

Info caravan on YIPOA Batch 3 encourages more youth intern, farm partner applications

Philippine Health Insurance Corporation

ADVISORY

No. 2024-0063

PhilHealth

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RAISING PHILIPPINES

Report on Non-Remitting and/or Non-Reporting Employers Tagged as Temporarily Closed (TC) for July 2023– December 2023 and January 2024 – October 2024 Now on PhilHealth Website

Pursuant to Section 6. f of the Revised Implementing Rules and Regulations (IRR) of the National Health Insurance Act of 2013, PhilHealth is mandated to establish and maintain an updated membership and contribution database.

Section 15 of the same IRR provides that among the obligations of the employer include registration of their employees, timely payment of contributions and submission of remittance reports. As such, employers who have not had any premium remittances and/or have not submitted their reports on premium payments are therefore considered non-compliant.

The complete list of non-remitting and/or non-reporting employers for July-December 2023 and January-October 2024 may now be viewed at <https://www.philhealth.gov.ph/partners/employers/>.

These employers or their employees are given 30 days upon web upload to visit the nearest PhilHealth Office in their localities to verify or validate their status and settle their outstanding obligations. The Direct Contributors shall register and/or update their records and premium contributions with PhilHealth pursuant to Rule III (Program Membership) Section 8.3 Implementing Rules and Regulations of the Universal Health Care Act (Republic Act No. 11223).

Further inquiries may be referred to our 24/7 Corporate Action Center at (02) 866-225-88, Text Line for Smart subscribers 0998-857-2957/0968-865-4670 and for Globe subscribers 0917-127-5987/0917-110-9812, or at actioncenter@philhealth.gov.ph.

(Sgd.) EMMANUEL R. LEDESMA, JR.

President and Chief Executive Officer

Date signed: December 9, 2024



As the DA-Agricultural Training Institute (ATI) opened the application for the Youth Internship Program on Organic Agriculture (YIPOA) Batch 3, the DA-ATI Regional Training Center CALABARZON partnered with the DA-Regional Field Office IV-A in encouraging more youth intern and farm partner applications through information caravan.

Titled "Nurturing Future Agripreneurs: The Youth Internship Program on Organic Agriculture," the said information caravan was held in Trece Martires City, Batangas City, Lucena City, Antipolo City, and Sta. Cruz, Laguna from January 8-10, 2025.

Aimed at disseminating information and

campaign for the YIPOA Batch 3, staff from the Offices of the Provincial Agriculturist, farmers, young farmers, and 4H Club officers/members actively engaged in the said activity.

YIPOA is a highly specialized internship program designed to instill and develop in the trainees the eagerness and appreciation of organic agriculture, and eventually make it a source of their income. In line with this, the DA-National Organic Agriculture Program (NOAP), in partnership with the DA-ATI, is now accepting youth intern and farm partner applications for the YIPOA (Batch 3) for the Fiscal Year 2025-2026.

For interested applicants, please refer to <https://tinyurl.com/bdz3peh3>

for the eligibility criteria and a list of documentary requirements. Application deadline will be on January 17, 2025. Meanwhile, the program's Batch 2 will be implementing their approved organic ventures in March 2025.

Should you have additional inquiries on this matter, you may contact one of our staff from the Information Services Section, Mr. Archie Linsasagin at 0994 692 4533 or via email at iss_rtc4a@ati.da.gov.ph. For our media mileage: Should you also publish this press release or write about the upcoming event featured on this, we kindly request you to inform us by sending the link of the post/s or any media file that contains the aforesaid information. Thank you very much.

PBBM, FL Marcos, Go Negosyo Celebrate OFWs at Balik-Bayan Event

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Gatchalian calls for sustained action versus POGOs post-deadline set by government

Senator Win Gatchalian called for sustained action against Philippine Offshore Gaming Operators (POGOs) to ensure that the industry's remnants are effectively purged.

