Steps Toward Achieving Dreams

and entrepreneur from Tuguegarao City achieved life took a turn when she success despite life's chal- was introduced to CARD.

City, Chita M. Tamayao's friends, she took a loan story shows her grit and of PHP 5,000, eventually resilience shaped through growing it to PHP 100,000, daily sales reaching PHP unwavering determination which helped expand her and faith in God.

Her journey began in her hometown support from CARD was Chita's hard work and where she first studied crucial for our Mikki nooand worked. She finished dle business and my chila 2-year college course dren's education," Chita and then worked as a says. Pharmacy Secretary for three years before starting Chita's faith and dedica- wins. She has also reno-

Inc. (A Microfinance In Tuguegarao NGO). Encouraged by business.

"The financial

Life once tested tion when her husband Chita and her passed away, leaving her her children's education. husband tried different as the sole provider for and bought a motorcycle businesses to support their four children. Despite for business deliveries. their growing family, in- this overwhelming chalcluding tricycle rentals, lenge, Chita's spirit never with perseverance and selling coffee, and running wavered. Chita continued the right support, success trepreneurs, starting a goals. a small store. However, running their businesses is possible. Her partner-

her to diversify her offer-In 2019, Chita's ings, and today her mar-

> Despite challeng-Domingo Market

> Chita's path has also led to big personal vated her home, supported

Chita shows that

ket stall includes various products, such as lumpia wrappers, sprouted mund beans and other seeds. garlic, onions, and other household essentials with

es and tough competition, friendly nature earned her loyal customers at Don

key role in her business lenges and making wise overcome obstacles.

"To aspiring enbusiness is not easy. It through every challenge," their Mikki noodle busi- to support their four chil- ship with CARD played a involves facing many chal-

growth, allowing her to decisions. Stay focused, keep personal desires and persevere

Her life and work continue to inspire others proving that with determination and the right support system, the sky is the

# PhilHealth benefit for heart disease up coming new year, we en-

brate the holiday season, an increase of 1,629 per- prevailing costs that led us the Department of Health cent; (2) Fibrinolysis at (DOH) recently called on P133,500 from P30,290 increase our financial suppeople to prioritize their or a 900% increase; (3) port in these life-saving well-being by practicing Emergency Medical Sermoderation in their food intake and maintaining Referral and Interfacility an active lifestyle. This is Transfer at P21,900; and a comprehensive range particularly important giv- (4) Cardiac Rehabilitation of services that include en that cardio-vascular diseases, specifically ischemic heart disease (IHD). PhilHealth benefits packremain the leading cause ages for heart attack enof death in the Philippines

panded financial coverage by including emergency ease treatment, the Philippine Health Insurance Corporation (PhilHealth) significantly increased its benefits coverage for Ischemic Heart Disease-Acute Myocardial Infarction the significant financial (IHD-AMI) or "heart attack" burden that heart disease for all inpatient admissions can place on families." effective December 21, said PhilHealth President

cular No. 2024-0032 pub- ma, Jr. "We have listened (1) Percutaneous Coro- operation of our partner port our members in their nary Intervention (PCI) at health facilities, we have journey towards better

vices with Coordinated after PCI at P66,140.

The expanded sure that patients receive timely medical treatment medical transport services to a capable health facility and all the medical interventions needed to ensure survival and good patient

"We understand and Chief Executive Offi- health facilities nation-PhilHealth Cir- cer Emmanuel R. Ledeslished on the same date to the patients and their not forget, heart ailments provides coverage for families, and with the co-

to adjust and substantially treatments " he added

heart packages support emergency medical services, medicines, laboratory and diagnostic tests. medical supplies, use of equipment and pertinent administrative fees. In the case of percutaneous coronary intervention, the procedure can be availed of at any of the 70 accredited Cath Labs nationwide.

The PhilHealth Chief reminded the members that there should be no co-payment for inpatient admissions in basic or ward accommodations in both public and private

"But we should can be prevented. To sup-

courage everyone to avail of our primary care benefits under Konsulta," urged Ledesma, specifying consultations with primary care physician, laboratory tests for early detection as well as medicines to The enhanced support those that already have heart conditions, all

> "Through Konsulta, we can identify potential health risks early on, including family history timely interventions such as medication for cholesterol management and lifestyle advice, to prevent or mitigate the development of heart disease." He asked Filipinos to register to their Konsulta provider of choice at any of the local health insurance offices nationwide or through their own account in the PhilHealth Member

By embracing a healthy lifestyle and by utilizing the Konsulta, Filipinos can better protect themselves from heart diseases for a healthier and productive future, he add-





DSWD Beneficiaries Receive Go Negosyo Mentoring Page 2



sa Imus Sports Complex upang personal masayang Zumba session, kung saan sa- para sa ating mga kababayan.

operational in

December:

expansion

completes

Susanna

lanes configuration of

Muntinlupa to Calamba.

southbound and north-

in time for Christmas.

pressway (SLEX) from said.

**RSA: New SLEX 6x6 lanes** 

the South Luzon Ex- CEO Ramon S. Ang,

ditional lanes on both SLFX concession holder

bound sides - will be ceeding on schedule,

opened in December, with the said 29-kilome-

San Miguel Corporation

(SMC) chairman and

expansion undertaken

by San Miguel unit and

SMC SLEX Inc., is pro-

cont. on Page 3

Kasama ang Team AJAA sa pan-bay-sabay nag-ehersisyo at nagbigay ng gunguna nina Mayor Alex L. Advincula at Zumba kits sa mga kalahok bilang bahagi Vice Mayor Homer Saquilayan ay bumisi-ng supporta sa healthy lifestyle program. ta kamakailan si Senator Imee R. Marcos
Bilang bahagi rin ng kanyang adbokasiya na magpasalamat sa ating mga minama-sa kalusugan at nutrisyon, naghatid din si hal na Imuseño. Kasama rito ang isang Sen. Imee ng masusustansyang Nutribun



## **Cavite PESO and TESDA Join Forces** to Empower Job Seekers Through Contact Center Services NC II Training ing on Contact Center



of the Provincial Public cessfully concluded the Employment Service Community-Based Train-

opportunities for with TESDA Cavite Provincial Office, has suc-

held from November 27 to December 20, 2024. combined 13 days of online learning with 5 days of in-person training at the Cavite Provincial Capitol compound in Trece Martires City. Participants, including displaced POGO workers,

OFWs, OFW depen-

dents, and unemployed

Services NC II.

cont. on Page 2

The program.

