

SM City Dasmariñas Welcomes SM South Luzon's Grand Musical Play: Ribbons and Rhythm



SM City Dasmariñas officially launched SM South Luzon's Grand Musical Play, Ribbons and Rhythm, on November 22, 2025, marking the first leg of the region-wide Christmas rollout. The parade featured 35 performers, including Gen Z dancers, singing bakers, royal characters, and festive mascots such as gingerbread twins Gingy and Snap, marshmallow duo Marsha and Mello, baby elves, reindeer pets Crissy and

Fluff, Royal Marching Bears, and the iconic Mr. and Mrs. Santa.

The launch included a Christmas musical play followed by character visits to designated photo spots around the mall, delighting shoppers with lively choreography, sweet-themed storytelling, and immersive holiday performances. The activity further enriched SM City Dasmariñas' ongoing Christmas celebrations, adding another joyful experience for families and mallgoers this season.

#SMRibbonsAndRhythm
#SMGrandMagicalChristmasParade
#ChristmasFestivitiesAtSM
#EverythingHereAtSM
#SMSupermalls
#SMSouthLuzon



The Local Health Insurance Office (LHIO) Dasmariñas joined Pugay Tagumpay 2025, a special celebration honoring families who have graduated from the Pantawid Pamilyang Pilipino Program (4Ps). Held on November 21, 2025, at the Imus Sports Complex in Cavite, the event brought together partner agencies and newly graduated 4Ps families to recognize their hard work, resilience, and achievements. As part of its ongoing commitment to promoting accessible and informed healthcare, LHIO Dasmariñas facilitated a YAKAP orientation for the graduates.

cont. on page 2

SMC nine-month core income rises 54% to P60.3B

San Miguel Corporation (SMC) reported a 54% increase in core net income to P60.3 billion, excluding foreign exchange and one-off items, for the first nine months of the year, supported by improved operational efficiency across its key businesses and sustained cost management efforts.

Operating income grew 13% to P137.4 billion, while consolidated EBITDA rose 16% to P194.3 billion.

Strong contributions from the food, spirits, power, and infrastructure units helped offset external pressures on the fuel and oil segment. Total consolidated revenues stood at P1.1 trillion, slightly lower year-on-year due to softening crude prices and the de-consolidation of select power assets.

"Despite factors outside our control, we delivered strong results and continued making steady progress on our major projects," SMC Chairman and CEO Ramon S. Ang said.

He added that

the group is preparing for higher consumer activity in the final quarter of the year as holiday demand picks up.

FOOD AND BEVERAGE

San Miguel Food and Beverage, Inc. (SMFB) posted consolidated revenues of P302.9 billion, up 4% year-on-year, led by Ginebra San Miguel and San Miguel Foods. Operating income rose 12% to P44.7 billion, while EBITDA increased 13% to P58.4 billion, reflecting stronger profitability.

San Miguel Foods grew revenues 7% to P143.5 billion, driven by higher demand and volumes across all its business segments, including dairy and coffee, poultry, and prepared and packaged food. Operating income surged 32% to P12.9 billion, while EBITDA increased 27% to P20.0 billion, on cost discipline and margin improvements.

San Miguel Brewery posted steady revenues of P110.7 billion, driven by growth in



international markets and stable domestic sales. Operating income was up 2% to P23.9 billion while EBITDA also improved 4% to P30.0 billion.

Ginebra San Miguel sustained its momentum with revenues up 7% to P48.7 billion. Operating income rose 19% to P7.5 billion, while EBITDA rose 19% to P8.4 billion, driven by stable volumes and improved efficiency.

FUEL AND OIL

Petron Corporation achieved higher sales, reporting combined vol-

ume of 84.7 million barrels for Philippines and Malaysia, up 3% from the same period last year. This growth was bolstered by the 11% and 5% improvement in Philippine retail and commercial sales, respectively. However, due to lower Dubai crude prices, revenues decreased by 10% to P594.9 billion.

Operating income was 20% higher at P26.6 billion, driven by strong domestic sales, lower costs, and improved plant efficiency. Net income rose 37% to P9.7 billion, while EBITDA

POWER

SMC Global Power Holdings Corp. (SMGP) reported revenues of P118.8 billion, 23% lower year-on-year due to the deconsolidation of Ilijan and EERI and softer coal and spot market prices. Operating income rose 4% year-on-year to P34.8 billion, resulting primarily from increased contribution from its BESS business.

INFRASTRUCTURE

SMC Infrastructure revenues increased 7% to P29.6 billion, supported by higher traffic across all toll roads, with average daily vehicle count up 4% to 1.07 million. Operating income grew 12% to P16.7 billion.

CEMENT

SMC's Cement business reported consolidated revenues of P25.5 billion, down 6% year-on-year, amid the continued influx of cheap imports and weaker volumes. Operating income stood at P5.1 billion.

