

Building Success, One Souvenir at a Time

In Cebu, known as the Queen City of the South, Ma. Merlyn Dum-lao's souvenir shop has become a destination for both local and foreign tourists. Her shop not only offers unique and memo-rable items but also adds a special touch to visitors' experiences, allowing them to take home a piece of Cebu.

For over a de-cade, Merlyn and her husband have run their souvenir shop with one goal in mind: to provide a better life for their family and support their children through college. Today, the shop stands as their primary source of income, helping them achieve these dreams.

Merlyn's busi-ness journey began with a humble setup. She started by selling souvenir items

like T-shirts, mugs, ref magnets, and keychains from a small expandable table set up at home. Through perseverance, passion, and faith in God, Merlyn gradually grew the business. Starting as a small reseller, they even-tually expanded to offer their personalized printed T-shirts and other custom-ized souvenir items.

As the business expanded, so did their need for capital. That is when Merlyn became a client of CARD MRI Rizal Bank, Inc., a microfi-nance-oriented rural bank of CARD MRI. Her ini-tial loan was PHP 5,000, which gradually increased to PHP 500,000. She used these funds to expand the business, support her children's education, and meet her family's needs.

Grateful for the

support she received from CARD RBI, Merlyn made it a point to share the benefits with others. She encouraged relatives and friends to become CARD RBI clients, emphasizing the positive impact it had on her life. "As a client, I value the trust that CARD RBI has given me. I always ensure 100% repayment and strive to maintain ex-cellent performance," she shared.

Throughout her journey as a client and business owner, Merlyn has faced numerous chal-lenges, including a lack of business capital, tight competition, and family problems. However, she overcame them all with her faith in God and an unwavering desire and passion for achieving suc-cess.

Today, their sou-venir shop has become a well-known business in her community. Merlyn has built strong relationships

Ma. Merlyn C. Dumlao, a successful souvenir shop and convenience store own-er, and CARD client from Oslob, Cebu, proves that anything is possible for those who believe in the power of dreams and faith in God.

with her suppliers and gained loyal customers who promote, introduce, and recommend her shop to most tourists. Beyond the souvenir shop, Merlyn and her family have also upgraded their sari-sari store into an air-condi-tioned convenience store, offering a wider range of products to their custom-

ers. Their hard work has paid off. Merlyn's el-dest child is now a seaman with a stable job, while her two younger children con-tinue their studies. Com-pared to the early days of their business, her family now enjoys a more com-fortable and prosperous life.

"To other entre-preneurs, venturing into business is not easy. Don't forget to pray to God and lift everything to Him, for He knows what's right and best for us. Remember, with faith, we will never go wrong, and nothing can stop us from achieving our goals in life," she conclud-ed.



Left to right: DECC Head Arman Mojica, Adec. Dominic Tolentino, RD Marissa Argente, Hon. Mayor Janny Barzaga and LEDIPO Head Carlos Legaspi.

Panaderia, Project Beans, Absmush Mushroom, Din-gras Food House, Nutria Farm, EMCK Foods Phil-ippines OPC, Olivia Per-fumes, and Kuya Jay's Takoyaki, among others.

On behalf of the 27 founding members of the cooperative, DECC

Head Arman Mojica ex-pressed his appreciation to the LGU and DTI, not-ing that the store's con-cept evolved from a sim-ple "Likhang Dasmariñas" initiative to the broader OTOP Store, thanks to the intervention of DTI Cavite. The OTOP Store

aims to bring locally-made products closer to the public, promoting Filipino craftsmanship while em-powering entrepreneurs to grow their businesses. With this launch, Das-mariñas City continues to set a benchmark for sup-porting local MSMEs in the region. PR

DTI Cavite opens 1st OTOP Store in SM Malls in CALABARZON

A new chapter in empowering local en-trepreneurs was unveiled on January 27, 2025, as the Department of Trade and Industry (DTI) and the City of Dasmariñas LGU celebrated the grand launch of the OTOP (One Town, One Product) Store located at UG Floor, SM City Dasmariñas, Brgy. Sampaloc 1, City of Das-mariñas, Cavite.

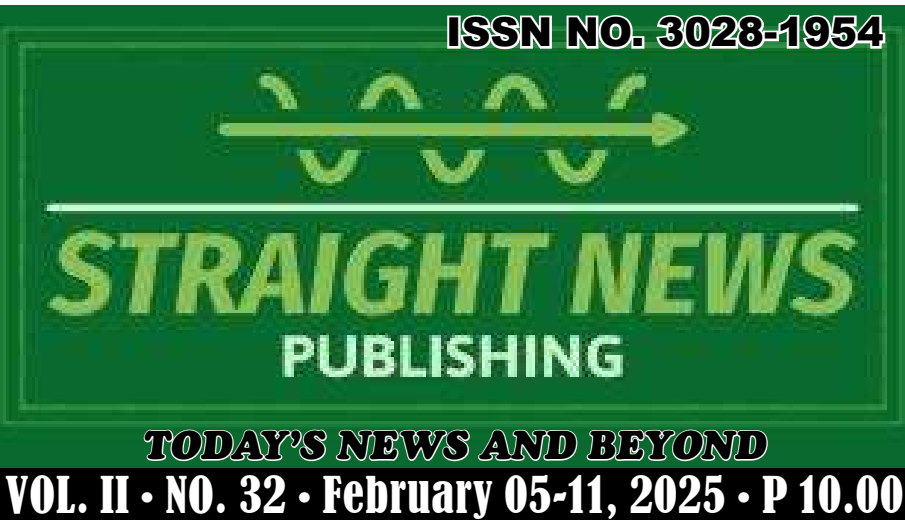
The event marked the opening of the third OTOP Store in Cavite, following the suc-cess of other stores in Tagaytay and Bacoor. The OTOP Store will be op-erated by the Dasmariñas Entrepreneurial and Consumers Cooperative (DECC), led by Mr. Arman Mojica, and will showcase a wide array of high-quali-ty products made by local micro, small, and medium enterprises (MSMEs).