# Filipinos deserve better!

able funds of the Philip-Corporation (PhilHealth) in 2023, Manoy Wilbert still lacking.

Bicolano deserve. The lawmaker who has per-

The first to ex- sistently fought for addipose the billions of avail- tional benefit increases for more than a year now pine Health Insurance pointed out that amid controversies surrounding the "unused" funds of Phil-"Wise" Lee said that the Health, the Department recently approved bene- of Health (DOH) should fit increases by the state waste no time in providing nos to begin 2025 with a health insurer's Board are better medical care ser- clear vision, purpose, and vices that every Filipino

cont. on Page 4

In his Facebook

in 2025 with call for purpose live broadcast on January

As the nation 1, 2025, Cayetano remindwelcomes the new year, ed the public that while Senator Alan Peter Cay-New Year's resolutions etano shared his message are common, they should of hope and urged Filipibe backed by reflection and thoughtful planning. a strong sense of direc-

"Napakaimportante na even before we make our New Year's res-

cont. on Page 2

What are the "What" skills?

This first set of skills is meant to help the client learn how to

- 1. Simply observe their experience.
- 2. Describe their experience using a verbal

label

3. Be fully present in the moment and in their actions without feeling self-conscious.

These skills allow the client to be aware of what is happening to them and of their part in their own experience. Becoming aware of their own thoughts and grounded in the present forms the foundation for the next set of "how" skills.

#### How Do the "How" Skills Work?

The "how" skills relate to the goal of teaching clients how to observe, describe, and par-ticipate in their own experience. This set of skills is intended to help clients:

- 1. Learn to have experiences in a non-evaluative and non-judgmental manner.
- 2. Focus on one thing at a time and learn to bring their attention back to the target when they go off course
- 3. Be effective, or keep their focus on their goals regardless of their current mood (Soler et al. 2012).

The clients were also taken through a series of other mindfulness interventions including mindful breathing, the body scan, and other simple awareness practices

Individuals in this study who received DBTM training, in addition to the usual treatment, had enhanced benefits compared to the group who received only the usual psychiatric treatment: the more minutes an individual spent practicing mindfulness, the greater the improvements in psychiatric symptoms (Soler et al., 2012).

DBT clearly has something to teach us all in its application of a wide range of mindful-ness techniques and exercises. Let's take a look at a few easily applicable examples.

#### Peace mindfulness exercise

Mindfulness is not only beneficial for adults, but it can also offer a great lot to children and young 🕻 people. Recent research shows that simple mindfulness activities can help train children to become more. attuned to their internal and external moment-to-moment experiences, i.e., becoming more mindful.

In a study by Flook et al. (2015), preschoolers engaged in mindfulness activities, such as one called "Belly Buddies". During this activity, children listened to music while noticing the sensation of a small stone on their stomachs, rising, and falling with each breath. Through practicing this activity, children became more attuned to their bodies, breath, and music.

Saltzman (2011) designed the PEACE mindfulness exercise (shown in the image), which can work better for teens. Children are taught to respond to a particular situation by performing each action corresponding to a letter in PEACE. Using this acronym, children learn to respond to situations by making wise decisions rather than reacting.

It is advised to practice this exercise in minor upsetting situations before employing these steps to handle more extreme situations. The more they practice, the more PEACE they will have (Saltzman, 2011).

• Continuation next week



#### DSWD...

support to the Department

of Social Welfare and De-

gram (SLP).

Entrepreneurs Department of Education, from poor, vulnerable and Department of Tourism, marginalized households Department of the Interior and communities received and Local Government, entrepreneurship mento-Department of Agrarian ring from Go Negosyo's Reform, and the Departpool of veteran mentors ment of Trade and Indusas the non-profit lent its

The free mento-

ring was held in support

Reyes, Jordan Patente,

The

DSWD's

Livelihood

velopment's (DSWD) Susof the program during the tainable Livelihood Pro-SustainFnablers Livelihood Congress 2024 of the DSWD National Cap-GoNegosyo conducted a mini version of its ital Region, held last No-3M on Wheels program to vember 11 to 13 at the provide business guidance Great Eastern Hotel in to SLP beneficiaries to-Quezon City. Seventy-five ward the overall objective participants from across of helping improve their the NCR received onesocio-economic conditions on-one coaching and conthrough accessing and acsultation from the pool of quiring necessary assets entrepreneurship experts. to engage in and maintain consultants and veteran thriving livelihoods, 3M on entrepreneurs, namely Wheels is Go Negosyo's Marvin Adolfo, Roman Buyson, Perry Camba, Pat free public entrepreneurship roadshow, usually Ballecer, Rommel Villoria, Evelyn Breguera, Florlynn conducted in shopping malls in major urban cities Dela Pena, Leah Ayeng, across the Philippines. Max Yap, Senedith Delos

promote entrepreneurship RC Flores, and Inday Alamong Filipinos is ampli-The event was fied by collaborations such as this with the DSWD," to celebrate the SLP prosaid Go Negosyo foundgram's accomplishments er Joev Concepcion. He and highlight the contribuexplained that the mentions of its partner staketoring was made possible holders, staff, and particithrough a Memorandum pants. The SustainEnabler of Agreement with the Awards Program is a DSWD to provide mentorplatform to highlight the ship for the beneficiaries iourney of program beneof their SLP program so ficiaries who have become that they can be guided as self-resilient individuals they work toward building and spread communitheir businesses. ty-level prosperity.

