

CARD Bank Celebrates 27 Years of Growth and Innovation

CARD Bank, a microfinance-oriented rural bank under CARD Mutually Reinforcing Institutions (CARD MRI), celebrated its 27th anniversary at CARD Building Basement Paulino St. San Pablo City, Laguna on September 2, 2024.

The celebration was led and attended by CARD MRI Managing Director Arsiteo Dequito, CARD Bank President Marivic Austria, CARD MRI executive and management committee members, staff, and clients. Some of the Bank's pioneering clients also attended and joined in the celebration.

In her address, Ms. Marivic Austria extended her gratitude to everyone who has supported the bank throughout its journey. "This is indeed another milestone for us and for clients that never get tired of trusting us," she said.

The month-long celebration with the theme "Growing Together Through Financial Inclusion and Digital Innovation" began with a holy mass held simultaneously



Some of the key officers of CARD Bank and CARD MRI, including CARD MRI Managing Director Arsiteo Dequito (third from right) and CARD Bank President Marivic Austria (seventh from right), attended the in-person celebration of CARD Bank's 27th anniversary.

in all CARD Bank branches in the Philippines. In addition to the bank's anniversary, the month-long event celebrates the Savings Month, with the goal of encouraging the habit of saving in the bank.

"It was not just once, but several times that the institution faced challenges. Nonetheless, those did not weaken us. Rather, it served as our light and inspiration to

work harder," CARD MRI Senior Adviser Lorenza dT. Bañez stated. "I recall when CARD, Inc. began with just 89 clients who believed in us completely until we transitioned to CARD Bank. We have come a long way, and I believe we will go even further in the future," CARD MRI Senior Adviser Dr. Dolores Torres remarked.

More Innovations

Alaga Ka Activity and PhilHealth Konsulta Registration



Photo shows our Local Health Insurance Office (LHIO) Trece Martires City conducted Alaga Ka Activity and PhilHealth Konsulta Registration with First Patient Encounter (FPE) and Consultation at Naic, Cavite.



Tanauan City hosts 'Batang San Miguel' Coco Martin for Sari-Sari Store Tour

From Quiapo to Batangas. "Batang San Miguel Coco Martin hits the road and heads south of Manila to Tanauan City Batangas for the "San Miguel Pale Pilsen Pilsen Idol Sari-Sari Store Tour".

Known as the "Cradle of Noble Heroes", the City of Tanauan will host a modern-day hero in the actor, director, film producer, and San Miguel Pale Pilsen brand ambassador as he visits sari-sari stores in Barangay Banjo East. The tour will see Coco spend time with sari-sari store owners who support San Miguel Pale Pilsen. The campaign is the brand's way to reward areas that have

achieved high Pale Pilsen patronage nationwide.

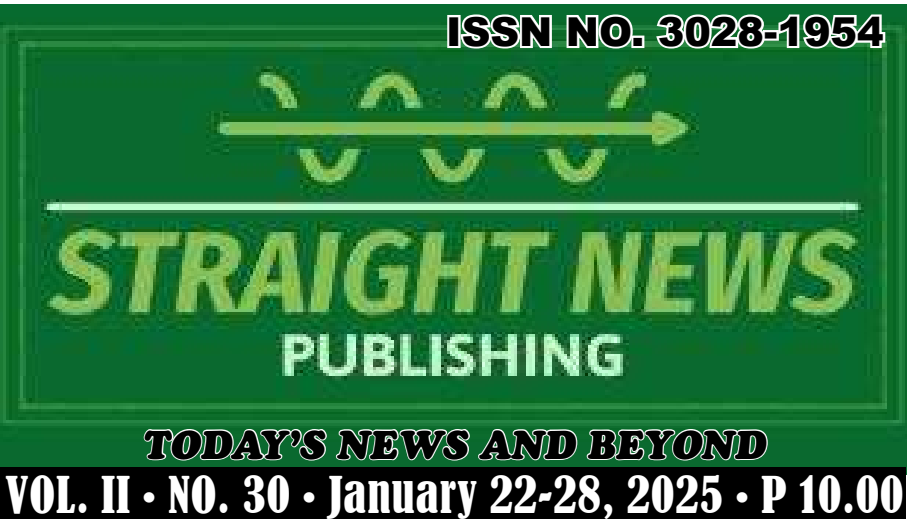
"Kapag pumunta ako sa iba't-ibang locations out-of-town para sa shoot ng Batang Quiapo, kinakamusta ko 'yung mga tao everytime para magpasalamat sa kanila. Ngayon ay gagawin ko naman ito para sa San Miguel Pale Pilsen," Coco shares. "Nagpapasalamat ako sa lahat ng ating kababayang Pilipino sa suporta at pagmamahal nila sa San Miguel Pale Pilsen at sa akin bilang brand ambassador nito."

The last time Coco went sari-sari store hoping was in Barangay Vrasa, Quezon City back in October 2023. The experience was meaningful for Coco because of the opportunity to interact

and connect with his fans. "Napakasarap sa pakiramdam na mabigyan ng importansya at panahon. Yung personal kang pupuntahan para makamusta, mabisita at mapasalamatan. Ang pinaka importante dun 'yung maramdaman nila na nandoon ka at kaisa ka nila," Coco explains.