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Medical Mission Brings essential health services to Amadeo

S.E.A.L.B.E.G.I.N. CAVITE LAUNCHED IN BACOR CITY TO EMPOWER MICRO-ENTREPRENEURS



Cayetano urges DPWH: Build more classrooms



SSS at MEDIA PARTNERS sa Kauna-unahang Appreciation Dinner sa CALABARZON

25 FCAs ng CALABARZON, kaisa sa 3rd Regional CSO Summit sa Laguna

Remulla junks civilian-military junta claims



DOST-CALABARZON, DA-CALABARZON align efforts for smarter and sustainable agriculture

Aboitiz Foundation, ING Hubs Philippines to Power Bulacan's Last-Mile Schools



Aboitiz Foundation and ING Hubs Philippines formalize their partnership to power four last-mile schools in Bulacan through AuroraPH, expanding learning opportunities in remote communities. In the photo are the signatories: Jaime T. Tugade of DepEd Bulacan; Ginggay Hontiveros-Malvar, President of Aboitiz Foundation; Hazel Zaide Delos Santos, Country Manager of ING Hubs Philippines; and Mary Grace Torralba, Head of Legal of ING Hubs Philippines.

Aboitiz Foundation, the corporate social responsibility arm of the Aboitiz Group, the Philippines' first techglomerate, has signed a memorandum of understanding with

cont. on page 2

Enchanting Season of Family

11.30 HOLIDAY FLASH SALE

P980 REGULAR DAY PASS

SUNDAY, NOVEMBER 30 | 11:30 AM - 9:30 PM

EXCLUSIVE AT THE



27 Natural Health and Nutrition Tips That Are Evidence-Based

25. Avoid restrictive diets

Diets are generally ineffective and rarely work well long term. In fact, past dieting is one of the strongest predictors for future weight gain (85Trusted Source).

This is because overly restrictive diets actually lower your metabolic rate, or the amount of calories you burn, making it more difficult to lose weight. At the same time, they also cause alterations to your hunger and satiety hormones, which make you hungrier and may cause strong food cravings for foods high in fat, calories, and sugar (86Trusted Source, 87Trusted Source).

All of this is a recipe for rebound weight gain, or “yo-yo” dieting.

Instead of dieting, try adopting a healthier lifestyle. Focus on nourishing your body instead of depriving it.

Weight loss should follow as you transition to whole, nutritious foods — which are naturally more filling while containing fewer calories than processed foods (14Trusted Source).

26. Eat whole eggs

Despite the constant back and forth about eggs and health, it’s a myth that eggs are bad for you because of their cholesterol content. Studies show that they have minimal effect on blood cholesterol in the majority of people, and they’re a great source of protein and nutrients (87Trusted Source, 88Trusted Source).

Additionally, a review involving 263,938 people found that egg intake had no association with heart disease risk (88Trusted Source).

27. Meditate

Stress has a negative effect on your health. It can affect your blood sugar levels, food choices, susceptibility to sickness, weight, fat distribution, and more. For this reason, it’s important to find healthy ways to manage your stress (88aTrusted Source).

Meditation is one such way, and it has some scientific evidence to support its use for stress management and improving health (89Trusted Source, 90Trusted Source).

In one study involving 48 people with high blood pressure, type 2 diabetes, or both, researchers found that meditation helped lower LDL (bad) cholesterol and inflammation compared with the control group. Additionally, the participants in the meditation group reported improved mental and physical wellness (91Trusted Source).

The bottom line

A few simple steps can go a long way toward improving your eating patterns and wellness.

Still, if you’re trying to live a healthier life, do not just focus on the foods you eat. Exercise, sleep, and social relationships are also important.

With the evidence-based tips above, it’s easy to introduce small changes that can have a big impact on your overall health.

Just one thing

Try this today: There are lots of suggestions on this list that can help you improve your health, but it’s best to put just one or two into practice at a time so you do not get burned out. As more of these healthy actions become habits, you can add more into your routine.

S.E.A.L....

Fynn Boutique Hotel, Ballroom Wood, November 25, 2025 – The Small Enterprise Acceleration Lab & Business Education and Growth Initiative for Nano-entrepreneurs (S.E.A.L. B.E.G.I.N.) Cavite officially kicked off today at the Fynn Boutique Hotel in Bacoor City. This comprehensive four-day training program, running from November 25-28, 2025, is designed to empower qualified microenterprises seeking to rebuild and expand their businesses.