"More than ever, we need to sustain our efforts to clear out all criminal syndicates that are products of POGOs. We must stay the course to ensure a safer and more secure Philippines for all Filipinos," said Gatchalian who, for more than two years, has advocated for the termination of all POGO operations in the country.



The deadline for the cessation of all POGO operations in the country lapsed on December 31 last year. However, Gatchalian warned that POGOs have

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PGCs Medical and Dental Mission Brings Free Services to Residents of Brgy. San Mateo, Dasmariñas City



In the opening salvo of the Provincial Government of Cavite's medical outreach on January 7, 2025, the residents of Brgy. San Mateo in the City of

Dasmariñas were given access to free medical and dental services in a highly successful medical and mission. A total of 393 residents benefited from the initiative, with 343 individuals receiving medical consultations and 50 undergoing

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OFW attendees during Go Negosyo Balik-Bayan Summit 2024

Over 400 Overseas Filipino Workers (OFWs) and their families have more reasons to celebrate OFW Month and the holiday season this December as they share the Php2 million in cash given by President Ferdinand Marcos Jr. and First Lady Liza Araneta Marcos.

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DOST Cavite Trains Purefoods-Hormel Company, Inc.- Cavite Plant Employees on Hazard Analysis and Critical Control Points (HACCP)

The Department of Science and Technology - CALABARZON (DOST-CALABARZON), through its Provincial Science and Technology Office in Cavite (DOST-PS-TO Cavite), conducted a Hazard Analysis and Critical Control Points (HACCP) training for 60 employees of Purefoods-Hormel Company, Inc. – Cavite Plant. The training, which



consisted of both lectures and workshops, was led by DOST-CALABARZON Food Safety Team members Ms. Agnes G. Morales and Ms. Anna Marie S. Daigan. They provided the participants with insights on the HACCP process and shared best practices for preventing,

cont. on Page 2

Dagdagan, hindi pabayaang AGRI SEEKS PROBE ON THE CLOSURE OF SMALL-SCALE RICE, CORN MILLS IN 1K BARANGAYS



AGRI Party-list filed a measure to probe the recent reports that small-scale rice and corn millers in over 1,000 barangays have closed in a span of a decade

Lee filed House Resolution No. 2150 urging Congress to investigate these alarming closures, including assessment of their impact to livelihood and food security.

"Nakakabahala ang pagsasara ng mga rice and corn millers sa napakaraming barangay sa bansa na hindi nakasabay sa pagdagdag ng mas mungas

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Ledesma assured members that the new and expanded benefit packages will not result in premium hike this year or in the coming years. (PNA)

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34. 2018 KIEFER SONG
35. TOP MINOR LEAGUE TIER
36. REPLY ELICITED BY A DENTIST
38. ANAHA'S AIRPORT
41. MACAULAY CULKINS REVIEW OF AFTERSHAVE
43. MARKETING AGENCY TRADE GRP.
44. SOARING CLIMAX OF LINDA EDER'S MAN OF LA MANCHA
46. MILITARY FLIGHT COMMUNITY ORG.
47. ICONIC LINE FROM TARZAN
48. EVERY OTHER LETTER OF JIMMY WALE'S BIRTH STATE
49. WARTHOG'S POSTSCRIPT AFTER "THEY CALL ME MISTER PIG!"
50. MESSAGE TO ELSA IN FROZEN 2
51. LOLA WHEN BETTING IT ALL ON BLACK 20 IN RUN LOLA RUN

26. HIGH-BUDGET VIDEO GAME
28. UNORTHODOX TIC-TAC-TOE WIN
29. STRING WHOSE GHA-256 HASH ENDS "...689510285e212385"
30. ARNOLD'S REMARK TO THE PREDATOR
31. THE VOWELS IN THE FIRE SALAMANDER'S BINOMIAL NAME
32. JANET LEIGH PSYCHO LINE
34. SEVEN 4MHz PULSES
37. AUDI LUXURY SPORTS SEDAN
38. A HALF-DOZEN EGGS WITH REASONABLY FIRM YOLKS
39. 2-2-2-2-2-2 ON A MULTITAP PHONE KEYPAD
40. - - - - -
42. RATING FOR CHINA'S BEST TOURIST ATTRACTIONS
43. STANDARD DRUMSTICK SIZE
45. "THE RAIN/IN SPAIN/FALLS MAIN-/LY ON THE PLAIN" RHYME SCHEME