San Miguel Pale Pilsen, a timeless brand that has brought generations of Filipinos together, is committed towards showing appreciation to its loyal customers. The iconic beer plans to give back to sari-sari stores and other similar outlets which are among the brand's strongest sales channels.

DTI-Laguna upholds consumer protection through monitoring of sales promo activities



TODAY'S NEWS AND BEYOND
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MAYOR STRIKE B. REVILLA AND BM RAM REVILLA WELCOME NEW BIR REVENUE DISTRICT OFFICER FOR REGION 54-B

Bacoor City, January 13, 2025 - Mayor Strike B. Revilla, along with BM Ram Revilla, welcomed the newly appointed Revenue District Officer (RDO) for Region 54-B, Mr. Eliseo Raul G. Bacalzo, today at the Strike Conference Room. The visit was also attended by Atty. Edith Napalan, head of the City Finance Department, and BIR staff.

The courtesy call served as an opportunity for Mayor Strike B. Revilla and BM Ram Revilla to welcome Mr. Bacalzo to Bacoor City and to discuss areas of collaboration between the City Government and the Bureau of Internal Revenue (BIR). The meeting focused on



strengthening the partnership between the two entities to ensure efficient tax collection and promote economic growth within the city.

The City Government of Bacoor is committed to working closely with the BIR to ensure a smooth and transparent tax collection process, benefiting both the city and its residents. Mayor Strike B. Revilla expressed his confidence in Mr. Bacalzo's leadership and his commitment to serving the community. This courtesy visit signifies the City Government's dedication to maintaining strong relationships with key government agencies like the BIR, ensuring a collaborative and supportive environment for the city's continued progress and development.

DOH tightens efforts to curb HIV cases in Calabarzon



LEE MARKS 2024 WITH BIG WINS, VOWS TO CONTINUE FIGHTING FOR BETTER SERVICES FILIPINOS DESERVE



Manoy Wilbert "Wise" Lee is elated over the productive year in fighting

for meaningful measures to ease the burden and allay the concerns of Filipinos, especially the vulnerable sectors.

"Nagpapasalamat po tayo, unang-una sa Panginoon, sa mga biyaya at tagumpay na nakamit natin nitong nagdaang taon, sa pagsusulong ng mga polisiya at batas para mapagaan ang pasanin ng ating mga kababayan, lalo na ng mas nangangailangan," Lee said.

"Sa kabila po ng mga hinaharap nating hamon at darating pangagsubok,

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PGC's Medical Mission Brings Healthcare Services to Malabag, Silang



distribution of prescribed medicines. Beneficiaries expressed their gratitude for the comprehensive care they received, which alleviated their healthcare concerns.

Board Member Belamide, who was present at the event, emphasized the importance of bringing essential health services closer to the community.

The Provincial Government of Cavite, through the Office of the Provincial Governor in collaboration with the Office of the Provincial Health Officer, successfully conducted a medical mission in Barangay Malabag, Silang, on January 8, 2025. The initiative was made possible through the request of 5th District Board Member Aidel Paul G. Belamide, who continues to advocate for accessible healthcare services for Caviteños.

The medical mission aimed to address the healthcare needs of the residents of Malabag and nearby areas. Medical professionals from OPHO provided medical consultations while the OPG team facilitated the

The event is part of the provincial government's ongoing commitment to promote health and wellness across the province, ensuring that every Caviteño has access to quality healthcare services. – OPIO



MINDFULNESS EXERCISES & ACTIVITIES FOR ADULTS

Mindfulness Techniques for Depression
Mindfulness is used in the treatment of depression to reduce symptoms and lowers the risk of debilitating relapse. One study with 11 individuals suffering from depression con-cluded that there are three keys for making mindfulness effective in the treatment of depression (Nauman, 2014 June):

1. Mindfulness helps patients learn to be present in the moment, which helps them take a moment to pause, notice their own thoughts and feelings, and choose a response that is not based in their present emotions.
 2. Mindfulness teaches patients that it is okay to say “no” to others, which helps them balance their own lives and enhance self-confidence.
 3. Mindfulness allows patients to be present with others, meaning that they are more aware of the state of their relationships and are better able to acknowledge their own communication problems and thus more effectively relate with others.
- We’ve described practices focused on breathing and muscle relaxation already (such as the Three Minute Breathing Space or the Body Scan).
- If you are interested in learning more about mindfulness techniques for treating depres-sion, you can look into Mindfulness-Based Cognitive Therapy.
- Alternatively, watch this inspiring TEDtalk by Zindel Segal who explains the mindful ap-proach needed to not only address depression but also manage recovery and reduce the risk of relapse.
- By continuing to think through your feelings during meditation, you can stop and redirect your attention back to awareness of sensations in your body. Segal offers many other tips on bringing awareness to our physical experience.
- At one point, Segal asks the audience to think about their feet, and later, to experience the sensation of their feet. The difference is profound and offers a gateway to accessible mindfulness and meditation.

Mindfulness Techniques for Anger
Mindfulness techniques can also discharge acute or chronic anger. As one of our strong-est emotions, anger can be hard to view objectively and defuse. Mindfulness helps cre-ate space between stimulus and an immediate, impulsive response.