Organized by the Department of Trade and Industry (DTI), BPI Foundation, and BanKo (a subsidiary of BPI), the event was graced by the presence of Vice Mayor Rowena Bautista Mendiola, Ms. Carmelita Gawaran (Head of City Livelihood and Development Department), Mr. John Vincent Calubayan (PTTC Host), a PTTC Resource Speaker, representatives from

PHILHEALTH CITES... FROM PAGE 08

The session guided families through the process of registering with their chosen primary care provider, ensuring proper enrollment and a clear understanding of their healthcare options. Participants were also introduced to the full range of benefits under the PhilHealth YAKAP, including first patient encounter, medical consultation, ba-

ABOITIZ...

dum of agreement (MOA) with ING Hubs Philippines to bring quality education through access to renewable energy and reliable internet connectivity to four last-mile public schools in Bulacan.

As part of the partnership, ING Hubs Philippines will donate solar power systems to Basyo Elementary School, Bato Elementary School, Kawit Elementary School, and Pinag-Anakan Integrated School in Dofia Remedios Trinidad, Bulacan. Aboitiz Foundation, working closely with the Department of Education (DepEd) and local officials, will provide internet

Zamboanga City LGU, BPI Direct BanKo, and BPI Foundation, and Ma. Clare Mari S. Torralba, Executive Director of PTTC-GMEA. Small and micro enterprises (SMEs), S.E.A.L.-BEGIN participants, and graduates of the program are also in attendance.

S . E . A . L . B.E.G.I.N. aims to empower nano, micro, and small enterprises as part of the BPI Foundation’s thrust on financial wellness. The program highlights include an opening program with various sessions on strengthening businesses, financial foundations, debt management, and business canvas drafting. Participants will also engage in a Business Challenge/Venture Showcase featuring business pitching and a mini trade fair. The event will culminate with a Graduation and Awarding ceremony featuring closing ceremonies, graduate testimonials, and closing remarks.

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connectivity and conduct training for teachers.

Aboitiz Foundation Impact Lead for Education Jowelle Ann Cruz expressed gratitude for ING Hubs Philippines’ support for AuroraPH, noting that access to power and connectivity is central to expanding learning opportunities.

“Energizing last-mile schools empowers teachers and learners by opening doors to countless learning opportunities. With the support of partners like ING Hubs Philippines, we are able to bring meaningful and lasting change to the communities that need help the most,” she said.

Dec. 03 - 09 2025 Over 500 Sunshine Ville residents benefit from medical and dental mission

On November 12, the Provincial Government of Cavite successfully conducted a medical mission at Sunshine Ville, Trece Martires City, serving a total of 537 patients with free medical consultations, X-ray examinations, and ECG tests.

The mission was made possible through the dedicated service of healthcare professionals from General Emilio Aguinaldo Memorial Hospital (GEAMH) and AMIGA District Hospital, who provided expert care and assistance to the residents. The OPG Medical Mission Team also distrib-

MEDICAL... FROM PAGE 01

A comprehensive medical mission organized by the Provincial Government of Cavite brought vital health services closer to the community as 312 residents of Brgy. Maymangga, Amadeo benefited from free medical checkups and diagnostic procedures during the outreach held on November 19, 2025.

Municipal Mayor Jojo Domingo graced the activity and extended full support to the initiative, which aimed to make healthcare more accessible to residents.

Health profes-

FROM PAGE 01

Country Manager of ING Hubs Philippines Hazel Zaide Delos Santos said the partnership with Aboitiz Foundation is an investment in the next generation.

“We equip our learners with the skills they need to become competitive through our shared effort in powering these schools. By providing reliable energy and access to connectivity, we help create a more comfortable space for both students and teachers,” she said.

AuroraPH harnesses solar power, internet connectivity, digital tools, and teacher training to reduce learning gaps

uted free medicines and multivitamins to support the patients’ continued recovery and well-being. The event was graced by 7th District Board Member Camille Del Rosario and Trece Martires City Liga ng Barangay President, Punong Barangay Mark Albert “Abet” Monteheroso who expressed their appreciation for the ongoing efforts to improve access to quality healthcare.

This initiative reflects the provinces’ commitment to ensuring that Caviteños receive the medical attention they need. – R.Tanael

FROM PAGE 01

sionals from the General Emilio Aguinaldo Memorial Hospital and AMIGA District Hospital shared their expertise throughout the day, providing quality medical care with the assistance of Barangay Health Workers. The mission also offered diagnostic services, including nine X-ray procedures and forty-seven ECG tests.

The successful activity was a collaborative initiative of the Office of the Provincial Governor and the Office of the Provincial Health Officer, in close coordination with the local government of Amadeo. - R. Dones

FROM PAGE 01

in remote areas. After reaching 11 schools and 2,500 learners in its 2024 pilot, the program now targets 100 schools in 2025. The long-term goal is to energize 300 schools nationwide.

Through meaningful collaborations with partners like ING Hubs Philippines, Aboitiz Foundation continues to build environments where learning can thrive. By bringing power, connectivity, and vital training into schools that need them most, AuroraPH seeks not only to improve classrooms but to expand what becomes possible for the young people who learn within them.