"Our efforts to

Concepcion added that First Lady Liza Sustainable Araneta Marcos's Lab For Program (SLP) was start-All was instrumental in exed in 2011 and implementpanding entrepreneurship ed through two tracks: mentoring as beneficia-Microenterprise Develries from areas where the opment and Employment medical and social ser-Facilitation. Through the vices caravan is conductmicroenterprise track. ed undergo one-on-one beneficiaries are provided mentoring with Go Nego- a one-time financial capital syo before they are given assistance from DSWD. the capital support. given access skills en-

Similar partnerships have been established through government agencies such as the

Cavite... individuals, were trained to

>>>>>>>>>

From Page 1 become certified customer service professionals. equipped with the skills to thrive in the fast-growing contact center industry. Designed to ad-

> dress unemployment and skill gaps, the training program aimed to open doors to new career paths while fostering personal and professional growth. By empowering participants to meet industry standards, this initiative serves as a stepping stone for many toward financial stability and meaningful employment

The program culminated in a graduation ceremony on December 20. 2024, at the Ceremonial Hall which featured ing opportunities through inspiring messages from skill development and job kev

January 08-14, 2025

From Page 1

Ms. Rizalie Pinpin-Enero, PESO Manager, Ms. Evangeline E. Plazo, TESDA Cavite Officer-in-Charge, Mr. Earl Jim D. Sumaoang, University and Community

Partnership Supervisor - Foundever Philippines Corporation, and Mr. John Ray B. Malaca, President/ TVI Head of IExcel School Communication and Technical Skills, Inc., emphasizing the importance of education and perseverance in achieving success.

This collaborative initiative highlights the shared commitment of OPPESM and TES-DA to uplift communities by providing life-changleaders, including placement. - R. Tanael

#### Cayetano...

olutions, we think about plans, vision, and purpose." he said.

He also highlighted the importance of envisioning one's future, saying that a vision serves as the foundation for achieving goals.

"Kailangan vision tavo. Wala mav pong nagsasabi na may plano siya na walang vi-'Pag sinabi ng bata sion. na gusto niya maging doctor, ibig sabihin nakikita niya ang sarili niya sa role na ivon." he said.

"Kapag ang purpose ay klaro, napakaimportante na we should write down the vision then run with it. Ibig sabihin, i-pursue natin and vision na 'yan," he added.

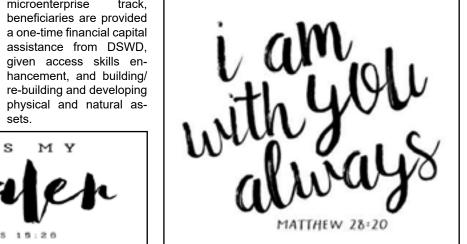
reflect on their personal goals and the country's future, urging them to think about where they see themselves and the nation in the coming months and

From Page 1

"It's very important to demonstrate kung nasaan ako by June 30 ng taon na ito, nasaan ako 10 years from now. Ano ang mga nagawa ko para makamit ang mga vision ko?" he said.

As many are still recovering from the challenges of 2024, the senator also took time to remind Filipinos to trust in Divine guidance

"May plano ang Panginoon para sa atin -plano na pagpalain tavo at hindi saktan, at plano na Cavetano also bigyan tayo ng pag-asa at encouraged Filipinos to kinabukasan," he said.



## Pag-IBIG Fund recognized STRAIGHT NEWS among 'Best PH Employers' for 2nd consecutive year

has been named one of ture for our employees, to friends and family. 'The Philippines' Best Em- which ultimately drives us ployers' for the sec-ond to perform our mission of consecutive year, accord- providing accessible sav- ernment agencies and of 8.60 out of 10, which ing to a nationwide survey of employees from private companies and government agencies in the Phil-

old government financial institution bested most Philippine employers as it ranked 35th out of 300 companies in a survey conducted by the Philippine Daily In-quirer in partnership with the market research and business intelligence portal Statista.

honored to be included among the best employers in the Philippines for the second consecutive as other organizations year. This highlights our within their industry, based

ings and affordable housing for Filipino workers. This is in line with President Ferdinand Marcos, Jr.'s call to strengthen the delivery of public service," said Secretary Jose Rizalino I Acuzar who heads the Department of Human Settlements and Urban Development and the 11-member Pag-IBIG Fund Board of Trustees.

ippine Employers 2025 publication noted that the survey gathered in-sights from thousands of employees who rated their own companies, as well

The Best Phil-

Pag-IBIG Fund a positive workplace cul- ommend these employers

ranked 5th among gov- we have received a score claimed the top spot among Government-Owned and Controlled Corporations (GOCCs) included in the 35th place this year. We list, further highlighting its reputation and credence among public sector work-

Pag-IBIG Fund Marilene C. Acosta expressed gratitude for the agency's remarkable improvement from 160th place in last year's ranking to an impres-sive 35th this

and trust in Pag-IBIG. I am also thrilled to note Pag-IBIG Fund that for this year's ranking, propelled us 125 places further and improving from 160th place last year to believe that by investing in our employees – whom we proudly call 'Lingkod Pag-IBIG', we can better serve the financial needs Chief Executive Officer of our more than 16 million members," Acosta added.

DA-4A, top 1 ng PCAF sa pinakamahusay sa "On behalf of

the Pag-IBIG Fund management, we are deeply grateful to be included in the list as it attests to our commitment to creating on their willingness to rec- employees' satisfaction

Pinarangalan na proyektong ito ay mga di-CPES av hindi lamano

top 1 and Constructors' Performance Evaluation System (CPES) Team ng finisher operation facility, Department of Agriculture IV-CALABARZON 4A) sa isinagawang Year-End Performance Review na Philippine Council for Agriculture and Fisheries linggo ng Disyembre sa Olongapo, Zambales.