Gracing the event were DTI officials including Asst. Secretary Dominic Tolentino, Re-gional Director Marissa Argente, Asst. Regional Director Revelyn Cortez, and Provincial Directors Lilibeth Chavez (Cavite), Julieta Tadiosa (Quezon), and Christian Ted Tungo-han (Laguna). Also pres-ent were Dasmariñas City Mayor Hon. Jenny Barza-ga, LEDIPO Head Carlos Legaspi, SM Malls rep-resentatives Edith Tayko and Minabel Llanes, and other staff from the DTI and LGU.

During her re-marks, RD Argente em-phasized the significance of partnerships in the realization of initiatives like this: "DTI initiates the program, but without the LGU support, it wouldn't be possible." She also highlighted that the OTOP

Store serves as a "train-ing ground" to help entre-preneurs strengthen their businesses and establish their own independent stores in the future.

DTI Asec. To-lentino encouraged fur-ther efforts to identify and develop more MSMEs across barangays, saying, "Suyurin ang mga baran-gay upang mas madaming matulungang MSMEs na may potential." Mayor Jenny Barzaga expressed her gratitude to the DTI, SM City Dasmariñas, and Team Dasma for turning the dream of having an OTOP Store into reality. She praised the collabora-tion between the LGU, pri-vate sector, and the DECC for the successful launch. The store high-lights the products of Dasmariñas-based MS-MEs, including Maestra



Protecting the country's defenders

Supreme Court to Induct PAPER Officers, Strengthening Commitment to Press Freedom

The Prime Alli-ance of Publishers, Edi-tors, and Reporters (Ph) Inc. (PAPER) is set to reach another milestone with its induction at the Supreme Court on Feb-ruary 3, 2025. The cere-mony, which will be led by Court Administrator Raul

Villanueva, will solidify PAPER's role as a media organization committed to press freedom, ethical journalism, and collabora-tion with institutions that uphold justice and democ-racy. Villanueva, a steadfast advocate of

judicial excellence and transparency, will admin-ister the oath of office to PAPER's newly inducted officers. Bonifacio Da-cayanán will be sworn in as President, alongside External Vice President Jerry Ancheta and Internal

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Private Equity Fund investments boost Philippine pension fund – Macquarie Asset Management payout \$272 Million or PHp 15.8B to the GSIS

PhilHealth coverage for peritoneal dialy-sis up P1.2M; extends aid to children



The PhilHealth Regional Office IV-A (PRO IV-A) Reconciliation Team headed by Acting Regional Vice President (ARVP) Edwin M. Oriña, MD conducted a facility engagement dialogue with San Pablo Doctors Hospital on January 17,

2025. The activity focused on reconciling claims filed to PhilHealth as of December 31, 2023. Measures to improve the bene-fit claims filed to PhilHealth were also dis-cussed to avoid the occurrence of denied and return-to-sender claims.

Cayetano calls for ways to maximize expertise of retired DFA personnel



Senator Alan Peter Cayetano on Tues-day urged lawmakers to explore how retired De-cartment of Foreign Affairs (DFA) personnel could continue serving the coun-try, emphasizing that their vast experience in diplo-

macy and foreign relations could greatly enhance the nation's global standing.

Speaking during the final reading of Senate Bill No. 2863 on January 14, which seeks to pro-vide pension differentials to DFA personnel aged 65 and older with at least 15 years of service, Cayetano called attention to the un-tapped potential of these retired diplomats.

"Ambassadors are assigned all around the

world, meeting scientists, biggest businessmen, dip-lomats, presidents, kings, poorest of the poor, richest of the rich," he said in his manifestation.

"Pag-retire nila, many of them still want to help our country. Pero ano ang venue?" he continued.

While the bill addresses the financial needs of the retirees, Cay-etano stressed that it is just one part of a larger

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Rodriguez, Rizal delegates visit Cavite Provincial Library



In pursuit of effi-cient and effective library operation, delegates from the Municipality of Ro-driguez in the Province of Rizal embarked on a benchmarking visit at the Cavite Provincial Library, on January 24, 2025. The endeavor engaged in ana-

lyzing the library's system, exploring its ser-vices and training programs, and catching a glimpse of the clients' overall usage and satisfaction with the facili-ty.

Provincial Board Secretary Michelle Alcíd, Assistant Board Secre-

Afterward, the team had the opportunity to visit the New Provin-cial Government Building, be-fore proceeding to the Cavite Provincial Library to gain insights that could be adopted for the growth and advancement of their municipal library. - J. Reyes



MINDFULNESS EXERCISES & ACTIVITIES FOR ADULTS

• Letting be or allowing

Similar to the attitude of non-striving, letting be or allowing refers to the mindset of allowing yourself to feel anxiety. Often it is more effective to work with anxiety than expend energy trying to deny or fight it.