Dec. 03 - 09 2025 PhilHealth cites media as ‘multipliers of information’ to YAKAP success

T A G A Y T A Y CITY, Cavite (PIA)—Media plays a critical role in helping healthcare providers reach every Filipino, an official from the Philippine Health Insurance Corporation (PhilHealth) emphasized on their importance in the implementation of the Yakap ng Kalusugan Program (YAKAP).

Arturo Ardiente, Field Operations chief for PhilHealth IV-A, called the media ‘multipliers of information’ in the implementation of the YAKAP program during their Media Pasasalamat on November 14.

“We may not be able to reach all of our target clients, but with your [the media] help lumalakas ang aming loob. You are the multipliers of information, and you’re the best sector we need to tap on.”

With the help of

SSS...

Matagumpay na isinagawa ng Social Security System (SSS) Luzon South 1 Division ang 1st SSS Media Appreciation Dinner noong Nobyembre 28, 2025 sa Auravel Grande Hotel and Resort, Brgy. San Francisco, Calihan, San Pablo City, Laguna.

Layunin ng pagtitipon na kilalanin at pasalamatan ang humigit-kumulang 70 media practitioners mula sa CALABARZON na patuloy na katuwang ng SSS sa pagbabahagi ng mahalagang impormasyon sa publiko.

“Pinangunahan ni Ms. Lilian E. Brucal, Branch Head ng San Pablo Branch, ang pagbubukas ng programa sa pamamagitan ng mainitin na welcome remarks.

Pinuri ng ahensya ang tuloy-tuloy na suporta ng media mula sa iba’t ibang plataporma. Mula print at radio hanggang online na nagsisilbing tulay sa pagpapalaganap ng tamang impormasyon.



the media, Ardiente expressed his hopes that the YAKAP Program will be able to serve more Filipino households.

“We need influencers, and many trust you [the media]. We need you to help us reach our mission—to make YAKAP a household name. Every letter, every word you publish is very important to us.”

Among those recognized were government media arms under the Presidential Communications Office (PCO), including the Philippine Information Agency IV-A (CALABARZON) and Radyo Pilipinas Lucena.

Her message of support, Ma. Cristina Arzadon, Regional Director of PIA CALABARZON, assured the public that it will continue to provide Philhealth with platforms to reach the public and

Sa kanyang talumpati, binigyang-diin ni Engr. Edwin S. Igharas, Vice President ng Luzon South 1 Division at Acting Head ng Luzon South 2 Division, ang kritikal na papel ng media sa pag-abot ng impormasyon at serbisyo sa maggagawa. Hinikayat din niya ang publiko, lalo na hindi pa miyembro na magparehistro na sa SSS upang mapakinabangan ang mga benepisyo ng programa. “Nais kong pagtibayin ang partnership ng MEDIA at SSS—may panibagong bukas,” pahayag niya.

Ramdam din ang saya at makulay na pagtitipon dahil sa mga inihandang raffle draw at palaro, kung saan umuwi ang mga media attendees nang may saya at bitbit na mga regalo handog ng SSS.

Kabilang sa mga nagbigay ng kanilang salitang pasasalamat sa SSS ay sina Mr. Christopher Hedreyda, Information Center Manager PIA Laguna, Mr. Ruel Orinday

provide vital information on the YAKAP and other health services under the Universal Healthcare (UHC) Law.

“We would like to thank PhilHealth for recognizing our media partners who actively support our government’s mission to bring public health services under the Universal Healthcare Act.”

“As the grassroots communication arm of our government, the PIA is committed to provide PhilHealth with platforms to deliver timely, accurate, and relevant information that can help save the life of every Filipino.”

Philhealth also recognized media partners from Cavite, Laguna Batangas, Rizal, and Quezon provinces who helped ensure that information on the benefits from the PhilHealth YAKAP will reach the public.

FROM PAGE 01

Information Officer PIA QUEZON at Mr. WEBSTER ACE PAGINAG ng PRESS N’ PICKS NEWS na sa kabila ng mga samu’t saring pangyayari sa bansa sa taong eto ay nanatiliing matatag na magkasangga sa paghahatid ng impormasyon sa bawat mamayan.

Bilang pagtatapos, nagbigay ng closing message si Mr. Jhohn D. Oblanca, Acting Senior Communication Analyst/ Regional Communication Officer ng SSS, na muling pinasalamatan ang media. Ayon sa kanya, mahalaga ang papel ng media sa pagpapalawak ng kaalaman ng publiko hinggil sa mga programa ng SSS. “Sa tulong ninyo, mas marami pa tayong mararating para sa kapakanan ng bawat miyembro ng SSS,” aniya.