Ang CPES Team ang sumisiguro sa kalidad ng mga proyektong imprastraktura ng Ka-gawaran kung saan sinusuri ang pagsunod ng mga konstruktor sa plano, disenvo. at matervales na naaaprubahan. Pinangungunahan ito ng Standards Regulations and Enforcement Section (SRES) ng Regional Agricultural Engineering Division (RAED).

Ginawaran na "Outstanding CPES Implementor" ang DA-4A CPES Team tampok ang sampung ebalwasyon sa pito na provektono imprastraktura ng Kagawaran simula Hulyo hanggang Disyembre ng taong 2024. Kabilang sa mga

version dam, biosecured paraan para tingnan ang climate-controlled performance ng mga konstruktor. Ito ang nagpacanal lining, agricultural trading center, at Small Water Impounding Project (SWIP), at iba't ibang panig ng rehiyon

Ayon kay PCAF (PCAF) noong ikalawang OIC-Executive Director komunidad. #### (Danica Julieta Opulencia, ang T. Daluz, DA-4A RAFIS)

and

pagsuri ng mga proyektong imprastraktura

pakita ng dedikasyon ng Kagawaran na magkaroon ng mga imprastraktura na matibay at mag-tataga para sa ikabubuti ng pagsasaka, pangingisda, at

## SUDOKU

3 9 6 4 5 3 6 4 9 7 4 2 1 4 5 8 7 6 5 7 4 9 6 4 7 4 7 5 8 6 3 2 4 5 8 6 1 5 7 3 7 3 8 5 8 9 6 5 4 6 8 6 1 9 8 2 9 4

The 43-year-

"We are truly

### Just for Fun

#### HORIZONTAL

- t. Adult male
- 2 Fruit 5. Not difficult
- 8. Large monkey 9. Long fish
- 10. Past lense of is 12. Man's title
- 13. Narrow passage
- 16 Breezy
- 18. Possessive pronou
- to Small barrel 21. Hearing organs
- 23. Winter precipitation 24 Resourceful
- 25 Large woody plant 27. Vellowish-brown

#### 1. Spring month

VERTICAL

38. Source of accoms

41. Traveled on water

- 2. To put to use 3 Be in poor health
- 4. Not high fi Doub

31. Not late

33. Wicked

34 Ununua

35. ffind

37. Not on

40. Require

42 Solely

37. Aged 7. Make a mintake

34. To possess 3ff. Frozen water

38 Instrument for locking

Countred through Lessen 12

17. To ease or tree from pain

9. Wayfarer's hotel

11. To utter

15 Let joint

18. Small rug

19 Garment

22 Take forcible

26. Years one has lived

30. Tossed by the wind

33. On condition that

26 Prepared

20 Profit

14. Reply

**VOL. II · NO. 28** .....

ika-2 Pandaigdigang Kumperensiya sa Nanganganib na Wika, tagumpay!

Filipino." Sinundan ito ng

sa dokumentasyon at mga

pag-aaral sa wika mula

sa iba't ibang institusyon.

akay ni Anna Belew, PhD,

Direktor ng Endangered

"Lumalaking Network ng

Pagpapasiglang Pang-

Sa ikalawang

Matagumpay na Direktor isinagawa ang Ika-2 Pan- kaugnay ng karapatan daigdigang Kumperensiva sa Nanganganih na Wika mga katutubo Sinimulan na ginanap noong 9-11 naman ni Tagapangulong Oktubre 2024 sa Paman- Arthur P. Casanova, PhD, tasang Normal ng Pilipinas, Maynila katuwang ryong sesyon na tumataang Pamantasang Normal lakay sa "Estado ng mga ng Pilipinas-Sentro sa Nanganganib na Wika sa Pag-aaral ng Wika (PNU-LSC), Departamento ng Pagpapasigla ng Wika Filipino ng Pamantasang ng Komisyon sa Wikang De La Salle (DLSU-Filipino), at Departamento ng paralel na sesvon tungkol Linggwistiks ng Unibersidad ng Pilipinas (UP-Lingg).

Nilahukan ito ng Sa ikalawang plenaryong 267 na kalahok mula sa panayam naman ay tinaliba't ibang katutubong pamayanan, lider ng indigenous cultural communities Languages Project ang ang "Ang Sampung Libo-(ICCs), Indigenous Peoples Mandatory Representatives (IPMR), ahensiya, wika sa Kabila ng mga institusyon, mag-aaral, at Hanggahan." mga organisasyon.

araw ay nagbigay ng ay nagtanghal ng ritwal mensahe si Deborrah S. Anastacio, PhD, Tagapanand Bugkalot, Nagbigay gulo ng Departamento ng ng mainit na bating pagtanggap si Denmark L. De La Salle. Ibinahagi din Yonson, PhD, Vice Presini Marites T. Gonzalo, Dident for Student Success rektor. IP Education Minisand Stakeholders Sertry ang "Pagtuturo ng mga vices no Pamantasano Katutubong Kaalaman" Normal ng Pilipinas.Nag- at ginagawa ng kanilang bahagi rin ng mensahe si organisasyon para sa Secretary-General Ivan Henares. PhD sa pamamagitan ni Gng. Kaye ng pagbabahagi ni Fred-S. Nagpala ng Philippine erick Barcelo, Bugkalot, National Commission for UNESCO. Nagtanghal bilang Paraan ng Pangannaman ng katutubong galaga ng Wika" ng kanilsavaw and PNU Kislap Sining Dance Troupe bil- Chant Recording naman ang pampasiglang bilang. ang ibinahagi nina Felipe Matapos nito ay nagbigay P. Jocano Jr., Unibersidad ng panayam ang Pamaksang Tagapanayam na Caballero-Dordas, PhD, si Victoria Tauli-Corpuz, Sugidanon. Nagkaroon din

ng Tebtebba na dapat tinatamasa ng ang panayam sa plenamga materyal. Pilipinas at Programa sa Sa ikatlong araw.