This technique can help you deal with the experience of anger (Cullen, Pons, & Mindful Staff, 2016):

- First, sit in a comfortable position with your eyes closed and notice the places where your body is touching the floor, cushion, or chair;
- Draw in a few deep breaths, completely filling up your lungs and quickly exhaling;
- Think back to a time that you recently experienced anger, preferably a mild or quickly addressed episode. Allow yourself to experience the anger you felt in that moment;
- Disregard any other feelings that come up with this memory, like guilt or sadness;
- Turn your attention to how you are experiencing anger in your body. Notice whether any parts of your body are manifesting your anger with sensations like warmth or cold, the intensity of these reactions and whether they change as you observe them or move through your body;
- Bring compassion to the anger. This can be a difficult step, but remind yourself that an-ger is a natural human emotion that affects us all at one point or another. Try to hold your anger “like a moth-er cradling a newborn”, with love and understanding;

Continuation next week

DTI...

VICTORIA, LA-GUNA – The Department of Trade and Industry - Laguna Provincial Office (DTI-Laguna), through its designated Representa-tive, supervised a grand raffle draw on January 11, 2025 in Santa Cruz, Laguna to ensure that a sales promotion activity was conducted in accor-dance with the approved mechanics and adhered to relevant laws, rules, and regulations including the Republic Act No. 7394 (RA

LEE...

sama-sama nating harapin ang Bagong Taon na puno ng pag-asa, tatag ng loob at malasakit sa isa’t isa. Patuloy po sana tayong magtulungan para maba-wasan ang pangamba ng bawat Pilipino, kasama ang mga kababayan nating nakikipagsapalaran sa iba’t ibang panig ng mun-do,” he added.

The Bicolano lawmaker also took the time to thank his col-leagues in the House of Representatives and his staff saying, “I thank all of you for your support for our shared causes. There may have been hardships, like in any other endeavor, but without your solidar-ity and compassion, we would not have been able to reach this point.”

As a staunch health advocate, Lee cemented his legacy in fighting for the needed in-crease in benefits provid-ed by the Philippine Health Insurance Corporation (PhilHealth).

As the lawmaker who first exposed the hun-dreds of billions of funds of PhilHealth in Septem-ber 2023, Lee made great strides as he successfully pushed for the 30% in-crease in PhilHealth bene-fits, implemented last Feb-ruary 14.

Through his per-sistent efforts, PhilHealth also implemented more benefits enhancements such as free dialysis and the increase in coverage for breast cancer treat-ment from P100,000 to P1.4 million.

Lee also pre-vailed in including free eye checkup, free cataract ex-

7394), otherwise known as the Consumer Act of the Philippines, and the DTI Department Adminis-trative Order No. 2, Series of 1993.

This regular mon-itoring activity aligns with the Department’s man-date to protect consum-ers from deceptive adver-tisements and fraudulent sales promotion practices, as outlined in RA 7394. As defined in the RA 7394, a sales promotion is a technique “to increase the

traction and free prescrip-tion glasses and another round of 50% increase in PhilHealth benefits, and pushing for expanded benefits on heart ailments, new benefit packages for outpatient emergency care services and kidney transplant.

“Marami na tay-ong napagtagumpayan ngunit hindi po dito natata-pos ang ating paniningil at pangangalampag sa De-parment of Health (DOH) at PhilHealth hanggang maging libre na ang gamot at pagpagamot. Dahil ang ipinaglalaban ko: Ga-mot Mo, Sagot Ko!” the solon from Bicol stressed.

AGRI Party-list, under Lee’s leadership,

SSS clarifies 1% contribution rate hike; bares plans for 2025

The Social Se-curity System (SSS) an-nounced that it is imple-menting a 1% contribution rate hike starting January 2025 to bring the contribu-tion rate to 15% from the previous 14%, pursuant to the provisions of Re-public Act (RA) No. 11199 or the Social Security Act of 2018. This is accom-panied also by increases in the minimum Monthly Salary Credit (MSC) to P5,000.00 from the pre-vious P4,000.00 and in the maximum MSC to P35,000.00 from the pre-vious P30,000.00. With these, SSS put into effect the last tranche of contri-bution rate and MSC in-creases which started in 2019.

“The scheduled

sales, patronage, and/ or goodwill of a product and contains “promises of gain” such as prizes or free items as reward for the purchase of a product or service.

Furthermore, RA 7394 also provides that an establishment that wishes to conduct sales promo-tion activities shall first se-cure a permit from the DTI prior to the commence-ment of their sales promo-tion activities. Common sales promotion schemes

also doubled down in championing legislative measures to protect the livelihood of farmers, fish-erfolk and local food pro-ducers, to provide long-term solutions to rising prices of food, and achieve food security.

Among Lee’s principally authored leg-islations that passed into law this year are Repub-lic Act (RA) No. 11985 or the “Philippine Salt Indus-try Development Act”, RA 12022 or the “Anti-Agricul-tural Economic Sabotage Act” and RA 12078 or the “Agricultural Tariffication Act (RA 12078)”.

AGRI Party-list, likewise, continues to push for the passage of

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include, but not limited to, discounts, premiums, raf-fles, and contests.

For sales pro-motion activities to be implemented within the Province of Laguna, ap-plications for sales promo-tion permit can be submit-ted directly to DTI-Laguna located in Victoria, Lagu-na. For more inquiries, the DTI-Laguna may be con-tacted via email at r04a.laguna@dti.gov.ph (ALSL-inga, DTI-Laguna).