Sa kabuuan, ang unang Media Appreciation Dinner ng SSS ay hindi lamang simpleng pagtitipon kundi pagpapakita ng pagpapahalaga at pagpapatibay ng ugnayan nito at mga media partnership na inaasahang lalo pang lalawak sa mga darating na taon para sa mas maayos at epektibong paghahatid ng impormasyon at serbisyo publiko.



CAYTENO...

Senate Minority Leader Alan Peter Cayetano on Monday called on the Department of Public Works and Highways (DPWH) to work closely with the Department of Education (DepEd) in addressing classroom shortages across the country, saying the government’s school building program must promote equity among students regardless of region.

During the Senate budget briefing for the DPWH’s proposed 2026 budget on October 20, Cayetano cited data from the Second Congressional Commission on Education (EDCOM II) showing that thousands of public schools continue to operate in double or triple shifts because of the lack of classrooms.

“I have here a one-page summary from EDCOM that says 36,559 schools are single-shift, 2,591 double-shift, and 216 for triple shift. If you can have a task force, there are many reasons why napabayaan ito,” he told DPWH Secretary Vi-

encio “Vince” Dizon. Cayetano noted that most triple-shift schools are concentrated in seven regions, including the National Capital Region (NCR), Region 10, Region 4A, and Region 3, adding that such conditions make learning unequal among Filipino students.

“Not only coordinating with DepEd, but [it would be good] if you can have a task force. Ang problema kasi sa three shifts, malamang doon ay wala nang rooms ang schools. New school na ang kailangan para lumipat na y’ung ibang estudyante,” he said.

The senator explained that the presence of multiple shifts in many public schools means students in those areas receive less learning time compared with those in better-equipped regions.

He said this disparity should guide how the government allocates funds for classroom construction.

Cayetano also cited City of Taguig’s

experience of building multi-storey school facilities to maximize space and serve more students.

“For example, in Taguig, we started building seven stories with an elevator,” he said. The senator urged the DPWH to coordinate with DepEd and the Commission on Higher Education (CHED) in designing and prioritizing new academic buildings, saying education infrastructure must reflect fairness and inclusivity in national development.

“If you’re talking to CHED and they want to build a specially designed academic building or school building, this is where coordination becomes important,” he said. Cayetano said the goal of good governance is not just for one department to perform well but for all agencies to share responsibility and deliver results together.

“For you to be able to do your job, the other departments have to do their jobs,” he said. PR

REMULLA...

MANILA – Department of the Interior and Local Government (DILG) Secretary Juanito Victor “Jonvic” Remulla said there is no truth to circulating rumors about the formation of a civilian–military junta.

He said the government maintains full visibility over individuals attempting to recruit personalities for a so-called “alternative government.”

“It is always a point of concern, but it’s not a point of panic. It’s not a point that we will waste great time and resources over it. Unahin na namin ‘tong mga nasa floodgate kaysa tong ibang destabilizers (We’d rather deal with those at the floodgate than other destabilizers).”

Remulla assured the public that security and intelligence units are closely monitoring the situation.

“We are on top of the situation. We know who are asking, who are the ones recruiting. We know what they’re up to. We know what they are

offering. We know the composition of those who want to form an alternative government. So, we’re on top of it,” he said. Remulla identified those involved in exploratory discussions as mostly retired or semi-active political personalities.

“Mostly retired. Some semi-active politicians.. Connected with active politicians also,” he said.

Remulla said the semi-active politicians “were in office a term ago, and they are still making themselves public. They’re still politicians except not in office. Yung mahilig pa rin makialam pero hindi na sila elected (They always like to meddle despite being no longer elected).” (Christopher Lloyd Caliwan/PNA)

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TRECE MARTIRES CITY, Cavite — The Department of Agriculture bureau, the Agricultural Training Institute (ATI) in CALABARZON, championed the innovative and empowering coconut industry on November 18-22, 2025, through the 2nd Coco Fiesta and the 9th Techno Gabay Program (TGP) Summit.

Coco Fiesta
 The Coco Fiesta 2025 took place on November 18-22, 2025, at SM City Trece Martires, Cavite. Anchored on the theme "Transforming Communities, Advancing Sustainability: Toward a Modernized Coconut Agriculture and Agribusiness Sector," this five-day event aims to provide a platform for local exhibitors and innovators to market coconut-based products, technologies, and services—thereby expanding market access and income opportunities. It also seeks to empower farmers, cooperatives, and the public on emerging innovations and value-adding endeavors related to the coconut industry development.