nagbigay ng mensahe si Maria Kristina Gallego, PhD, Tagapangulo ng De-

kanilang komunidad na Tagakawlo, Sinundan ito sa "Pagsasalin ng Bibliya Panganganib at Pagpapaang wika. Hinilawod Epic sigla ng mga Wika sa Piling Pilipinas at Lord Jane

ng bahagian sa sesyong pararalel kaugnay ng mga papel-pananaliksik pangwika. Ibinahagi naman ni Siripen Ungsitipoonporn, PhD. Mahidol University ang pag-a-archive ng mga wika (Language Archiving) at nagawang website at

partamento ng Linggwistiks. Nagbahagi naman ng mga papel sa plenaryong sesyon ang mga tagapanavam mula sa katuwang na institusyon. Sinimulan ni John Amtalao, PhD. Pamantasang De La Salle ng Salita ng Tuwali-Ifugao sa Lente ni Padre Hubert Lambrecht: Repleksivon sa Pagbubuo ng Identidad ng Aralíng Kordilyera." Sinundan ito ni Voltaire M. Villanueva, PhD Pamantasang Normal ng Pilipinas na "Pagtatampok sa mga Kalinangang Bayan sa Aralín at Pagsasanay tungo sa Preserbasyon ng Wika at Kultura (Bongabong)," Nagkaroon din ng pagbahagi sa mga papel-pananaliksik sa paralel na sesyon. Huling nagbigay-panayam si Jesus Federico C. Hernandez, Unibersidad ng Pilipinas sa "Quo Vadis: Muling Pagsipat sa Diskurso ng

Pinangasiwaan naman ni Komisvoner Melchor E. Orpilla, PhD, Komisyoner ng Wikang Pangasinan, ang Res-

Following the prompt release of funds to the P5.834-million from recommendations of the support the implementa-Commission on Audit and projects (COA), the Department of the Interior and Local Government (DILG) has closed its four trust fund

of over P12.98 million.

DILG, it had earlier closed the P1.73-million RO IX Trust Regular Account and accounts at the Landbank the DILG-NCR Local Govof the Philippines (LBP) with an aggregate amount ernment Academy Special Proiect Account with COA P111.009.42

Farlier lagged the DILG for maintaining four unauthorized bank accounts, stating that their creation and retention as of vearend 2023 "have no legal basis". The Department

said the accounts were used as depository accounts for funds from other national government agencies. The accounts lion balance to the source in January 2025. DILG. were created to ensure the agency; and has utilized GOV

coordinating with the BTr to open the Modified Disbursement System Trust Account under LBP. This account will be used for fund transfers granted or





olusyon sa mga kalahok hinggil sa pagkakaisa ng mga ahensiya at institusyon sa pangangalaga ng mga nanganganib na wika sa bansa na nilagdaan ng mga kalahok. Sa huli, ay nagbigay ng pampinid na pananalita si Komisyoner Jose Kervin Cesar B. Calabias, PhD, Komisyoner ng mga Wika ng Kahilagaang Pamayanang Kultural kaugnay ng naganap na tatlong araw na kumperensiva. PR

#### **DILG closes over P12.98-M LBP Trust Fund**

tion of various programs According to the

Meanwhile the DILG is processing the closing of the P1.116-million DILG-NCR Special Project Account and the P10.025-million DILG Central Office Trust Ac-

For the latter, the Department has returned the unutilized P2.363-mil-

the Department of Trade and Industry and the Bureau of Fire Protection -Interagency Task Force. As of today, the BFP-IATF Fund balance of only P199,627.90 shall be utilized for unpaid claims, after which any remaining balances shall be remitted to the Bureau of Treasury (BTr) at vear-end. The DILG is now

entrusted to the Department and may take effect

#### **EDITORYAL**:

## **Meeting the 2025 challenges**

eyes on the board where the country's ledger details how this country stood up to the challenges and con-

Fittingly, we need to review the strengths and weaknesses as 2025 walks in, and gear up appropriately to meet these challenges, hell bent on addressing them with the determination to succeed.

Definitely several have provoked the unity and capacity of the Filipino people to stand united, as witness their sturdiness and common stand in face of calamities and threats on their territory, stoicism in face of biting poverty, and intimidating inflation, among others.

We see an alarming chapter on climate change, where the Philippines, an archipelagic country of 117 million, is not immune to, surrounded as it is by water and pummeled by an average unforgiving 20 typhoons each year

With 60 percent of the country's cities along the coast, including its capital Manila, climatologists

TODAY, we close the book on 2024, our country is especially vulnerable to sea level rise and its

Weathercasters have noted a rapid sea level rise here. In Manila alone, with nearly two million population, the sea level has increased about 2.6 centimeters per year, which is faster than the global average.

The Philippines is one of the countries most affected by rising sea levels, rising 7-10 centimeters per decade along the coast - three times faster than the global average, according to climatologists.

Experts say the rate of sea level rise globally has more than doubled since the 20th century, from 0.06 inches (1.4 millimeters) per year to 0.14 inches (3.6 millimeters) per year from 2006 to 2015.

An Intergovernmental Panel on Climate Change has projected that oceans will rise to 4 feet by the end of the century, and rising levels threaten the stability of countries' boundaries and pose risks to international peace and security.

With its position on the west side of the Pacific, the Philippines finds itself vulnerable to climate impacts. have said, and we underline their observation, the including tropical cyclones, flooding, landslides, changes

in rainfall patterns and distribution, droughts, threats to biodiversity and food security, public health risks, endangerment of vulnerable groups like women and indigenous people, and sea level rise.

