Dr. Jose Edgardo Gomez Jr. joined the year-end.

“Guided by President Marcos' directive, we have a unique opportunity to transform the GSIS Quezon City property into a strategic transportation hub that will improve daily commutes, addressing mobility issues with innovative, inclusive and sustainable solutions,” Veloso said.

The agenda included updates on the Project HUB's Terms of

NMAX, at Samsung A15 5G smartphones. Tons of giveaways are also up for grabs including SMB jackets, shirts, and more San Miguel Beer products.

To join, (1) Simply buy a bottle of any participating SMB brand (San Miguel Pale Pilsen, Red Horse Beer, Red Horse Super, San Mig Light, San Miguel Flavored Beer, and Gold Eagle Beer); (2) Open the bottle and look under the crown, and (3) Redeem and win prizes.

SMB rewards more beer moments with more chances to win with its SAN MIGUEL BEER TANSANKATUTAK PANALO under-the-crown promo. Promo is available nationwide from July 1, 2024 until December 31, 2024.

For more promos and updates like and follow San Miguel Beer on Facebook (www.facebook.com/sanmiguelbeerphilippines) and Instagram (www.instagram.com/sanmiguelbeerph).

Reference from the DOTr and exchanges among stakeholders to refine the project's details to include the immediate operation of a temporary transport facility by next year while the more detailed study and plan for the permanent transportation hub is being done.

“Collaboration is the foundation for this very important project. Together, we are not just building a transport hub — we are laying the groundwork for progress and drive our nation forward,” Veloso added.

The meeting concluded with all parties reaffirming their commitment to advancing the project as it aligns with the administration's vision of sustainable and innovative infrastructure solutions sooner rather than later.

be strong & courageous
JOSHUA 1:9