DENR promotes proper segregation to effectively collect, dispose solid waste in communities

CALAMBA CITY, Laguna (PIA) — As the proper solid waste management remains a major challenge in the country, the Department of Environment and Natural Resources-Environmental Management Bureau (DENR-EMB) has urged the public to practice proper waste segregation at home.

Through this initiative, a greater impact on the environment, public health, and limited capacity of sanitary landfills and dumpsites will be addressed, as it is seen as a key measure to reduce pressure on landfills and alleviate the environmental burden of waste accumulation.

Nilo Tamoria, Regional Executive Director of DENR Calabarzon, emphasized during the Kapihan sa DENR Calabarzon program by the Philippine Information Agency, that the mandate for landfills lies under the jurisdiction of local government units (LGUs), and given the rising challenges brought by limited availability

of sanitary landfills and dumpsites, DENR is conducting further studies on waste-to-energy solutions.

“Since the mandate for landfills lies with the local government, more than 50% of the local governments in Quezon province have them. However, due to the limited space, especially in highly populated area, there is continuous research on waste-to-eneergy and other methods on how we can manage all of this. Because when the population grows, the waste also increases.” Tamoria said.

Based on the data presented by For-ester Corazon Gasapos, chief of the DENR-EMB Solid Waste Management Section, the Calabarzon region generates approximately 8,000 tons of waste per day.

While this may seem few, given that 40 of them are LGU-owned and 10 are privately owned, that also accommodate waste from Metro Manila, the proper waste segregation by the public could make this number sufficient, Gasapos believes.

“When we look at

the capacity of the 50 sanitary landfills, they can accommodate around 7,300 tons of waste per day. At first, we might say that this is insufficient but we are talking about mixed waste. The 7,300 includes all types of waste and given the large volume, half of it is biodegradable, while 35% is recyclable. Our long term goal is to really educate our fellow citizens to practice waste segregation at source, “ the environment official explained.

Although the strict implementation of the Ecological Solid Waste Management Act of 2000 falls under the responsibility of LGUs, public cooperation plays a crucial role in enhancing the efficiency of waste management, the Environment Department stressed.

Meanwhile, to support LGUs in the said implementation of a more stringent ordinances related to solid waste management programs, Gasapos reiterated that the DENR is committed to providing technical assistance to ensure the effective enforcement of solid waste management across the region.

LANDBANK maintains top GOCC status, bags multiple governance awards

MANILA — LANDBANK was named the top government-owned and controlled corporation (GOCC) for the second consecutive year, earning the highest rating for corporate governance in 2023 from the Governance Commission of GOCCs (GCG).

The state-run Bank garnered an unprecedented rating of 104% on the GCG’s Corporate Governance Scorecard (CGS), exceeding the rating ceiling of 100%. The CGS is an evaluation tool that assesses the corporate governance practices of GOCCs, using a methodology aligned with international standards.

“Being recognized anew as the top GOCC for corporate governance reflects LANDBANK’s steadfast commitment to transparency, accountability, and excellence in public service. This recognition drives us further to continuously foster a culture of good governance, ensuring that we remain a reliable and trusted partner in promoting inclusive and sustainable growth across the nation,” said LANDBANK President and CEO Lynette V. Ortiz.

Executive Secretary Lucas P. Bersamin, alongside GCG Chairperson Atty. Marius P. Corpus and Commissioners

Atty. Brian Keith F. Hosaka and Atty. Geraldine Marie Berberabe-Martinez, conferred the award to LANDBANK during the 2024 GCG Awards Ceremony at the PICC Complex in Pasay City.