It also experiences erosion, which can damage infrastructure, destroy crops, and lead to loss of life: its natural resources are critical for protecting against climate change, but they are also being de-

It faces an energy crisis as its natural gas supply is rapidly being depleted, and has its coral reefs, vital for marine biodiversity and tourism, affected by warming oceans and ocean acidification.

We know the Philippines has taken some steps to address climate change, including setting a moratorium on new coal, launching a green energy auction, considering a 50 percent electric vehicle stock target by 2040, and creating new bamboo and cocoa plantations.

We hope success will bless the country in the years ahead.

#### **SLEX...**

in the third week of De-

Meanwhile, construction on the section from Calamba to Sto. Tomas. Batangas. as well as the expansion of some 20 bridges connecting the cant effort and investment. SLEX main carriageway, will be completed by July 2025. Ang said.

"This December. as our countrymen prepare to celebrate Christmas and travel more to spend time with friends

SLEX. This will help in sig-construction period has nificantly reducing traffic been a consistent priority buildup during the Holiday rush." Ang said.

"The SLEX ex- and project teams continpansion is a major under- ue to do everything they taking that entailed signifiand a lot of patience and cooperation from motorists and stakeholders. We are very glad that motor- as possible, and minimize ists can soon enjoy faster trips to and from Southern Luzon," he added.

Ang said that enand family, they can look suring that SLEX is fully

#### **EDITORIAL OFFICE**

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ter stretch slated to open forward to a wider, better operational throughout the Tomas, Batangas.

of the company.

pansion.

•

"Our contractors ceeds in that area.

can to minimize impact on vehicle traffic," Ang said. "We want to assure our motorists that we will continue to work as efficiently disruptions to their travel as we complete the ex-

As the main expressway connecting Metro Manila to the CAL-ABARZON region and beyond, SLEX serves an integral role in economic development in region. The SLFX ex-

pansion program is seen to support the growth of Region 4A, which accounts for about 15% of the country's total Gross Domestic Product.

The company has also fully-decommissioned the Calamba Main Toll Plaza, which used to be the terminus of SLEX, as well as the SLEX Greenfield Toll Plaza, the terminus of the SLEX-Toll Road 3 project that con- way System, SLEX, and nected Calamba to Sto.

From Page 1

Structures have been dismantled, and the roads will be paved once the expansion work pro-

In addition to the expansion of the entire carriageway, toll plazas at SLEX have been fitted with automatic license plate reading (ALPR) cameras as part of SMC Infra's efforts to comply with government mandates on barrier-less expressways.

With the help of ALPR cameras, the company said it was able to lift barriers at toll entry plazas across SLEX, to reduce the need for motorists to slow down or fully stop while passing through.

This slowdown increases the likelihood of traffic build-ups, which sometimes extend to public roads that are interconnected with SLEX.

In 2022, the company implemented the Seamless Southern Tollways project which reduced the number of stops motorists had to do when traveling along the Sky-Star Tollway.

DILG-R4A recognizes outstanding barangays, LGOOs in first-ever Juan Awards

As part of its and audit is to ensure the commitment to recognize continuous commitment of the tireless efforts and our local government units continuous dedication of barangays in the region. el." he said. the Department of the Interior and Local Government-Region IVA (DILG-R4A) recognized 91 barangays in the first-ever

ing Barangay" In his message during the awarding ceremony held recently at Aguamarine Recreational Center, Barangay Banay-Banay, Lipa City, Batangas, DILG-R4A Assistant Regional Director Darrell I. Dizon highlighted the importance of sus- and Municipal Local Gov-

"Juan Awards: Gawad Pa-

rangal para sa Natatang-

tive of each assessment spective barangays.

tained excellence.

down to its grassroots lev-The 91 outstand-

ing barangays in CAL-ABARZON were recognized for their exemplary performance in the DII G's flagship programs such as Barangay Trailblazers for Outstanding Performance (TOP) Tanod Awards; Lupong Tagapamayapa Incentives Awards (LTIA): Kalinga at Inisvatiba para sa Malinis na Bayan (KA-LINISAN); and Seal of Good Local Governance Barangay (SGLGB).

Concerned City ernment Operations Offi-"Beyond the rec- cers were also recognized ognition and incentives, for their invaluable support the fundamental object to the success of their re-





na sa pagkakasakit dahil

papagamot," Lee lament- the PhilHealth Board and gamitin ang pondong kailsanang Pamasko sa ating New Year's Resolution to mga kababayan kung su- be more proactive in in- sa mararangyang okasyon munod lang ang DOH sa creasing the health benefit o ilipat ito sa mga proyekto ipinaglaban at naikasa packages of Filipinos, es- na hindi naman ikamamanating commitment na pecially with its more than nilagdaan mismo ng pinu- P500 billion or half a trillion hindi maipagawa," Lee reno nito para mapababa available funds. and dastos no bawat Pilipino sa pagpapa-ospital. Bicol then reiterated his Pero and inaprubahan na sentiment during the Dec. upad sa pagtupad ng

duan," he added

kulang sa napagkasun-

tayong sirang plaka sa rectors approved a 50% na gamitin ang pondo ng rates, in addition to emerkalusugan para sa kalu- gency care benefit, glasses and optometric services ito ang talagang makak- for children, open-heart abawas sa pangamba ng surgery benefits and pediating mga kababayan, lalo atric cataract extractions. Lee said that

sa mahal na gamot at pag- the DOH, which leads the Benefits Committee 'Maganda (BenCom) must put as its

The solon from

milyon-milyong Pilipino pa paulit-ulit na panawagan increase in selected case rin ang papasan sa mga pagdurusa at mapagkakaitan ng mga dagdag na benepisyong pangkalusugan dahil sa pagka-manhid at kapalpakan ng ilang namumuno?"