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the “Cheaper Rice Act,” “Post-harvest Facilities Act,” Kadiwa Agri-Food Terminal Act” and “Fishing Shelters and Ports Act”.

This 2025, Lee expressed hope for con-tinued strength, optimism and compassion in achiev-ing the Filipino’s dream.

“Nagpapas-alamat po tayo sa lumala-wak pang suporta ng ating mga kababayan sa ating mga ipinaglalabang dag-dag na serbisyo at bene-pisyo na karapatan at de-serve nilang matanggap. Sa patuloy po ninyong tiwala at pakikipagtulun-gan, marami pa tayong mapagtatagumpayan sa mga susunod na taon,” Lee said. PR

ditional collection of about P51.5-B in 2025, 35% of which or P18.3-B goes directly to the Mandatory Provident Fund (MPF) ac-counts of SSS members.

“Such addition-al collection amount also enables SSS to support national government in times of difficulty, particu-larly as regards granting calamity loans,” De Claro explained. In 2024, SSS released P9.7-B in ca-lamity loans to more than 500,000 calamity-stricken members.

Plans for 2025
“Our top priority in 2025 is service excel-lence to SSS members. We aim to enhance our programs and systems to provide superior custom-er service to our mem-bers,” De Claro said. SSS **cont. on Page 5**

START THE NEW YEAR WITH OUR HOME



Soft, biomorphic shapes are in, with standout pieces like this Nicholas bean-shaped sofa from OUR HOME. These organic, flowing designs create airy spaces and add artful, conversation-starting elements to your home.



This year is all about bold contrasts! With Pantone’s four Colors of the Year—Mocha Mousse, Future Dusk, Carmine Red, and Emerald Green—neutral tones take a backseat. Embrace vibrant colors in fur-niture, accents, and accessories to create a space that reflects your unique style.

Interior Design is such a dynamic field that trends always come and go. There are trends though that remain and as such they are considered staples, and they belong to the sphere of what is called timeless of classic. However, like any field of design, interior design is one of those that really watch out for what is in and what is not, what is passe’ and what is current and trending and here at OUR HOME, we strive to be on the forefront of what the new year has to offer. Furniture styles that are considered hot and mod-ish – we’ve got them! And all, right in time for the new year.

SOFT CURVES AND BIOMORPHIC SHAPES

For 2025, watch out for styles that offer softness in their shapes and curvy in their propor-tions. Usually, these char-acteristics will be found in, but not limited to sofas and loungers. These fur-niture pieces will present themselves in biomorphic shapes; a kidney-shaped

three-seater, an ottoman in the form of an amoe-ba and even bean bags. These are all shapes that are organic, flowing, and non-restrictive, allowing for a home that breathes, open and airy. These curves can also be found in tables and other pieces making for a consis-tent and cohesive look. Eliminating angles and stiff corners in a space is big in 2025 interior design paving the way for open planning in the home. This trend can also include the addition of a “sculptniture” in the home. Is it art or is it furniture? The answer could be both. Including these tables, pedestals, and accoutrements in the home will always be a statement piece guaran-teed to keep your guests guessing. Not to mention that it’s always going to be a conversation starter.

S U S T A I N - A B I L T Y

Sustainability is in for 2025! Owning a piece of furniture that can last you for a very long pe-riod of time is the first step to sustainability. Not hav-



Textures create a tactile experience, adding comfort, warmth, and softness to your space. This year, layering is key—start with a plush sofa and add cozy throws and pillows for a sanctuary-like retreat, turn-ing your home into a place of relaxation and well-ness.

Interior Design is such a dynamic field that trends always come and go. There are trends though that remain and as such they are considered staples, and they belong to the sphere of what is called timeless of classic. However, like any field of design, interior design is one of those that really watch out for what is in and what is not, what is passe’ and what is current and trending and here at OUR HOME, we strive to be on the forefront of what the new year has to offer. Furniture styles that are considered hot and mod-ish – we’ve got them! And all, right in time for the new year.

LAYERING

Textures make an impression – a tactile one. The things that come into contact with our skin offers a variety of sensa-tions but in interior design, these sensations should be restricted to comfort, softness, plushness, warmth, and smoothness. In the same way that fash-ion can over a variety of layering options, what is to stop interior design from doing the same thing. A sofa with a soft yet plush



Interior Design Trends 2025



Sustainability is key in 2025! Invest in well-crafted, long-lasting, and versatile furniture, and when you’re ready for a change, re-style it. At OUR HOME, sofas are designed to adapt—shifting from sectional to L-shape or rearranging for new uses, keeping your space fresh without waste.



2025 blends the past and future—incorporate icon-ic vintage pieces from the ‘40s to ‘70s for style and character. Modern designs now fuse tech, with fur-niture featuring discreet charging portals, merging nostalgia with innovation for a truly timeless home.

erences especially when it comes to color. Whether in main furniture pieces, ac-cents or even accessories, color should find a way into your home this year and it should be eye-catching, bold, and brazen.