• Self-compassion

As mentioned earlier, showing yourself compassion is an important part of mindfulness. Being kind to yourself, as you would be kind to a dear friend or family member, can help you to decrease your anxiety by being a support for yourself.

• Balance and equanimity

These attitudes allow wisdom to develop through a broadening of perspective. They require an understanding that your whole experience is more than your current feelings, whether positive or negative.

Take note of how you feel. Afterward, reflect on your experience and describe it, with a special focus on your feelings during the process.

For a rather simpler method of applying mindfulness to anxiety, you can try this quick exercise:

• **Focus on the sensations that arise in your body when you are anxious;**

• **Be present and with the moment;**

• **Allow yourself to think the anxious and distressing thoughts.**

By recognizing these thoughts for what they are, you may come to realize that they are not true, and consequently be able to let them go (Hofmann, 2013). If you are interested in trying other mindfulness exercises to address anxiety, you can check out our extensive range of mindfulness articles.

For more information on anxiety, and how to approach dealing with it through mindfulness, you can also listen to Dr. Kim Taylor Show. She clarifies the signs and symptoms of anxiety and offers techniques to treat and manage anxiety.

Mindfulness Techniques for Addiction

Addiction is a serious issue that should be addressed by a mental health professional or an institution that has proven effective in treating addiction. However, there are some mindfulness techniques you can use to supplement addiction management.

Mindfulness has been shown to help those suffering from addiction by decreasing their usage and reducing the occurrence of more long-term psychiatric problems (“Extinguish addiction”, 2016).

The practice of mindfulness increases the number and strength of connections in the brain, allowing us to become more aware of our body and more effective at regulating our emotions. It also helps individuals recognize, tolerate, and cope with negative emotions (“Extinguish addiction”, 2016).

One mindfulness technique is specifically crafted for those suffering from cravings. There is a theory that people develop cravings through incentive sensitization, a process that occurs in four steps:

Continuation next week



Protecting...

Always revered as strong and courageous, police officers are like ordinary people facing personal battles in life. With this in mind, an organization began putting together resources for the welfare and protection of the country's defenders.

For Mary Rose Marbil, wife of Philippine National Police (PNP) Chief, General Rommel Francisco Marbil and the national adviser of the PNP-Officers' Ladies Club Foundation Inc., she transformed the OLC into a foundation in July 2024 to extend help, instill hope, and provide invaluable assistance to critically ill policemen and their dependents.

Led by Leilani Alba, foundation president, the group would troop to the police regional

offices across the country to bring its Love and Blessings “LAB” virus initiative where beneficiaries in each police regional office are given much-needed aid.

“The policemen are always helping others, but it seems like no one thinks to help them. And you know, especially in time of sickness, during typhoons, or calamities – they’re always the ones helping others. But their families are also affected. No one is helping them. That is why we thought, why don’t we also put our resources towards them,” Marbil stated.

In the Calabarzon region, 27 police officers and their dependents were given financial assistance, gift packs, and wheelchairs.

For Police Sr.

Master Sgt. Mariel Debas, one of the LAB Virus beneficiaries, the visit from foundation members brought her hope and eased the burden of going through a medical treatment.

“We are deeply grateful for the financial assistance you have provided for those of us who are ill. This support is a great help for our treatment, your kindness has helped us to ease the pain and sadness we are experiencing. We are grateful for the time you have given to visit us here in PRO Calabarzon, it is something we cannot repay,” Debas said.

Marbil also presided the induction of new regional and provincial foundation officers whom she expects to continue future OLC projects.

“To the members

of the foundation, continue to remember the objective and the sole heart of the foundation, so that the intent to help remains there,” Marbil said.

The foundation remains proactive in extending hope and a helping hand to critically ill police officers and their dependents despite any future changes in the PNP leadership.

“We’ve institutionalized it, documented everything, and will continue to document all the guidelines. This way, when I step down, I can properly and smoothly hand over everything to the new adviser,” Marbil added.

She noted that the OLC’s legacy will continue to flourish and provide support to the brave and trustworthy men and women in uniform even after General Marbil’s term.

From Page 1

From Page 1

freedom. The induction at the Supreme Court will not only recognize its credibility but also serve as a testament to its growing influence in Philippine media. The organization has consistently advocated for transparency, journalistic integrity, and the protection of media practitioners, aligning itself with institutions that uphold justice and democratic principles.

During his address, Villanueva is expected to emphasize the crucial relationship be-

tween the judiciary and the press, underscoring the need for ethical reporting and accountability. He will acknowledge PAPER’s role in ensuring that the public remains informed and engaged, highlighting the importance of collaboration between media professionals and legal institutions.

The induction ceremony will mark a new chapter for PAPER as it reaffirms its commitment to truthful reporting, professional development for journalists, and active

participation in national discourse. With its leadership officially sworn in, the organization will be ready to further its mission of empowering media professionals and upholding the principles of democracy.

As the event concludes, the newly inducted officers and members will leave with a renewed sense of responsibility, recognizing that their role extends beyond reporting—it is about shaping a more informed and just society. Ms. Joy M. Estrellado



and Maplecrest Group Inc., will transform travel across Cavite, providing faster, more efficient transportation to our communities. This is also the first PPP project with an LGU in the transport sector.

Casino Plus Creates 44 Multi-Millionaires in Two Months, Redefining Gaming Leadership



Casino Plus has achieved another groundbreaking milestone, concluding its “33 Multi-Millionaires” campaign with a spectacular outcome: 44 multi-millionaires created in just two months from October 10th to December 9th 2024, exceeding its ambitious goal. Coming shortly after the platform’s historic 303-million-peso jackpot win on August 25, this achievement solidifies Casino Plus and its Color Game as the undisputed leaders in the gaming industry.