> "Napakalaking insulto at kalokohan na angang-kailangan para sa mga dagdag na serbisyong pangkulusugan tay ng mga Pilipino kung

"Paano naaatim ng ilan na maging makmga dagdag benepisyo 17 House Committee on kanilang tungkulin at ipkamakailan ay kulang- Good Government and agkait ang mga dagdag Public Accountability hear- na benepisyo sa gamot at ing on zero subsidy for pagpapagamot na pwe-Last Dec. 16, the PhilHealth, saying "Na- deng magligtas sa buhay the DOH and PhilHealth

"Kahit para na PhilHealth Board of Di- saan ang hustisya kung ng milyon-milyon nating kababayan?" "The focus

should remain on addressing the gaps in the country's healthcare system. Napakalaking kasalanan na hindi ibigay ang pondo at suporta na kava namang ibigay, at sa halip ay gamitin lang ito kung saan iilan lang ang makikibanang," he added.

A staunch health advocate. Lee successfully fought for the 30% increase in PhilHealth benefits implemented last February 2024, after more than a decade that Phil-Health case rates were not reviewed and adjusted. making its coverage no longer responsive to the hospitalization cost of beneficiaries

The solon from

more benefit increases. which resulted to securing their commitments during the House Budget Deliberations last September 25, to provide a comprehensive plan to lower the out-of-pocket medical ex-

penses of Filipinos.

leadership to implement

It can be recalled that the 2025 DOH budget deliberations ended in a mic scuffle as Lee would like to put on record the said health commitments he secured from DOH and

He also recently filed a measure to investigate the P11 billion worth of expired medicines and vaccines in DOH warehouses and health facilities flagged by the Commission on Audit (COA), stressing that this kind of Bicol constantly called on inefficiency is a big disser- Mo, Sagot Ko!" Lee said. vice to millions of Filipinos PR

who are dving because they cannot afford to buy "Hindina-hindi

natin titigilan ang paniningil sa mga ipinangako sa ating mga dagdag na benepisyong pangkalusugan. Hindi rin natin tatantanan ang pagpapanagot sa mga manhid at walang pakialam, hanggang masiguro natin na ito na ang huli nilang Pasko at Bagong Taon sa posisvon dahil wala silang malasakit at hindi nila ginagawa ang kanilang trabaho," Lee

"Hindi na dapat paabutin ng panibagong Pasko o Bagong Taon ang pagpapatupad ng mga dagdag na benepisyong pangkalusugan. Ang gamot at pagpapagamot dapat libre na ng gobyerno. Ang layunin ko: Gamot

# GSIS sets aside P8.6 B emergency loan Pag-IBIG Fund recognized among 'Best

tive members and old-age Prieto Diaz, and Pilar. and disability pensioners affected by various ty- ities of Pio V. Corpuz and

Isabela, the deadline for are on 12 and 21 Februapplication is on 4 Janu- ary, respectively.

plication in the provinc- are working or residing es of Ifugao and Nueva in the calamity declared Vizcaya, and the towns areas, have no due and of Burgos and Bautista in demandable loan, not on Pangasinan province is on unpaid leave, have paid 5 January

loan window is also open tion, have no pending in the provinces of Cagav- administrative or crimian until 16 January; Albay nal case, and with a net on 23 January: Batangas. monthly take-home pay of Camarines Norte, and at least P5.000 after de-Catanduanes, until 28 duc-tions.

rowers in the provinces of fied members who have Quezon (excluding Luce- existing emergency loan na City), Camarines Sur, may borrow up to P40,000 and Laguna; city of Naga; to pay off their previous municipalities of Juban, emergency loan balance Bulan, Irosin, Barcelo- and enable them to receive na. Don-sol. Matnog. and a maximum net amount of Castilla in Sorsogon; and P20,000. Those without municipality of San Fer- existing emergency loan nando in Masbate have may apply for P20,000. until 30 January.

In the municipal Uson in Masbate province, In the province of deadline for application Eligible to apply

Deadline for ap- are active members who premiums in the last six The emergency months prior to applica-

Under the emer-Qualified bor- gency loan facility, quali-

Old-age and dis-Application for ability pensioners may the following areas in Sor- also apply for a P20,000 Text subscribers).

The Government sogon has been extended emergency loan, provided Service Insurance System until 5 February: Sorsogon they are residing in the ca-(GSIS) has set aside near- City, Bacon, Casiguran, lamity areas and their net ly P8.6 billion in emergen- Bulusan, Magallanes, basic monthly pension is cy loans for 363,547 ac- Santa Magdalena, Gubat, at least 25% after loan de-

Members and pensioners may apply for the loan through the GSIS Touch mobile application, which may be downloaded from the Google Play and Apple App stores.

The loan proceeds are electronically credited to the borrowers' eCard or UMID card.

The loan comes with a 6% interest rate, no service fee, and payment period of three years. It includes a redemption insurance, which ensures that the balance will be deemed fully paid in the event of the borrower's death, as long as payments are up-to-date.