PAST AND FU-TURE

Regardless of any new trend in any new year, there would always be a nod to the past. Let’s face it, there have been a lot of good shapes, great proportions, and trendy styles that pay homage to the past. “Vintage” and “Retro” are now terms that are synonymous to fur-niture pieces and acces-sories that speak of good taste and an excellent ap-preciation for style. And for 2025, arm your home with at least an iconic piece from the 40s, 50s, 60s and even the 70s and your home will instantly become a hit. The past is a good source of design inspira-tion, but the new year also

sees the emergence of technology fused into the design. This is where the past and the future merge. Furniture pieces; that is, beds, tables, headboards that allow you to charge your devices with portals that are discreetly merged into the design – this is the way that furniture design is going. Better get on board. OUR HOME is ready for the new year. Our branch-es provide the stage for where all these trends are showcased and highlight-ed – perfect for the start of the new year. Be inspired to try something new for the new year and let us get you started. Only at OUR HOME – Great Designs, Great Prices!

Visit any of OUR HOME stores nation-wide ourhome.ph/pages/ branches or check out our website, www.ourhome.ph For customers who prefer to shop from home, call OUR HOME’s Call to De-liver at 0917-8308037



Coming Home To A Good Community



When looking for a home, homebuyers usually consider factors such as location, size, price, and amenities. However, an aspect that sometimes gets overlooked, but is equally important, is the community in which the home is located. The community can significantly impact a homebuyer's decision-making process and ultimately influence their overall satisfaction with their new home.

Finding a Sense of Belonging

For most families, the quality of community living is realized only after moving in. Rozell Joy Co, wife of an OFW and currently living in Parc Regency Residences in Iloilo, shares, "Nung una medyo nangangapa pa kase pagkabili namin, after two months, bumalik na ng barko yung asawa ko. Kaya ayun, kini-kilala muna namin yung mga kapitbahay para at least kung merong mga emergency, meron kaming malalapitan," relates Rozell. The next time her husband came home, they started bonding with their neighbors: "nung bumaba na yung asawa ko, nakasali kami sa 1st Christmas party ng phase J. So dun nagkakilala kami ng mga neighbor namin," says Joy. And the rest is history: "umpisa nun, nakakapag-adjust na, and then na-adapt na namin yung buhay dito sa Parc kahit wala kaming kamag-anak."

Kapitbahay, Kapitbuhay

Rozell also adds how grateful she is to be part of the Parc Regency community. The strong bonds with neighbors offers a support system that feels like a second family: "Yung mga neigh-

bor namin, naging kamag-anak na rin kung tawagin kase hindi lang sila parang friends. Nagbibigayan kayo ng ulam, kapag may party sila at di ka nakapunta, padadalhan ka ng pagkain, naiwan ko sa kanila ang anak ko. Pumupunta sa kapitbahay yung anak ko, hindi na nga kumakatok, nasanay na sya, tapos binibigyan sya ng pagkain dun at inaalagaan sya," says Rozell. Even her child appreciates the closeness that exists among families in the community: "Minsan tinanong ko yung anak ko 'gusto mo pa bang umalis rito, lumipat tayo sa ibang lugar, o bumalik tayo sa probinsya?' Ayaw nya. Masaya raw sya rito. At natutuwa ang asawa ko na malaman niyang close kami sa mga kapitbahay namin," says Rozell. She also boasts of the community's safety: "nakakatulog kami nang kumportable ng anak ko na walang iniisip na baka may mangyari overnight," she avers.

Community Builder with a Heart:

TANIM Agriculture Cooperative Receives PORTASOL from DOST

On December 6, the Department of Science and Technology (DOST) Laguna deployed 20 PORTASOL units to the TANIM Agriculture Cooperative in San Pablo City. PORTASOL is a multi-purpose solar speed drying designed to improve the efficiency and quality of drying crops, particularly dried herbs. Each unit includes 12 stacked trays, a pyramid roof rack, a manual, and a hood, offering faster drying times, greater storage capacity, and protection from pests and contaminants.

Carmona City's expanded mental health program to include schools

CARMONA CITY (PIA) – The City Government of Carmona will soon expand its mental health support programs to schools as part of a comprehensive approach to addressing the well-being of its citizens.

In an exclusive interview with the Philippine Information Agency CALABARZON, Mayor Dahlia Loyola revealed the city's plans to train teachers and administrators, equipping them with the necessary tools to offer basic mental health support to schoolchildren.

"Our goal is to conduct training not only at the school level but also for each grade, year level, and section," Loyola explained. "Equally important is ensuring that mental health information reaches and engages parents, as their involvement is crucial in making a meaningful impact."

Loyola further emphasized their plan to expand the city's mental health programs, including enhancing capacity training for school staff.

"We plan to train at least two to three [teachers] per grade or year level and section in every school in our city," Loyola stated.

To strengthen these efforts, the city government has increased its



budget allocation for the health sector to enhance better access to psychological services for residents.

Loyola cited their healthworkers who helped push their mental health programs to the barangays. (PB/PIA4A) In addition, Carmona City has passed a localized version of the Philippine Mental Health Act, which helped establish the city's Mental Health Task Force.

This initiative has made significant accomplishments since the creation of the task force, supporting 213 individuals

diagnosed with depression, schizophrenia, and anxiety disorder through regular free consultations with the city government's psychiatrist and access to free medicine.

These efforts have earned Carmona recognition as one of the honorees in the CALABARZON region during the 3rd Regional Mental Health Summit Awards by the Department of Health (DOH). This award acknowledges local government units for their exemplary implementation of the Philippine Mental Health Act.

Carmona City is also moving forward with the construction of a specialized barangay health center dedicated to mental health consultations, offering greater accessibility to residents.