LANDBANK Director Virginia N. Orogo received the award on behalf of the Bank, along with Executive Vice President Liduvino S. Geron, Senior Vice President Atty. Roderick P. Sacro, and Vice Presidents Atty. Myra-Lyn S. Peñalosa, May D. Arizabal, and Atty. Nikolas G. Tolentino.

LANDBANK also ranked among the top-ranking GOCCs in the 2023 GCG Performance

Modernizing PH’s transit system: PBBM Inaugurates LRT-1 Cavite Extension Phase 1

MANILA — President Ferdinand R. Marcos Jr. fulfilled his promise to enhance the country’s transportation system by inaugurating the Light Rail Transit Line 1 (LRT-1) Cavite Extension Project (L1CE) Phase 1 on November 15, 2024.

The extension, which began operations on November 16, introduces five new stations namely: Redemptorist-ASEANA, Manila International Airport Road, Parañaque Integrated Terminal Exchange (PITX), Ninoy Aquino Avenue, and Dr. Santos (formerly Sucat).

The new line is the first railway project completed under the Marcos administration. It reduces travel time between Bacalaran, Pasay City, and Bacoor, Cavite, from 1 hour and 10 minutes to just 25 minutes, serving 80,000 additional passengers daily.

Phase 1 of the extension adds six kilometers to the existing 20.7-kilometer LRT-1 line, bringing its total length to 26 kilometers.

A Legacy Ful-

filled

In his speech, President Marcos paid tribute to his father, former President Ferdinand E. Marcos Sr., for laying the foundation of Metro Manila’s first urban rail transit system.

Despite early criticism, President Marcos Sr. pushed forward with the project, which has since transformed daily commutes for millions of Filipinos.

The LRT-1 became Southeast Asia’s first urban light rail system.

“No one is happier than his son today, seeing my father’s foresight validated as this system grows to serve more of our people,” the President remarked.

Decades in the Making

The LRT-1 Cavite Extension Project has spanned multiple administrations, with contributions from various leaders over the years.

“This project has been a long time coming—spanning five administrations, from President (Joseph) Estrada to Pres-

ident (Gloria Macapagal) Arroyo, President (Benigno) Aquino (Jr.), President (Rodrigo) Duterte, and now my own,” President Marcos said.

“We owe its success to the hard work of my predecessors, and we recognize their efforts in making this dream a reality.”

Future Phases: Expanding Connectivity

The next stages of the LRT-1 Cavite Extension are already in motion. The construction of Phase 2 and Phase 3 is scheduled to begin in 2026, according to the Department of Transportation.

Phase 2 will include the opening of the Las Piñas and Zapote Stations, further extending the reach of the commuter railway system.

Phase 3 will culminate with the Niog Station in Bacoor, Cavite, serving as the final stop in the extension project.

Driving Economic Growth and Easing Traffic

Once fully operational, the entire extension is expected to accommodate an additional 300,000 passengers daily and significantly ease traffic congestion in Parañaque, Las Piñas, and Bacoor.

The project is part of the administration’s broader vision for a seamless, modernized public transportation system, which includes other major rail projects like the MRT-7 and the North-South Commuter Railway, according to President Marcos.

“The L1CE ensures a more efficient, reliable, and seamless mode of transport, benefiting commuters across Metro Manila, Cavite, and nearby regions,” he said.

The inauguration of the Phase 1 Cavite Extension project is a testament to the Marcos administration’s commitment to build a transformative infrastructure that connects communities, boosts economic growth, and improves the lives of Filipinos. (PND)

January 15-21, 2025

January 15-21, 2025



EDITORIAL:

THE climate pattern La Niña, which started to exhale its impact on the Philippines in the latter part of 2024, is expected to persist during the first quarter of 2025.

Meaning, this basically agricultural country will have extreme weather events that could cause extensive agricultural damage and worsen food security conditions.