- This celebration featured 12 booths of micro, small, and medium enterprises (MSMEs), mostly smaller holder coconut farmers and associations across CALABARZON, showcasing coconut-based products, technologies, and services:
- SAMAWIN Coconut Farmers Agricultural Cooperative (Tayabas City)
 - Quezon Federation and Union of Cooperatives (Pagbilao, Quezon)
 - Mang Ed Handicraft (San Pablo City)
 - Yakap at Halik Multi-Purpose Cooperative - Quezon II (Padre Burgos, Quezon)
 - CocoPlus Aquarian Corporation (San Pablo City)
 - Coco Deli (Candelaria, Quezon)
 - Ilayang Talim



Agriculture Cooperative (Lucena City)

- Alabat Island Farmers and Producers Cooperative (Alabat, Quezon)
- ProSource International, Inc. (San Pablo City)
- Mang Larry's Original Suka at Lambanog (Liliw, Laguna)
- Rhudarda Multi-Purpose Cooperative (Polillo, Quezon)
- Magallanes Kaong Products (Magallanes, Cavite)

Alongside this is a technology forum participated in by over 150 farmers from different towns in Cavite. It was also open to mallgoers. Through resource persons from the Philippine Coconut Authority (PCA) Region IV-A, Department of Trade and Industry (DTI) -

Design Center of the Philippines (DCP), and private extension partners of the ATICALABARZON, farmers were able to learn about the homemade coconut value addition for health and hygiene, innovative uses of coconut waste for handicrafts, processing of functional coco-based food products, packaging and branding for coconut products, sustainable coconut agribusiness models, Coco Learning Site for Agriculture (LSA) as farm tourism hub, and integrating coconut-based urban gardening.

9th TGP Summit
 Simultaneously, the ATI CALABARZON, as the lead agency for the TGP, in partnership with the Cavite State University (CvSU), the Provincial Government of Cavite,

and the Southern Tagalog Agriculture, Aquatic, and Resources Research Development and Extension Consortium (STARREDEC), spearheaded the 9th TGP Summit on November 19-21, 2025, at CvSU, Indang, Cavite.

The TGP Summit gathered implementers from across the region to strengthen collaboration, exchange best practices, and recognize outstanding contributions to the program. It also emphasized inclusive and sustainable agricultural transformation through innovation and multi-sectoral partnerships.

During the activity, the accomplishments and invaluable contributions of Farmers' Information and Technology Services (FITS) Centers and Magsasaka Siyentista

in delivering agricultural technologies, digital innovations, and farmer-led extension systems in their localities were recognized.

By bringing together key stakeholders and promoting collaboration, the summit strengthened the capacity of local actors to respond to current challenges and contribute to the long-term goal of a resilient, inclusive, and modern coconut industry.

In his message, Dr. Rolando Maningas, ATI CALABARZON Center Director, expressed gratitude to partners, exhibitors, and coconut farmers for uniting as one to celebrate the vibrant coconut industry in the region.

"Patuloy naming ihahatid ang mga pag-sasanay, teknolohiya, at

oportunidad na magpatibay sa kabuhatan at pangarap ng mga mag-niniyog. Ang Coco Fiesta, na sinimulan natin noong nakaraang taon sa lalawigan ng Quezon, ay isa lamang sa maraming paraan para maipamalas namin ang aming suporta, at sigisiguraduhin naming mas marami pa tayong magagawa—hindi lang para sa industriya, kundi para sa bawat pamilyang umaasa sa biyaya ng niyog," told Dr. Maningas.

He added that through these back-to-back events, the ATI CALABARZON reaffirmed its commitment to building resilient, sustainable, and forward-looking agricultural communities that thrive through innovation, collaborations, and shared purpose. PR

IS IT a clear case of political harassment, as Vice President Sara Duterte claims it is? Or is it simply because, as part of the Duterte political dynasty that has monopolized political power in Davao for decades, she believes she is inherently entitled to a huge security detail second only to the Presidential Security Group?

In other words, she believes she's not just a VIP or Very Important Person, but the next in line to the Chief Executive and Commander-in-Chief no less who deserves to be assigned a security detail numbering more than 400 or a battalion of policemen and soldiers armed to the teeth who will protect her from any harm.

After her election as Vice President, Duterte was appointed as Education Secretary rather than as Defense Secretary she had earlier said she wanted.

She headed the Department of Education or DepEd despite her utter lack of experience in the field of education.

And in her two-year stint in DepEd, did we hear her expound on her philosophy of education or the key reforms she wanted to implement to improve our basic education system?

We ask now: Did she leave the DepEd a better and more capable institution seriously implementing basic education that encourages respect for human rights, inculcates patriotism and nationalism, strengthens critical and creative thinking, develops moral character and personal discipline as the fundamental law mandates the DepEd to do?

Now that she is out of DepEd, Sara Duterte has all the time in the world to basically twiddle her thumbs and do nothing but wait to take over the presidency as the 1987 Constitution provides that the Vice President assumes the highest elective position in case of death, permanent disability, removal from office or resignation of the President.

Can the incumbent Vice President be relied upon to serve the public interest and welfare at all times good and bad?