A Transparent Journey Celebrated by All Transparency and trust have been the cornerstones of this campaign’s success:

Real-Time Updates: Each jackpot win was documented on social media, sparking widespread engagement and creating a buzz among the gaming community. The stories of winners reso-

nated deeply, generating waves of excitement and discussions across platforms.

Public Recognition: Two press conferences, held on November 11 and December 9, featured jackpot winners, industry experts, and government officials celebrating this unprecedented journey of fortune.

Highlights of Unforgettable Moments

The campaign was filled with extraordinary highlights that captured the spirit of Color Game:

November 1: A record-breaking single day with five new multi-millionaires, each taking home 10 million pesos.

Double Fortune: Player ID 22xxxx58 defied the odds by winning two jackpots worth 10 million pesos each on November 3 and November 20, taking home a life-changing total of 20 million pesos.

November 28: In

just five hours, two more winners joined the millionaire club, showcasing the game’s fairness and accessibility.

The iconic Color Game wheel was the centerpiece of an unforgettable moment that kept everyone at the edge of their seats. Central to this remarkable event was the innovative multiplier mechanic, a new feature designed to amplify excitement by increasing potential winnings with every spin. The wheel includes a 1x and 2x multiplier, with the 2x offering the thrilling potential to double payouts repeatedly, creating an electrifying atmosphere as the stakes grow exponentially.

The “x2” multiplier emerged repeatedly during the Jackpot Spin, thrilling the audience as the stakes grew exponentially. This unforgettable moment occurred on December 5, 2024, at 2:00



PM, as the multiplier doubled the potential winnings again and again with each spin, creating an electrifying atmosphere. Finally, after an intense sequence of spins, the wheel achieved an unprecedented result, landing on a breathtaking 192x—the first time in Color Game history. This monumental win turned bold bets into life-changing payouts, solidifying this Jackpot Spin as a landmark achievement and showcasing the game’s thrilling unpredictability and transparent mechanics.

Transforming the Gaming Landscape

Casino Plus has turned Color Game into a pioneering live online gaming experience, transforming a perya tradition into a cutting-edge platform for entertainment and rewards. With innovations like real-time jackpots and transparent mechanics, Casino Plus has set the standard for excellence in the gaming industry.

A Future of Fortune and Opportunity

Casino Plus’s vision goes beyond milestones. With plans to create new multi-millionaires in 2025, introduce innovative games, and launch community pro-

grams, the platform is dedicated to enriching the lives of Filipinos while cementing its position as the leading gaming brand in the Philippines. Behind every jackpot is a unique story of hope, dreams, and transformation. From life-changing moments to inspiring surprises, Color Game on Casino Plus has brought joy and new opportunities to countless players and their families. To explore more heartfelt stories and see how Casino Plus is making a difference, follow us for updates and inspiring stories at <https://www.facebook.com/CasinoPlusPH>.

ATI CALABARZON opens application for youth internship program in Taiwan

The DA-Agricultural Training Institute (ATI) CALABARZON is currently looking for interested and qualified young farmers to join the Filipino Young Farmer Internship Program (FYFIPT) 2025 in Taiwan. The said program consists of knowledge and skills acquisition through the exchange of modern agricultural and fisheries techniques, marketing strategies and mechanisms, cooperative management, and enhancement of competencies, discipline, and values. Interested applicants may contact the DA-ATI CALABARZON through rtc_calabarzon@ati.da.gov.ph or visit their respective City/Municipal Agriculturist Office for assistance. To view qualifications, documentary requirements, and forms, applicants may visit the attached link be-



low: <https://tinyurl.com/bddmfc5h>. The deadline for the submission of applications will be on February 7, 2025. The FYFIPT is a partnership between the Manila Economic and Cultural Office (MECO) and the Taipei Economic and Cultural Office in the Philippines (TECO) to enhance existing relations

through the implementation of an internship program for qualified young Filipino farmers. 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.

EK welcomes prosperity and happiness with the Year of Snaptooth the Snake, a Chinese New Year celebration

Enchanted Kingdom, the first and only world-class theme park in the Philippines, welcomes magic and luck with a vibrant and immersive Chinese New Year celebration as it kicks off its 30th anniversary this 2025!

The Year of Snaptooth the Snake is set to leave guests forever enchanted with breath taking cultural showcases, special food and dining offers inspired by the tradition, and festive decorations among others from January 29 to February 9.

The celebration commenced at EK with the first 300 guests receiving red envelopes upon the opening of EK's magical gates. Everyone was also given the opportunity to meet and greet EK's beloved character Snaptooth, as well as dig into the limited time offer

Snaptooth's Prosperity Set Meal from Amazon Grill and LaunchTime restaurants. Plus, there is a 10% special food offering discount for those who would like to refuel their energy at the Snaptooth Snack Station.

Thousands of guests were dazzled by the Enchanted Lunar New Year Parade as it made its way across the streets of Portabello, Brooklyn Place, and Spaceport zones during the day. The symbolic Lion and Dragon also ushered in the magic of prosperity and good luck for everyone as they pranced around the park.

At nighttime, the park guests once again witnessed the Enchanted Lunar New Year Parade followed by the colorful performance of the LED lion dance to the beat of traditional Chinese drums.