In layman’s term, the Philippines, which has been having rain showers every afternoon, may experience a higher chance of thunderstorms and tropical cyclone occurrence.

This means La Niña may bring above normal rainfall over some parts of the country during the quarter, with adverse impacts like floods and landslides over vulnerable areas.

Given these possibilities we look at the gross production value in the Agriculture market which is projected to amount to US\$29.42-b in 2025, with the annual growth rate of 0.34 percent expected in 2025-2029, resulting in gross production value of

DOST...

controlling, and reducing hazards throughout all stages of food production— from purchasing and storage to handling, production, and packaging.

At the conclusion of the two-day training, one of the participants, Ms. Tan, expressed the value of the HACCP program, stating that the training has greatly contributed to their understanding of food safety. He highlighted the importance of the prevention and control measures they learned, which are essential for

From Page 1

eliminating or minimizing food safety risks in their products.

DOST, continues to offer programs and activities aimed at preventing, detecting, and managing foodborne risks. These initiatives contribute to food security, human health, economic growth, market opportunities, and sustainable development. By assisting SMEs, co-operatives, associations, and micro-enterprises in the food processing industry, DOST helps ensure the production of safe and high-quality food products. PR

Hear ye, hear ye, La Niña is here

US\$29.82-b in 2029.

We know that agriculture, a major sector in the Philippine economy, is ranked third, behind only services and industry and is rapidly evolving as global demands rise and climate challenges intensify..

Its output includes staples like rice and corn as well as export crops like coffee, cavendish banana, pineapple and pineapple products, coconut, sugar and mango.

Experts have said from precision agriculture and vertical farming to genetic engineering and robotics, cutting-edge technologies are reshaping the future of farming, promising greater sustainability, efficiency and profitability.

One thing known is that climate change has made weather as a result of La Niña more extreme, and this may increase risks of flooding, especially in lowlying agricultural zones.

But the above normal rainfall conditions from January to March due to La Niña conditions may adversely affect the country’s agricultural muscle.

Gatchalian...

transformed themselves into other business entities, such as Business Process Outsourcing (BPO) companies, resorts, and restaurants, to camouflage their illegal activities.

“All law enforcement agencies, in close coordination with local government units, as well as the general public must remain vigilant against the presence of POGO offshoots disguised as legitimate business entities,”

said Gatchalian.

The senator further warned against complacency, emphasizing that the transformation of POGOs into other business forms poses similar risks to peace and order and public safety. He cited information from the Bureau of Immigration (BI) which said that it is working with other agencies to locate some 11,000 former POGO workers slated for deportation.

He said these il-

With above normal rainfall conditions, experts say the challenges the Philippines will face include soil degradation, deforestation, and natural disasters.

These are environmental and climate change issues that can harm the sustainability and quality of food products. As a result, fresh and healthy food options may become less available, which can impact consumers.

Many have pointed out that farmers must meet the changing needs of our planet and the expectations of regulators, consumers, and food processors and retailers.

There are increasing pressures from climate change, soil erosion and biodiversity loss and from consumers’ changing tastes in food and concerns about how it is produced.

We are glad the government, recognizing that climate change is essentially a global crisis, has enacted the Climate Change Act which provides the policy framework with which to systematically address the growing threats on community life and its impact on the environment as well as agriculture.

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commended the Office of the Solicitor General (OSG) for moving to cancel birth certificates that were fraudulently acquired.

“Bagama’t pinupuri natin ang OSG sa kanilang aksyon, gusto din nating hilingin na mas bilisan pa nila ang kanilang pagkilos laban sa mga mapagpanggap na dayuhan para mas mapigilan pa ang kanilang mga mapang-abusong gawain dito sa bansa,” he ended.

From Page 1

PGCs...



ing dental extractions.

The mission was made possible through the collaborative efforts of

the Office of the Provincial Governor, in partnership with the Office of the Provincial Health Officer.