That question has been raised after she decided to leave for a vacation abroad with her family while the country was being battered by a strong typhoon that spawned deep floods in many places and forced to flee their homes for safer ground.

Earlier, Duterte reaped public scorn for demanding confidential and intelligence funds for the DepEd, an agency without any mandate to undertake programs properly belonging to the police and the military.

No wonder therefore that the Vice-President's approval rating based on the latest surveys indicate a steep drop from 91 percent in 2022 to below 50 percent at present.

What's alarming and divisive is that the Vice President has declared open war and intensified tirades against the Marcos Jr. administration in what appears to be an effort to recover lost political ground and prettify her image with an eye toward a presidential bid in 2028.

But are Filipinos willing to reinstate a member of the Duterte dynasty in the Philippine presidency after her lackluster performance at DepEd and the bloody war on drugs of her father Rodrigo Duterte as Chief Executive from 2016 to 2022 that the International Criminal Court believes now merits prosecution for crimes against humanity?

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In its continuous effort to empower civil society organizations (CSOs) and strengthen their role in local governance, the Cavite Provincial Development Council (CPDC) conducted a Capacity Development Program on November 19, at the New Provincial Government Center.

The program was facilitated by the Office of the Provincial Planning and Development Coordinator (OP-PDC) in partnership with the Department of Interior and Local Government - Cavite, providing a

comprehensive learning experience for CSO representatives. The learning sessions were divided into four modules. Module 1: Development, discussed by LGOO II Lucky Kharl-Leen Jorolan L, focused on the fundamentals of development planning and the CSOs' role in advancing local initiatives. Module 2: Local Development, tackled by LGOO III Nina Norisa C. Maranga, emphasized strategies for fostering sustainable development at the community level. Module 3: Local Develop-

ment Council Operations, presented by LGOO VI Marren Juangco-Bautista, covered the operational mechanics of development councils and how CSOs can actively participate in decision-making processes. Finally, Module 4: Soft Skills, facilitated by LGOO II Amiel D. dela Rosa, highlighted the communication, leadership, and collaborative skills essential for effective engagement with local government and communities. The program aimed to equip CSO representatives with the

knowledge and skills necessary to actively participate in local development initiatives and contribute to policy formulation. Participants appreciated the opportunity to enhance their organizational capacities and deepen their understanding of local governance processes. The initiative reflects the provincial government's commitment to fostering a strong partnership between government and civil society, ensuring that development efforts in Cavite are inclusive, participatory, and impactful. — OPIO

LANDBANK surges past P3.14-T in digital transactions, drives financial inclusion nationwide

LANDBANK is setting the pace for digital banking in the Philippines, powering an impressive P3.14 trillion in digital transactions in the first nine months of 2025. This marks a 36% increase in value and a 27% rise in volume year-on-year, with over 550 million transactions processed — a clear sign that Filipinos are embracing fast, secure, and convenient digital solutions.

The Bank's digital ecosystem — spanning the LANDBANK Mobile Banking App (MBA), iAccess, Link.BizPortal, weAccess, Electronic Modified Disbursement System (eMDS), LANDBANKasama, e-Tax Payment System (eTPS), the new BIR VDS Portal, LANDBANK Bulk Credit System (LBSCS), and LANDBANK Remittance System (LBRS) — continue to transform how individuals, businesses, and government agencies transact.

At the Singapore FinTech Festival (SFF) 2025, LANDBANK showcased its commitment to inclusive finance through innovation and strong governance. From retail banking to institutional services, LANDBANK is bridging gaps and expanding financial access, especially in geographically isolated and disadvantaged areas (GIDAs).

"Innovation, at its heart, must make people's lives easier — more connected, more secure, and more inclusive. LANDBANK's

digital transformation began with that principle. We modernized our systems not just to compete, but to serve our people better," said LANDBANK Executive Vice President Leila C. Martin during her presentation at the Singapore EXPO Convention Center on November 13.

The LANDBANK MBA continued to drive client adoption, accounting for the majority of transaction volume with over 492.44 million transactions valued at P418.40 billion, representing increases of 26% in volume and 38% in value, respectively, compared to the previous year.

The Bank's online retail banking channel, iAccess, facilitated 2.59 million transactions worth P11.89 billion, while its web-based payment platform, Link.BizPortal, processed 6.76 million transactions amounting to P12.27 billion, posting growth of 20% in volume and 37% in value year-on-year.

Institutional cli-

BANK's digital transformations drove significant gains through the weAccess platform, which handled 32.85 million transactions valued at P1.29 trillion, reflecting increases of 69% and 37% from a year ago, respectively. A major driver of this growth was the surge in ATM payroll transactions, which reached 26.95 million transactions amounting to P266.71 billion, underscoring weAccess as a key payroll facility for both public and private sector clients.