Loyola added: "We currently have two regular psychologists, but we are planning to add more specialists who will provide counseling services to our citizens."

By strengthening its initiatives, Loyola shared that the city government aims to eliminate the stigma surrounding mental health and encourage more residents to seek the help they need.

EDITORIAL:

IF WE had a program called 'Doctor to the Barrios' successfully implemented by the Department of Health in the 1990s to address the shortage in doctors serving in impoverished and remote areas nationwide, why not a similar initiative in the field of education at this time?

House Bill 11195, also known as the Teacher to the Barrios Act, seeks to deploy teachers to remote areas nationwide who will receive the necessary support and adequate compensation for their efforts.

What's the rationale for this proposed measure? Its author, Eastern Samar Rep. Maria Fe Abunda explained she had come across many stories of school-aged children crossing mountains and rivers just to reach school and teachers who volunteer to travel to far-flung barrios at great risk to their safety and health without the benefit of career security, career progress nor just compensation.

Under the Teacher to the Barrios program,

educators would be entitled to receive their "long overdue and much-deserved recompense" while encouraging more colleagues to follow in their footsteps.

The lawmaker hopes the measure would assist in government's effort to formalize and standardize instruction brought to students in remote areas and address the issue of inaccessibility of education. The bill, however, would be only one of the steps in continuing efforts to close the gaps in Philippine education.

The key objective of the bill is for DepEd to maintain a pool of teachers who will commit themselves to serve by conducting study sessions and formal basic education for residents in geographically isolated and/or generally hard-to-reach areas.

Under HB 11195, residents will be taught with a module or system parallel to that of a formal basic education in the form of study sessions, which may be conducted in a public community hall or private hall.

Teachers taking part in the program will receive basic salaries no lower than that of an entry-level public

school elementary teacher.

They will be entitled to representation and transportation allowances, hazard pay, social benefits and given the option to avail themselves of scholarships for postgraduate studies, provided they have rendered at least four years of service.

The proposed bill would encourage local government units to request for the deployment of 'Teacher to the Barrios' in the local communities/barangay within their jurisdiction. The LGU would also provide community halls where the learning sessions could be held.

The 'Teacher to the Barrios' bill deserves serious consideration and approval by our lawmakers as this is in full accord with the Constitutional mandate that "the State shall protect and promote the right of all citizens to quality education at all levels and shall take appropriate steps to make such education accessible to all."

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DOH...

CALAMBA CITY, Laguna (PIA) – The Department of Health (DOH) continues to strengthen its efforts to curb the rise of Human Immunodeficiency Virus (HIV) infections.

Dr. Felices Emerita P. Perez, DOH Calabarzon's medical officer, said the DOH has started implementing the 85-85-85 target under the National HIV/AIDS (acquired immunodeficiency syndrome) and STI Prevention and Control Program (NASPCP) to combat the rising HIV infections.

"We're slowly

achieving this target... where 85% of all people living with HIV (PLHIV) should be screened, 85% of those diagnosed should be on treatment, and 85% of those on treatment should have their viral load suppressed or controlled because if they're just screened and diagnosed, without treatment, the virus continues to spread," Perez explained.

The DOH-Center for Health Development IV-A has recorded some 22,142 PLHIV in the Calabarzon region as of September 2024 while up

to 38,400 individuals are projected to be affected by HIV in the region.

Perez said HIV cases continue to rise among individuals aged 15 to 24. But she added that it could not be that high as some individuals could have been living with the virus for a long time but were only recently tested.

Meanwhile, 38 HIV treatment hubs and primary HIV care facili-

ties are found across the region. The facilities offer HIV treatment initiation, counseling, and support programs designed to improve health outcomes for PLHIV.

Perez added: "We also advocate and encourage people to use PrEP or Pre-Exposure Prophylaxis which can help prevent HIV infection. Before you are exposed to someone with HIV, if you are at risk, you should get

screened and start using the proper medication."

She added that some HIV treatment hubs in the region use the rapid HIV diagnostic algorithm (rHIVda), where patients undergo a series of rapid tests designed to shorten time in getting HIV test results so that HIV patients could get immediate treatment.

These developments highlight the region's commitment to

achieving the global 95-95-95 HIV targets by 2030, while reinforcing efforts to expand access to life-saving services, the DOH said.

Meanwhile, the DOH also assured it is actively working to combat HIV stigma through initiatives, treatment sites, and implementing educational campaigns to raise awareness about HIV.

NGCP is Filipino-led company, clarifies there's no single off button

There's no single button that can shut down the power grid, NGCP maintained as it reiterated that it is a Filipino-led company. Clark Agustin, NGCP Assistant Vice President for System Operations, clarified that NGCP abides by the internal procedures outlined under the Philippine Grid Code.

"Decisions are based on established procedures. Mayroon para sa maintenance at mayroon din para sa emergency," Agustin said, adding that there are control centers in Luzon, Visayas and Mindanao.

"If you decide to cut off power for entire country, wala pong ganun. Wala rin pong central con-



trol point na single button," he clarified. Agustin also allayed worries about the China-made equipment used by NGCP for its operation, saying China is a technical partner allowed by government.

"Wala pong mid-night deal na nangyari. Transparent po ang NGCP sa lahat ng mga galaw at

transaksiyon nito," he pointed out. NGCP also reiterated that it is a Filipino-led company, with 60 percent of its shares owned by Filipinos.