Snaptooth even joined the two mighty lions as they made their stop in front of the Eldar's Theater to shower even more good luck to the crowd.

EK topped off the festivities with the enchanting spectacle of lights at the Sky Wizardry Fireworks Display.

Schedule Your Lucky Day

Head on to Enchanted Kingdom and welcome prosperity, happiness, and good fortune this year with your family and loved ones until February 9, Sunday!

**Schedules may be subject to change without prior notice*

For more information and updates regarding these and EK's other upcoming events and offers, visit <https://www.enchantedkingdom.ph> and EK's official social



media accounts @enchantedkingdom.ph for Facebook and Tiktok, and @ek_philippines for Twitter and Instagram.

DOST-CALABARZON conducts Risk Management Training to enhance its QMS and uphold quality policy



Last January 8-9, 2025, the DOST-CALABARZON conducted a Risk Management Training for 42 staff of its regional and provincial offices at the Monte Vista Hotpings & Conference Resort, Calamba, Laguna.

The activity was facilitated by Ms. Marilag D. Mojica, Trainer/Consultant from the PDCA Business Consulting & Training Services, and aims to maintain the effectiveness of the organization's Quality Management System (QMS) through identifying, assessing, and mitigating potential risks that could negatively impact the operations, reputation, and overall objectives of the organization.

According to Ms. Agnes Morales, Provincial Director of the PSTO-Laguna, and the lead coordinator of the said training, regular risk management training empowers employees to handle uncertainties and to contribute

to a safe and productive work environment.

"Risk management training is essential in maintaining the effectiveness of the Quality Management System (QMS)," she said, "It prevents quality failures, enhances compliance, improves process control, supports continuous improvement, minimizes operational failures, increases customer satisfaction, and integrates risk-based thinking into QMS." PR

SPOTTED: Share This Billboard and Win a Brand New HONOR X9c 5G



Hurry! Capture HONOR X9c 5G's billboard along EDSA and you will get a chance to win a phone

Manila, Philippines, January 20, 2025 – Leading smart devices provider HONOR Philippines took pride with its first ever billboard. Staying to its innovative and out-of-the-box concepts, a me-chanical billboard just for the toughest phone can be seen along EDSA-Kamuning. Capture it and you might just win your very own HONOR X9c 5G!

"We're very proud of our growth. We started two years ago, and our progress has been un-stoppable. Now, we're launching our very first billboard and we've got something for our HONOR fans. Spot and share to win an HONOR X9c 5G," said HONOR Philippines Vice President Stephen Cheng.

Spot and Win

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EDITORIAL:

OVERWHELMING and cross-party support marked the passage of the E-Governance bill on third and final reading at the Senate, with 21 affirmative votes, zero negative votes, and zero abstentions. It is a consolidated bill that aims to streamline government processes and make them more transparent by institutionalizing a national framework for a unified digital government system.

Then again, who would object to these aims that put technology to good use, especially in the context of governance? E-Governance is also one of the stated priorities of the Marcos, Jr. administration.

According to the bill, the Department of Information and Communications Technology would lead other government agencies in the pursuit of digital integration. A comprehensive master plan, to be

E-Governance is basic governance

updated every three years, will be drawn up for the purpose.

The bill integrates concepts like open government, citizen-centered services, a balance between privacy and freedom of information, interoperability, responsiveness and transparency, showing the complex nature of running a government using tools that facilitate convenience and efficiency.

Ultimately, however, e-Governance is so much more than technology. While it hinges on digital infrastructure and equipment upgrades, much of it boils down to fundamentals – specifically, the political will to implement the law evenly across all levels of the government and all geographic areas, and to stay true to the spirit of serving the people better instead of confounding them with strange terms and complicated processes.

We laud the passage of the bill and look forward to when it is finally signed into law and eventually implemented. A word of caution, though: while technology offers many benefits, it also carries risks and pitfalls. The dangers are many especially since digital sophistication among Filipinos varies greatly across areas and socio-economic groups.

E-Governance is by no means novel, and the Philippines is just playing catch-up. Pockets of tech-driven processes have been in place for years, but the integration and harmonizations of systems are what our agencies need.

The road toward the bill's lofty aims will be long and filled with challenges. As always, mere passage of legislation must be seen not as a final victory but a first step.

Cayetano...

solution.

"While this bill is much deserved, and is needed, I think it's just one piece of the puzzle," he said.

Cayetano proposed that lawmakers create legislative avenues, such as think tanks, to harness the wealth of knowledge and experience that retired DFA personnel possess.

"I hope, after this pension law, this august Chamber, with the other half (House of Representatives), can come up with something to fully utilize the expertise of DFA retirees and enhance the image of the country with their help," he said.

"Nandiyan na sila, waiting lang kung ano ang susunod na yug-to para sa ating mahal na bansa," he added.

Cayetano, who served as Foreign Affairs Secretary from 2017 to 2018, nonetheless thanked his fellow senators for their support in passing the pension bill.####Cayetano: Gamitin ang galing ng DFA retirees sa pagpapaulad ng imahe ng Pilipinas*

Hinimok ni Senador Alan Peter Cayetano nitong Martes ang mga kapwa mambabatas na humanap ng paraan para magamit ang galing at kadalubsahaan ng mga retiradong tauhan ng Department of Foreign Affairs (DFA) sa patuloy na pag-

pagapanda ng imahe ng bansa.