Medical and dental practitioners from the General Emilio Aguinaldo Memorial Hospital (GEAMH) provid-

ed their expertise, ensuring the delivery of quality healthcare services.

Brgy. Chairman Isaías C. Villanueva expressed his gratitude to the provincial government for extending much-needed services to his constituents. Barangay Health Workers (BHWs) played a crucial role in facilitating the event and assisting residents.

The mission demonstrates the commitment of bringing healthcare closer to the people, especially in communities that need it most. It underscores the provincial government’s dedication to improving public health and enhancing the well-being of Caviteños.—R. Dones

Enchanted Kingdom wraps 2024 with recognitions from DOT and DepEd

Gearing towards its 30th year of creating and providing magical experiences and memories that last a lifetime, Enchanted Kingdom — the first and only world class theme park in the Philippines — received the Filipino Brand of Service Excellence (FBSE) Champion Award for Tourism Enterprises from the Department of Tourism (DOT) - CALABARZON.

EK President and CEO Mario O. Mamon together with Head of Learning and Development Ms. Pauline Barreiro received the award during the Tourism Excellence Awards 2024 and the Philippine Tourism Awards Regional Recognition held at the Twin Lakes Hotel, Tagaytay City, December 3.

“Through this very relevant program, we have been able to provide even more world-class, enchanting, educational and entertainment experiences to our guests of all ages - embodying the unique brand of Filipino service excellence,” Mr. Mamon shared.

As of 2024, EK has completed training 99% of its more than 800 Cast Members (employees) under the FBSE program. Additionally, the premier theme park is planning to extend the said training to its partner agencies and tenants this 2025.

“As we at Enchanted Kingdom prepare to celebrate our 30th anniversary, we shall endeavor to continue our mutual support, partnership and collaboration with DOT especially in CALABARZON to uplift Philippine tourism service standards locally and globally in the years to come,” Mr. Mamon added.

Partner in Education

Meanwhile, EK has been recognized as one of the long-standing education partners who have shown unwavering support to the Department of Education (DepEd) during the Pasasalamat at Pagpupugay (Partners

Appreciation and Recognition Event) on December 16.

The said event celebrates and acknowledges the support and collaborative effort of partners on the various DepEd priority programs in education. EK has been supporting Brigada Eskwela for 10 years now and has helped improve a total of 11 classrooms in various elementary schools in Santa Rosa City, Laguna.

Magical Year of Tourism Excellence

Beyond creating magical experiences for guests of all generations, Enchanted Kingdom serves a higher purpose of contributing to the growth of the tourism sector and its immediate community. In August, the Provincial Government of Laguna (PGL) recognized EK’s outstanding achievement and excellence in company operations and management during the 2nd Laguna Stakeholders Business Forum. The local government commended EK’s significant contribution to the economic development and competitiveness of the province.

Additionally, EK has also been recognized by the PGL as an Esteemed Industry Partner for its valuable contribution to the tourism and industry development of the province during the Laguna Business Summit held in March. The said recognition highlighted EK’s dedication to excellence as proven by prestigious international awards it received such as the Best Retail Merchandise Display from the International Association of Amusement Parks and Attractions (IAAPA) Brass Rings Award.

Good Corporate Citizenship and Fostering Inclusivity

In March, the Bureau of Internal Revenue (BIR) Biñan-West Laguna District recognized EK as the Top 3 Taxpayer, acknowledging EK’s prompt and efficient payment of correct taxes which im-

mensely contributed towards the achievement of the district collection goal for the calendar year 2023. EK was also awarded the Top Taxpayer Amusement Park Category in September during the prestigious Lion Awards for Business of the local government unit (LGU) of the City of Santa Rosa.

And lastly, EK strengthened its commitment to inclusivity as a Mother and Baby Friendly Establishment certified by the LGU Santa Rosa. EK was also recognized as an Autism Friendly Working Environment for individuals with autism spectrum disorder in part of LGU Santa Rosa’s celebration of the National Autism



Consciousness Week 2024 in January.