The consortium comprised of Monte Oro Grid Resources Corporation, Calaca High Power Corporation, and State Grid Corporation of China

won the bidding for the operation of the country's transmission grid for a purchase price of \$3.95 billion. Monte Oro Grid Resources and Calaca owns 60 percent of the company while State Grid Corporation of China holds 40 percent, meeting the law's requirement for foreign investors.

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Cash Final Assistance para sa mga maliliit na magpapalay, itataas sa P7-K, DA-4A Rice Program FY 2024

Year-End Assessment, Isinagawa

Mula sa dating limang libong piso, itataas na sa pitong libong piso ang ayuda para sa mga maliit na magpapalay sa mas pinalawig na implementasyon ng Rice Competitiveness Enhancement Fund – Rice Farmers Financial Assistance (RCEF-RFFA). Ito ay inanunsyo ng Department of Agriculture (DA-4A) Rice Banner Program sa katatapos lamang na Regional Rice Program FY 2024 Year-End Assessment noong ika-11 hanggang ika-12 ng Disyembre sa Tanza, Cavite.

Ang karagdagang halaga ay tulong sa mga rehistradong magpapalay na may di hihigit sa dalawang ektaryang sakahan na naapektuhan ng El Niño at naghahanda sa parating na La Niña. Inaasahan na aabot sa mahigit wampung’t dalawang libo-

ng magpapalay ang makakatanggap nito sa rehiyon sa susunod na taon.

Samantala ipinirisenta din sa naturang assessment ang mga datos ng mga natapos na aktibidad ngayon 2024 sa ilalim ng programa at target nito sa kasunod na taon. Tinalakay din ang kasalukuyan kalalagayan at target sa produksyon ng palay sa sunod na taon; mga datos ng mga rice clusters sa rehiyon; kasalukuyan kalalagayan ng Registry System for Basic Sectors in Agriculture (RSBSA) ng mga magpapalay; kasalukuyang kalalagayan ng mga pinapamigay na discount vouchers ng abono, binhi at gasolina, at financial assistance mula sa Rice Farmer Financial Assistance (RFFA).

Dumalo at nagpresentsa din ng kani-kanilang mga accomplish-

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New wage rates eyed for kasambahays in Calabarzon

ANTIPOLO CITY, Rizal (PIA) — Public consultations on a possible wage rate hike for domestic workers or kasambahays in Region IV-A began in Rizal province on Friday, January 10.

The Regional Tripartite Wages and Productivity Board (RTWPB) Calabarzon said the consultations seek to review whether it was appropriate to set another round of increase in the current minimum wage based on the needs of domestic workers, the employers' capacity to pay and current socio-economic conditions in Calabarzon.

The current minimum wage set at P6,000 per month was issued on February 19, 2024.

“Napakahalaga po ng public consultation para marinig ang saloobin ng mga kasambahay at employers to determine kung dapat at panahon na ba talaga para itaas ang minimum wage for domestic workers in Region 4A,” explained lawyer Katrina Galang-Bayani, of RTWPB Calabarzon.

“Whatever rates the wage board releases with respect to the minimum wage will take all factors into consideration. We will hear both sides—household workers and employers—and we will also assess the regional economic situation,” Bayani added.

According to RTWPB IV-A, some 3,993 domestic workers in the region are expected to benefit from proposed wage hike.

Domestic worker organizations in Rizal are optimistic that the government will address their call for a wage increase and expanded benefits.

Riza Estrella, secretary-general of the United Domestic Workers of the Philippines, urged the board to increase the rate to P8,000 to help workers cope with rising costs.

“Napaka-importante na magkaroon na ng pagtaas sa sahod ng mga kasambahay nationwide para pantustos sa

pang-araw araw na buhay, dahil hindi na po sumasapat ang kasalukuyang sahod na P6,500 sa daming pangangailangan.” Balangue said.

“Kaya kami po sa United Kasambahay ay humihiling ng P8,000 pataas kasi sa tingin namin ito ay karapat-dapat para matugunan ang pangangailangan ng aming pamilya,” she stressed.

Vivian Posadas, a domestic worker from Rizal also appealed for expanded benefits, particularly healthcare coverage and additional allowances.

“Sana po ay magbigyan din kami ng social benefits nang sa gayon po ay mayroon po kaming benepisyong makukuha sa aming pagtanda. Sana po ay mapakinggan po ito.”

Another public hearing is set in Bacoor City, Cavite, on Jan. 24. The board will then deliberate on any adjustments to the minimum wage for domestic workers which is expected to be released next month.

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Chinabank is among the best companies in the world according to TIME



Chinabank has made it in TIME World's Best Companies of 2024, a ranking of the top 1,000 firms across the globe in terms of employee satisfaction, revenue growth, and ESG (environmental, social, and corporate governance) performance.

This year's ranking, led by Apple, Accenture, and Microsoft, included a total of 13 Philippine companies, three of which are from the SM Group: Chinabank, SM Investments, and SM Prime. The bank ranked 849, while SM Investments and SM Prime ranked 502 and 577, respectively.