Sa plenary session nitong January 14 kung saan pumasa sa Final Reading ang Senate Bill No. (SBN) 2863, bininyang diin ni Cayetano ang lawak ng karanasan ng mga retiradong diplomat.

Giit niya, kailangang mabigyan sila ng "avenue" para makapaglingkod pa at maipahiram sa bansa ang kanilang taglay na expertise kahit wala na sila sa DFA.

"Ambassadors are assigned all around the world, meeting scientists, biggest businessmen, dip-

lomats, presidents, kings, poorest of the poor, richest of the rich," pahayag ni Cayetano sa kanyang maikling manifestation.

"Pag-retire nila, many of them still want to help our country. Pero ano ang venue?" pagpapatuloy niya.

Pumasa sa Final Reading ang SBN 2863, na naglalayong pagkaloo-ban ng differential pension ang mga opisyal at personnel ng DFA na edad 65 pataas at nakapaglingkod sa ahensya nang hindi bababa sa 15 taon.

Bagama't suportado niya ang panukalang

batas, igiit ni Cayetano na hindi dapat doon natatapos ang ugnayan ng gobyerno at ng DFA retirees.

"While this bill is much deserved, and is needed, I think it's just one piece of the puzzle," pahayag niya.

Mungkahi ng senador, magpasa ng batas ang Kongreso na magbibigay ng lugar sa mga retiradong DFA personnel na magamit ang kanilang kaalaman at karanasan sa foreign relations, gaya ng isang think tank.

"I hope, after this pension law, this august Chamber, with the other half (House of Representatives), can come up with something to fully utilize the expertise of DFA retirees and enhance the image of the country with their help," wika niya.

"Nandiyan na sila, waiting lang kung ano ang susunod na yug-to para sa ating mahal na bansa," dagdag niya.

Gayunpaman, pinasalamatan ni Cayetano, na nagsilbi bilang Foreign Affairs Secretary mula 2017 hanggang 2018, ang kanyang mga kapwa senador sa kanilang suporta sa pagpasa ng pension bill. PR

Private...

Funds invested by the Government Service Insurance System (GSIS) in infrastructure investments have boosted its income, helping the pension system extend its fund life. As of December 30, 2024, the GSIS received a substantial payout of \$272 million (approximately Php15.8 billion), from the Macquarie Asia Infrastructure Fund 2 (MAIF2), following the successful sale of the fund's stake in AirTrunk, a leading data center operator in the region.

With this latest cashflow into the GSIS, along with previous payouts from MAIF2, the pension fund has now recouped more than its initial investment in the fund managed by the Macquarie Asset Management (MAM).

This is good news for GSIS members as the funds are invested to earn solid returns, helping to boost the financial strength of the GSIS and its capacity to cover pension payments of retired civil servants in the future.

The GSIS partnered with MAM in 2012, investing in the Philippine Investment Alliance for Infrastructure (PINA) to support local infrastructure development. The pension fund later invested in MAM's regional infrastructure funds in 2017 and 2021, to further diversify its portfolio and generate returns.

The GSIS maintains a prudent balance in its portfolio, with 70% allocated to low-risk assets for stability and a strategic portion in higher-yielding infrastructure investments

to drive returns and support pension fund growth.

GSIS President and General Manager Wick Veloso said the GSIS sees strong returns from its investments in infrastructure in the Philippines and around the Asian region, benefiting its more than two million members.

"We have a duty to invest prudently on behalf of our millions of hardworking government employees," said Veloso.

"Our infrastructure investments through MAM's funds have delivered excellent results, enhancing retirement security while supporting critical infrastructure."

The GSIS remains confident its diversified strategy focused on long-term stability will continue to deliver sustainable returns, securing members' financial well-being. PR





Metrobank’s Financial Markets Sector has once again demonstrated its commitment to excellence in securities trading and investment and wealth management, receives multiple recognitions from the government and local and international award-giving bodies. In photo (from left): Bureau of the Treasury (BTr) Deputy Treasurers Eduardo Anthony Mariño III and Ma. Nanette Diaz; Finance Secretary Ralph Recto; National Treasurer Sharon Almanza; Dep. Treas. Kenneth Ian Francisco; Metrobank 2024 Head of Treasury Rommel Dionisio; and Metrobank Head of Trading John Lu.

The Metropolitan Bank & Trust Co. (Metrobank) Financial Markets Sector has once again demonstrated its expertise in securities trading and investment and wealth management as it recently received recognitions from the government and local and international award-giving bodies.

The Bureau of the Treasury (BTr) named Metrobank as the Top Market Maker for 2024, during its 127th anniversary celebration where it recognized top partners for securities trading. This is the fourth straight year that Metrobank received this award, highlighting its efforts in helping the national government meet its financing requirements and supporting the Treasury’s initiatives in enhancing Filipinos’ access to investment opportunities.

Further affirming the Bank’s investment and wealth management expertise and unparalleled market insights, it also recently received accolades from the Fund Managers’ Association of the Philippines (FMAP) and the CFA Society Philippines. The Bank also received recognition from regional finance publications, namely, Alpha Southeast

Asia, The Asset, and Citywire Asia.

At the recently held 2024 FMAP Awards Night, Metrobank was named as the Best Fixed Income House in the country for the second consecutive year. Metrobank executives also brought home titles and were recognized as the best among peers in various categories of fixed-income and foreign exchange strategy and trading.

Meanwhile, the CFA Society Philippines awarded Metrobank Trust for the outstanding performance of two of its UITFs relative to peers.