“As we gear towards our 30th Anniversary of creating magical experiences and memories that last a lifetime, all the more that we commit to embracing Diversity, Exclusivity and Inclusivity. Ultimately, we want every

guest regardless of gender, religion, culture, disability, and race to enjoy the park and accommodate their special needs in ways we can,” said EK’s Chief Operating Officer Dr. Cynthia R. Mamon.

For more information about these awards and upcoming

events and offerings, visit our Press Room at <https://www.enchantedkingdom.ph/ek-press-room> and EK’s official social media accounts @enchantedkingdom.ph for Facebook and Tiktok, and @ek_philippines for Twitter and Instagram.



Solon seeks House probe into tomato prices surge

MANILA – A lawmaker is seeking a congressional inquiry into the sharp rise in tomato prices, citing concerns over possible price manipulation and hoarding.

Agri Party-list Rep. Wilbert Lee filed on Jan. 8 House Resolution No. 2158, directing the appropriate committee to investigate the sudden surge in tomato prices, which have reportedly reached as high as PHP360 per kilogram in some areas.

A copy of the resolution was released to the media on Thursday.

The resolution seeks to identify potential illegal practices such as price manipulation, hoarding, and cartel operations that may be contributing to what Lee described as an “artificial tomato crisis.”

He said that while adverse weather conditions and production challenges are potential factors contributing to the price hike, there is growing concern that price manipulators, hoarders, and smugglers may be playing a role in “artificially inflating prices.”

“In light of the ongoing and recurring surge in prices of tomatoes and other agricultural



commodities, it is imperative that a comprehensive legislative inquiry be conducted to thoroughly investigate the underlying causes of these price surges, including illegal activities of price manipulators, hoarders or cartels, as well as systematic inefficiencies within the agricultural and market supply chains,” he said.

Lee underscored the need to address the detrimental impact of the price hike on consumers and the economy.

“There is a need to take decisive action and measures from the government to protect our consumers as well as the livelihood of Filipino farmers through stricter

and serious enforcement of laws which the inquiry must ascertain and realize,” he said.

The Department of Agriculture (DA) earlier said high tomato prices may normalize by late January or early February as production resumes.

DA Assistant Secretary Arnel De Mesa

has attributed the price surge to extensive damage caused by a series of typhoons in 2024, which significantly impacted solanaceous crops —including tomatoes, bell peppers, and chili peppers— in regions like Cagayan Valley, Calabarzon, and Bicol. (PNA)



SPREADING SMILES THROUGH BEARS OF JOY



Your #SMBearsOfJoy2024 friends — Ace, Mikah, Ronnie, and Bree — went on a heartwarming journey with SM volunteers from SM City Calamba to bring smiles and joy to the kids at Brgy. Milagrosa and Brgy. Makiling, Calamba City, in partnership with the City Social Welfare Development of Calamba

During the holiday season, SM mallgoers achieved something truly remarkable—donating 50,000 SM Bears of Joy to children in underserved communities. In partner-

ship with Toy Kingdom, this milestone was part of a record-breaking campaign where 100,000 bears were sold, made possible by the collective generosity of mallgoers who came to-



Giving back this holiday season, SM Center San Pedro brings joy to children of Physical Medicine and Rehabilitation Unit - San Pedro City with Bears of Joy.

gether to make the season brighter for those in need.

An annual initiative of SM Cares, the SM Bears of Joy campaign empowers shoppers to

spread holiday cheer by purchasing a pair of specially designed plush bears—one to keep and another to share. This year’s theme, “Hug-a-

SM Cares is the corporate social re-



A bear in hand, a smile on their face—Bears of Joy are lighting up the lives of children.

Mood,” introduced four charming bears: Mikah, the curious explorer; Ash, the gentle and shy friend; Bree, the spirited adventurer; and Ronnie, the creative dreamer. Each bear brought its own personality, symbolizing the warmth and joy of the season.