TIME, in partnership with Statista, analyzed companies worldwide based on employee-satisfaction surveys collected from 170,000 participants in 50 countries; revenue growth from 2021 to 2023; and ESG data. The comprehensive study resulted in a veritable list of 1,000 companies that TIME and Statista said are changing the world—making money while keeping employees happy and doing good for society. TIME is one of the

world's largest and most influential weekly news magazines, while Statista is one of the leading international providers of market and consumer data and rankings.

“It is truly a great honor to be one of the Philippine companies included in this prestigious list,” Chinabank President and Chief Executive Officer Romy Uyan said. “Credit for this accomplishment belongs primarily to our employees who have always been our most valuable partners in our ongoing journey of growth and sustainability.”

The fourth largest private domestic bank, Chinabank is a champion for employee wellbeing and good governance. The bank was named Employer of the Year in 2023 by the People Management Association of the Philippines. Chinabank is also a two-time Five-Golden Arrow awardee, the Institute of Corporate Directors' top corporate governance award. PR

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SSS...

shall continue to work on universal inclusion to social security through its KaSSSangga Collect and E-Wheels Programs for coverage of self-employed workers all over the Philippines.

With the market outlook being positive in 2025, SSS also looks to improve investment income performance from various asset classes. “The favorable outlook should enable SSS to actively participate in the capital markets and contribute to jobs generation as companies build and expand their businesses,” he said.

“Ultimately, our goal is to make SSS relevant in the life of every

Filipino at every point in their lives by providing quality social protection and espousing the value of saving for the future,” De Claro emphasized. PR



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Festive Cavite

Playing a big part in Philippine history, Cavite is known as a place rich in heritage. Fast forward to today, the province has since progressed to become one of the most competitive and sought after location in terms of business and those seeking homes outside busy and congested Metro Manila. Aside from Cavite's bustling economy, various tourist spots, and well-preserved history, there is this cultural heritage that Cavitenos are proud to celebrate all-year round.

First Quarter Festivities

Starting with the Mardicas Festival in the municipality of Ternate every 18th of January, this Sto. Nino fluvial parade that continues in the streets of the municipality and ends in the churchyard. During this festival, marching band music provides the beat for the Karakol and street dancing in colorful costumes by the locals.

The first three days of February showcase nightly cultural presentations, song and dance competitions at the plaza, band parade, street dancing, and a variety show in the town of Silang. Known as the Sumilang Festival, this celebration is the locals' way of thanking the Lord and celebrating a bountiful harvest.

Later on the same month, the Municipality of Amadeo treats coffee lovers with their very own Pahimis Festival or “Coffee Festival”. Amadeo, known as the “Coffee Capital of the Philippines”, holds this occasion as way of thanksgiving of abundant harvest of coffee in the municipality. This event is highlighted by a trade fair, street dancing, beauty pageant, and coffee convention. Free-flowing coffee is offered to everybody during this occasion, while the town's best and finest coffee and coffee-based products are on exhibit in this three-day celebration. Coffee lovers, mark your calendar as this three-day event happens every February 22 to 24.

Second Quarter Festivities

The Wagayway Festival in Imus City is celebrated every May 24th to 28th, and commemorates the victory of the Battle of Alapan that paved way for the first Philippine Republic to unfurl the Philippine Flag on May 28, 1898.

In June, the whole province observes a two-week long event, the Kalayaan Festival, through a series of events to celebrate the Philippine Independence Day season. Cavite City hosts the Regada Festival for three days from June 22 to 24, comprised of games, street dancing, photo exhibit, trade fair, concert and water splashing. This is in honor of St. John the Baptist.

Third Quarter Festivities

Closing the month's celebration is Tanza's Lohitor Festival every 28th of February. “Lohitor”--- an acronym for “lobo” (balloon), “higante” (giant), and “toro” (bull) showcases a grand street dancing, parade of bands, and other colorful activities for the feast of Tata Usteng (Saint Augustine), the town's patron saint.

March celebrations include Kabutenyo Festival and Muscovado Festival. Kabutenyo Festival is an event celebrated in General Mariano Alvarez every 13th of the month to celebrate the municipality as “The mushroom capital of Cavite.” During this occasion, various activities are held including street dancing, a trade fair, and a culinary contest with mushroom as the main ingredient. On the other hand, Magallanes celebrates Muscovado--- a product of sugarcane juice with strong molasses flavor. Magallanes is an agriculture-based municipality and their primary source of income is sugar cane farming.

Fourth Quarter Festivities

Every October, Tinapa Festival is celebrated in the town of Rosario to promote and perpetuate its image as the place where smoked fish called “Tinapang Salinas” originates.

The City Government of General Trias Town Fiesta honors the city's Patron Saint and saint of animals and ecology, St. Francis of Assisi, or “Tata Kiko”, every 4th of October. Aside from the usual parade, procession, and concert, there is also a pet blessing or “pabialahay”.

The colorful Paru-Paro Festival is celebrated in the City of Dasmariñas every 26th of November.

Indang also has its share of festivals, beginning November 30 to December 2. During Indang Day, the Irok Festival is celebrated through a float parade, street dancing, sports activities, and lantern contest made out of irok leaves. The grand parade is held in the town plaza.

Capping off the year-long festivities is General Trias' Valenciana Festival from December 11 to 13, to celebrate its cityhood and founding anniversary. The occasion showcases the local delicacy of Gen. Trias which is called “Valenciana”, a Filipino Paella-like rice dish.

Explore Cavite. It has a lot more to offer than what we expect!