For more information, visit the GSIS website (www.gsis.gov. ph), or the official Facebook page (@gsis.ph), or email gsiscares@gsis. gov.ph, or call the hotline at 8847-4747 (Metro Manila), 1-800-8-847-4747 (for Globe and TM users), or 1-800-10-847-4747 (for

# for 364K members, pensioners in Luzon PH Employers' for 2nd consecutive year

consecutive year, according to a nationwide survey of employees from private companies and government agencies in the Phil-

The 43-yearold government financial institution bested most it ranked 35th out of 300 companies in a survey conducted by the Philippine Daily In-quirer in

partnership with the market research and business intelligence portal Statista. "We are truly honored to be included among the best employers in the Philippines for the second consecutive year. This highlights our commitment to creating a positive workplace culture for our employees, which ultimately drives us

to perform our mission of providing accessible savings and affordable housing for Filipino workers. This is in line with President Ferdinand Marcos, Jr.'s call to strengthen the delivery of public ser-Smart, Sun, and Talk 'N vice," said Secretary Jose Rizalino L. Acuzar, who

has been named one of Human Settlements and pressed gratitude for the 'The Philippines' Best Em- Urban Development and agency's remarkable imployers' for the sec-ond the 11-member Pag-IBIG provement from 160th Fund Board of Trustees. The Best Phil-

ippine Employers 2025 publication noted that the survey gathered in-sights from thousands of emplovees who rated their own companies as well other organizations Philippine employers as within their industry, based and trust in Pag-IBIG. I on their willingness to rec- am also thrilled to note ommend these employers to friends and family. Pag-IBIG Fund

ranked 5th among government agencies and claimed the top spot among Government-Owned and Controlled Corporations (GOCCs) included in the list, further highlighting its we proudly call 'Lingkod reputation and credence among public sector work-

Executive Officer (END)

Pag-IBIG Fund heads the Department of Marilene C. Acosta explace in last year's ranking to an impressive 35th this

"On behalf of

the Pag-IBIG Fund management, we are deeply grateful to be included in the list as it attests to our employees' satisfaction that for this year's ranking, we have received a score of 8.60 out of 10, which propelled us 125 places further and improving from 160th place last year to believe that by investing Pag-IBIG', we can better serve the financial needs of our more than 16 million Pag-IBIG Fund members," Acosta added.



SUCCESS STORY
From Bar to Bistro:
The Inspiring Journey of Alcoh Bistro

Antipolo City. 26 husband. Arnel, with the the couple envisioned a December 2024 - Nestled in the heart of Rizal Alcoh Bistro stands as a testament to resilience. transformation, and family values. The brainchild of Florey Serrato, a mother of four and a Mass Communication, Alcoh Bistro is more than just a dining spot—it's a legacy in the

Florey's entre-

32,095,000 milyong piso

na ang kabuuang halaga

na naipamahagi ng De-

partment of Agriculture

IV-CALABARZON (DA-

4A) sa unang batch ng in-

demnification para sa mga

magbababoy na apektado

ng African Swine Fever

sakit ng baboy na pan-

ngayon ng sektor ng pa-

ghahayupan na nagiging

produksyon nito habang

uloy ang suportang hatid

ng DA-4A Livestock Pro-

tumataas ang demand sa

mga konsyumer.

Ang ASF ang

dahilan ng pagbaba ng kipag-ugnayan sa Kaga-

(ASF) sa rehiyon.

local favorite for its lively atmosphere, cold beer, and videoke nights. However. like many businesses, the pandemic in 2019 forced its closure, putting a pause on their dreams. In 2022. Florey

and Arnel reopened their doors with a renewed purpose and a new name:

P32-M halaga ng tulong pinansyal

sa unang batch ng indemnification

gunahing kinakaharap ang bawat baboy na nai- grama at inaasahan na

baon sa depopulation ng may paparating pang ika-

mga magsasakang na- lawa at ikatlong batch nito.

mga inihayag ni Region- kuha ng Php55,000 ay

Kabilang ito sa City, Batangas na naka-

Si Mary Rose

Hernandez mula sa Lipa

opening of Alcoh Bar. The family-friendly restaurant establishment became a where great food and exceptional customer experience would take center

people hear 'Alcoh,' they often think of beer or videoke," Florey shared, "But as a mother watching my four boys grow. I began to reflect deeply on why I do what I do. I wanted Alcoh preneurial journey began Alcoh Bistro. Transitioning to be more than just a in 2009, alongside her from a bar-centric identity, business—I wanted it to

education in Business Management, Florey faced challenges in running the bistro. Seeking to grow her knowledge, she turned to the Department of Trade and Industry (DTI) Rizal Provincial Office. A social media post about the Kapatid Mentor ME (KMME) program caught her attention, sparking a rey and Arnel have made iourney that would redefine her business.

Florey joined KMMF submitted her requirements, and went through a mentorship process. Presenting her Busi- celebrations. Their menu ness Improvement Plan to a panel of experts, she dishes and new recipes. not only gained invaluable insights but also earned ment to offering only the the distinction of Best Pre-

al Livestock Coordinator malaki and pasasalamat "The program Dr. Jerome Cuasay sa na hindi siya nagdalawang isinagawang Livestock isip na magreport kaagad gram sa pamamagitan ng and Poultry Congress nang mamataan ang sinindemnification program 2024 noong ika-4 ng tomas ng ASF sa kanyang focus was just on generat- But the Serratos' focus para sa mga magbababoy Nobyembre. Aniya, uma- mga baboy dahil dito ay ing sales to cover expens- is clear: creating a dining kung saan layon nitong bot na sa 615 magsasaka isa siya sa mga nabigyan es. But KMME gave me a experience where families to building a brighter fubayaran ng tig- P5,000 ang natulungan ng pro- sa indemnification. PR bigger vision for Alcoh Bis- can come together, enjoy ture. PR

tro and for our family." Since completing

the KMME program, Flosignificant strides in improving Alcoh Bistro. The air-conditioned dining area has been transformed into a cozy, inviting space perfect for small events and now boasts upgraded reflecting their commit-

best to their patrons. Alcoh Bistro still retains its videoke charm, taught me the importance inviting customers to sing of value in our business." their hearts out while enshe recalled. "Before, my joying Filipino favorites.

great food, and make lastina memories.

Florev's iour nev is a testament to the power of determination and adaptability. With a renewed vision and the support of programs like KMME, she has not only redefined Alcoh Bistro but also inspired others in her

> "Through KMME. we've dared to dream bigger for our business and our family," Florey said

Today, Alcoh Bistro isn't iust a businessit's a symbol of resilience. reinvention, and a family's unwavering commitment



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