In the region, Metrobank’s Trust Banking Group emerged as the Best Asset Manager for the Country Specific Equity and Income Oriented Funds category and as the Best Fund with the Optimal Information Ratio, according to international publication Alpha Southeast Asia.

The publication underscored Metrobank Trust Banking Team’s outstanding investment competency and unparalleled market insights amidst a fast growing asset management industry in the Philippines. It noted the good performance of the equity and fixed-in-

As the Department of Agriculture (DA) is set to declare a food security emergency in the country, AGRI Party-list urged Congress to fast-track the passage of pending legislative measures that it principally authored to achieve cheaper rice and food security.

“In declaring a food security emergency, NFA can buy locally produced rice from farmers or farmers’ cooperatives, and sell it at a lower price. This is precisely the intent of our House Bill (HB) No. 9020 or the “Cheaper Rice Act” which we filed in August 2023,” AGRI Partylist Representative and Senatorial Aspirant Manoy Wilbert Lee said.

“Sa panukalang batas na ito, bibili tayo ng palay sa mga lokal na magsasaka na mas mataas ang presyo, magdadagdag tayo ng hanggang sampung piso para matiyak ang kanilang kita, at ibebenta naman sa merkado sa mas murang halaga,” he added.

Through the said measure of AGRI Partylist, local farmers will have higher income and will be enticed to produce more, which will result in more supply and lower prices in the market.

“Matagal na nating isinusulong ang mekanismong ito para matulungan ang ating mga magsasaka na itinuturing natin na ‘food security soldiers’. Hindi rin papopormahin ng panukalang batas na ito ang mga mapagsamantalang middleman o traders dahil gobyerno na ang direktang bibili sa mga lokal na magsasaka,” AGRI Partylist said in a statement.

“Sa pagpapatupad ng food security emergency, dapat gawing prayoridad ang pagbibili mula sa lokal na mga magsasaka, at hindi sa importasyon, para makapagbenta ng mas murang bigas” it added.

Complementing the proposed Cheap-

er Rice Act, AGRI also pushes for more support in post-harvest facilities and equipment for farmers and establishment of more Kadiwa centers nationwide through HB 3958 and HB 3957, respectively.

“Kung kumpleto ang suporta sa mga lokal na magsasaka, hindi na sana kailangan pang magdeklara ng food security emergency. Sa pagsasabatas ng mga panukalang batas na ito, naniniwala tayo na mapapababa ang presyo ng bigas hanggang makamit na yung layunin ng gobyerno na bente pesos per kilo,” AGRI Partylist said.

“Bukod sa stopgap measures na ginagawa ng gobyerno para agarang maibsan ang pasanin ng mga consumers dahil sa mahal na bilihin tulad ng pagtatanggal ng mga label at pagtatakdang maximum suggested retail price (MSRP) sa imported na bigas, kailangan din nating simulan na ang pagpapatupad ng pangmatagalang solusyon kung saan parehong makinabang at matutu-lungan ang mga magsasaka at mamimili,” it added

AGRI Party-list has been consistently pushing for legislative measures that will reduce the prices of food by pro-

viding additional support for the agricultural sector and protecting the livelihood of local food producers.

Among AGRI’s principally authored legislations that passed into law are Republic Act (RA) No. 12022 or the “Anti-Agricultural Economic Sabotage Act”, RA No. 11953 or the “New Agrarian Emancipation Act and RA No. 11985 or the “Philippine Salt Industry Development Act”.

“Dapat mag-ing mas agrisibo pa ang gobyerno sa pagpapatupad ng mga hakbang para paunlarin ang agrikultura. Hindi dapat ito magdalawang-isip na dagdagan ang suporta sa mga magsasaka, kailanganin man ang pagbuhos ng malaking pondo,” AGRI said.

“Tandaan po natin na food security is a national security issue. Expense item ito na taon-taon ay dapat pondohan ng pamahalaan para matugunan ang pangangailangan ng taumbayan. Malinaw naman na suporta sa agrikultura, panalo ang magsasaka, mangingisda at local food producers, panalo ang samayanang Pilipino,” it added. PR

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For more affordable payment options, the HONOR X9c 5G is also available through installments via TikTok Paylater with the same freebies until January 24, 2025.



The Women’s Welfare Program (WWP) of the Provincial Government of Cavite (PGC), spearheaded by Governor Athena Bryana D. Tolentino, continues to uplift and empower women across the province. From January 21 to 23, 2025, the program reached thousands of Caviteñas in the Cities of Dasmariñas, Carmona, Imus, and the municipalities of General Emilio Aguinaldo (Bailen) and Alfonso, covering Districts 3, 4, 5, and 8.

During each event, 2,000 women received financial assistance of ₱2,000 each, underscoring the provincial government’s dedication to improving the welfare of women and their families. Since the program’s launch on November 15, 2024, the initiative has benefitted a total of 85,000 women across Cavite, demonstrating its significant and far-reaching impact.

The program’s success was further strengthened by the active involvement of local officials and provincial representatives. Governor Tolentino was joined by 3rd District Representative Adrian Jay “AJ” Advincola and Board Member Ony Cantimbuhan in Imus City. Board Members Jun Dela Cuesta and Nickol Austria participated in Dasmariñas City, while Board Member Aidel Belamide joined the program in the City of Car-

mona. District 8 Representative Aniela D. Tolentino graced the program in Bailen and Alfonso. Likewise, the respective Mayors, Vice Mayors, and Sangguniang Panlungsod/Bayan members of each city and municipality were present during the conduct of the Women’s Welfare Program in their locality showing their appreciation and full support to the initiative. The collaborative effort underscored the

importance of unity in advancing women’s welfare and empowerment. Governor Tolentino highlighted the program’s vital role in enhancing the quality of life for women and their families. She reaffirmed the provincial government’s commitment to ensuring that women, as essential pillars of their communities, are given the support they need to thrive.