SM Cares is the corporate social re-

sponsibility arm of SM Supermalls, supporting initiatives focused on communities and the environment. Its advocacies include Programs for the Environment, Persons with Disabilities, Women & Breastfeeding Mothers, Children & Youth, Senior Citizens, and the SM Bike-friendly initiative.

Rising Above Life’s Odds

Maria E. Luyun, a devoted wife and mother of four from Tuguegarao City, exemplifies perseverance and success. Her journey from humble beginnings to becoming a successful mompreneur showcases the power of hard work and dedication.

Maria was raised by her grandparents in Labrador, Pangasinan, where financial struggles prevented her from completing her studies. However, they instilled in her the values of faith, perseverance, and courage. Seeking better opportunities, Maria moved to Manila and worked as a storekeeper. It was here she met her husband, Herminigildo Luyun, a tricycle driver from Cagayan. Together, they moved to Tuguegarao City and started a family and a business.

The Birth of Luyun’s Factory

In Tuguegarao City, Maria’s husband began working with his cousin at a local eatery that specialized in Miki, a popular regional noodle. As he gained experience and honed his skills, he also took on extra part-time jobs to further perfect their craft.

Herminigildo Luyun worked at a local eatery specializing in Miki noodles. In 2008, they started their own Miki production business with just a quarter kilo of flour. The noodles they made were introduced to nearby stores and eateries, and the positive response prompted them to expand and grow their business. Their ambition grew after attending a Department of Trade and Industry (DTI) seminar, where they received a license and support to establish Luyun’s Miki Factory.

They were also granted valuable support in the form of PHP10,000 worth of flour and baking soda. This assistance was more than just an assistance; it was a turning point that increased their production capacity and set them up for future success.

Empowerment Through Clientship

In 2012, Maria turned to CARD MRI Rizal Bank, Inc. (CARD RBI) for business loans, starting with PHP 3,000 and eventually receiving up to PHP100,000. This financial support helped expand their business,

secure their children’s education, and meet family needs. Her husband also became a client, starting with a PHP5,000 loan, later increasing to PHP10,000.

These financial boosts were essential in stabilizing their finances and supporting their shared vision for a successful business.

“Becoming a CARD RBI client is more than just receiving financial support; it’s about unlocking opportunities. From our humble beginnings, I believe it was divine guidance that led us to an institution that not only provided financial assistance but also helped us nurture and grow our business,” Maria said.

The journey to success has not been smooth for Maria and her family. They have encountered their share of hurdles, including tight finances, shortages of raw materials, distribution challenges, and fierce market competition.

Despite life’s challenges, their determination, passion for their business, financial planning, and commitment to maintaining product quality



ty have helped them push through. Even the pandemic, with all its difficulties, couldn’t shake their spirit. Together, they have faced each trial head-on, emerging stronger and more resilient with every challenge they’ve overcome.

Maria and her family faced challenges such as financial struggles, material shortages, and market competition. However, their determination, passion, and financial prudence helped them overcome obstacles. Today, Luyun’s Miki Factory supplies noodles to vari-

ous stores and eateries in Tuguegarao and beyond, even reaching clients in Manila.

Their success has allowed them to employ six staff, support their children’s education, and expand into new ventures like Zaza’s Food Hub, specializing in Pancit Batil Patung made with their own Miki noodles.

The Luyun’s Miki noodles are available at PHP45.00 per kilo for bulk orders and PHP50.00 for retail, with delivery options to meet customer needs. The Miki factory and Zaza’s Food Hub are located

at 36 Bangayan Street, Linao East, Tuguegarao City.

Maria’s journey highlights the importance of perseverance, passion, and smart financial management. Her advice to aspiring entrepreneurs: “Treat your customers like family and show them kindness—it’s the key to earning their lasting loyalty.”

The Luyun family’s story demonstrates how passion and determination can turn challenges into opportunities and lead to lasting success. PR