The Women’s Welfare Program exemplifies PGC’s dedication to inclusive development, offering financial assistance and a platform for women to flourish and contribute to their communities. As the program progresses, it remains a cornerstone of hope and empowerment for countless women across the province. - R. Dones

PhilHealth...

QUEZON CITY, (PIA) — In line with President Ferdinand R. Marcos Jr.’s commitment to expanding healthcare benefits, the Philippine Health Insurance Corporation (PhilHealth) has significantly enhanced its Z Benefit Package for Peritoneal Dialysis (PD), effective January 1, 2025. The new package includes separate coverage for adult and pediatric patients.

Peritoneal dialysis is a renal replacement therapy that uses the patient’s peritoneal membrane as an artificial kidney, according to the National Kidney and Transplant Institute.

The updated PD package offers different modalities based on age. For adults, PhilHealth covers Continuous Ambulatory Peritoneal Dialysis (CAPD), while pediatric patients can access both CAPD and Automated Peritoneal Dialysis (APD).

“We want to encourage the use of peritoneal dialysis as a first-line treatment for Chronic

Kidney Disease Stage 5,” said PhilHealth President Emmanuel R. Ledesma Jr.

“This option promotes flexibility and improves the quality of life for our members,” he added.

Coverage for adult patients ranges from P389,640 to P510,140, an increase from the previous annual cap of P270,000. Pediatric patients can receive P510,000 to P765,210 for CAPD and P763,000 to P1.2 million for APD.

The package also includes coverage for related services like infection prevention and treatment for both adult and pediatric patients.

Patients with Chronic Kidney Disease Stage 5 must register in the PhilHealth Dialysis Database and adhere to

membership guidelines and treatment plans.

Sharing or selling PD solutions is strictly prohibited.

Contracted providers cannot charge co-payments for essential services but may do so for non-covered amenities.

Providers must clearly communicate any co-payment requirements to patients.

The enhanced PD benefits are available at 51 contracted PD providers nationwide.

For more information, visit PhilHealth’s website or call the 24/7 hotline at (02) 866-225-88 or mobile numbers 0998-857-2957, 0968-865-4670, 0917-127-5987, or 0917-110-9812. (JCO/PIA-NCR)



BUSINESS AND GOVERNMENT FOR MSMEs: Go Negosyo founder Joey Concepcion thanked the VIPs from business and government who came to show their support for 3M on Wheels, its free mall-based entrepreneurship roadshow, as it held its opening salvo for 2025 at the Ayala Malls Feliz in Pasig City last January 25, 2025. Shown here giving the 3M on Wheels thumbs-up sign are guests Sergio Ortiz Luis Jr., Philippine Chamber of Commerce and Industry (PCCI) Governor and Chairman Emeritus and ECOP President Emeritus; Usec Blesila Lantayona of the Dept. of Trade and Industry’s Regional Operations Group; Pasig City Chamber of Commerce and Industry Inc. President Cristy Oreta; PCCI Regional Governor Of Central Joey Francisco; PALSCON National President and Executive Genesis founder Rhoda Caliwara; Yovel East Research and Devt. President and CEO James Amparo; Sarabia Optical’s Dr. Vivian Sarabia; Atty. Diego Luis Santiago, OIC of the Pasig City Local Economic Development and Investment Office; volunteer mentors from the PCCI; and content creator and Brew&Co. MNL owner Mika Leetong. Leading the program was Transform and Healom Phils. CEO and co-founder Jordan Patente.

nor Of Central Joey Francisco; and Usec Blesila Lantayona of the Dept. of Trade and Industry’s Regional Operations Group. The local government of Pasig City was well-represented by Atty. Diego Luis Santiago, OIC of the Pasig City Local Economic Development and Investment Office.

Content creator and Brew&Co. MNL owner Mika Leetong brought young entrepreneurship energy to the event by speaking about becoming her company’s own brand influencer and sharing some tips with the more than 600 MSMEs in attendance. Presiding over the program was Transform and Healom Phils. CEO and co-founder Jordan Patente.

The short program was followed by the main event of 3M on Wheels, the one-on-one mentoring by Go Negosyo’s pool of veteran entrepreneurship mentors. Attendees also supplemented their on-site mentoring by exploring opportunities for business ideas

and financing from exhibitors’ booths during the event.

Go Negosyo founder Joey Concepcion thanked the entrepreneurs of Pasig City for their interest in becoming entrepreneurs. “As we help the many MSMEs in the country, we help strengthen this major contributor to our country’s economy,” he said. Concepcion personally mentored several MSMEs during the event.

Go Negosyo’s 3M on Wheels is the on-ground, nationwide mentoring program started in 2018. It has traveled to shopping malls in large cities across the country, including Cebu, Baguio, Bataan, Pampanga, Batangas, Laguna, and several cities in the National Capital Region. 3M on Wheels is inspired by the growing number of Filipinos turning to entrepreneurship to lift themselves out of poverty and aims to give MSMEs access to the three M’s essential to successful entrepreneurship – namely, Mentorship, Money, and Market. PR