Meanwhile, government disbursements via eMDS reached P1.14 trillion across 3.63 million transactions, growing by 32% in volume and 40% in value.

Through its network of agent banking partners under the LANDBANKasama Program, the Bank recorded 2.38 million transactions valued at P11.68 billion, up 13% in volume and 14% in value, as it continues to expand financial access in GIDAs nationwide.

LANDBANK's

alternative tax payment facility, the eTPS, facilitated 554,151 transactions worth P132.93 billion, representing 21% and 16% growth, respectively. The recently launched BIR VDS Portal, developed in partnership with the Bureau of Internal Revenue (BIR), generated P1.93 billion in transaction value in its first year of implementation.

The LBSCS, used mainly for batch disbursements, recorded 6.08 million transactions with a total value of P52.37 billion, increasing by 7% in volume and 6% in value. Meanwhile, the LBRS processed 650,203 transactions totaling P58.26 billion, reflecting an 11% increase in value year-on-year.

LANDBANK remains steadfast in leveraging digital innovation to meet the evolving needs of customers and strengthen financial inclusion, in line with its role as the country's leading digital government and development bank. END



SM Supermalls ends 2025 with seven awards for customer-centered excellence

Brand Finance, AMEC, and PANA awards reinforce mall giant's commitment to customers Share

In its 40-year anniversary, SM Supermalls has more to celebrate with its receipt of seven key industry distinctions from three respected and influential award giving bodies.

Recognizing SM's best practices in line with its evolution into a bold new era of service to customers and surrounding communities, Brand Finance crowned the mall giant as ASEAN's Strongest Retail Brand for 2025. Adding to this are wins from the International Association for Measurement and Evaluation of Communication (AMEC) with one silver and three gold awards, and two awards from the Philippine Association of National Advertisers (PANA) for SM's marketing excellence and community service.

"Our customers forged us into who we are now," said SM Supermalls President Steven Tan. "Their satisfaction influences how we operate and continue to evolve. It is because of our pursuit of shared success with our customers and partners that we've remained tenacious in innovating so we can meet them where they are at, satisfying not just what they need, but want and could want in the future."

Sharpened instincts, elevated service

Customer centricity continues to fuel SM's drive for evolution as it enters a new era of service. Tan emphasized anticipating and meeting the changing palate of its customer base amid a fast-evolving retail landscape through innovations led with sustainability and reinforced with diversification.

"We're relentlessly focused on satisfying modern customer considerations and buying behavior with the design of our malls, intuitively clustering tenants to max-



imize their exposure. Tenants such as first in market, world class local and global brands have been added to our portfolio so our customers have more variety and choice, while our evolved discipline of marketing to our customers ensure each visit to our malls enhances their experience."

It is this thrust that earned SM the title of ASEAN's Strongest Retail Brand for 2025, awarded by Brand Finance, the world's leading brand valuation consultancy. Across the whole country, SM Supermalls scored a hefty Brand Index Score of 95.00 out of 100.

Enhanced mall traffic and customer engagement fueled by streamlined data

But keeping a strong pulse on customer sentiments meets the challenge of volume and disjointed data threads. To overcome this, SM streamlined its assessment of communication data to understand customers better, meeting and satisfying shopper attention directly with strategic resource funneling. Because of this, SM saw an increase in drive-to-mall intent, with one of the key highlights being increased foot traffic in Mall of Asia by 15%.

This practice

earned SM four distinctions from AMEC: one Silver for Best Use of Integrated Communication Measurement/Research, and four gold awards for Most Effective Planning, Research, and Evaluation - APAC; Most Effective Planning, Research, and Evaluation in Consumer Communications; and Most Impactful Use of Insights and Analytics Recommendations.

SM Supermalls Executive Vice President for Marketing Joaquin San Agustin underscored how customer centricity is rooted in one essential priority—listening.

"Apart from en-

hancing customer experience within our malls, closely listening to the change in their sentiments allowed us to evolve, speak their language, and sharpen our instinct for the kind of elevated service they are looking for. Listening to our customers grounds all our efforts in real, actionable strategies," said San Agustin

Driving stronger value for communities by reinventing the roll of malls Enriching its customer-focused operations, SM also integrated sustainability measures into its mall initiatives to strengthen community impact.

Enriching its customer-focused operations, SM also integrated sustainability measures into its mall initiatives to strengthen community impact.

"Our commitment to our customers naturally grew into a dedication to enriching our surrounding communities by maximizing the foot traffic we receive and the mall space we have," said Tan. "With this, customers started associating us with a brand that goes beyond what a mall is and the role it plays in the every day," said Tan. SM Cares, the Corporate Social Responsibility arm of SM Supermalls, launched "Book Nook" in SM Aura and SM Podium as a means of sharing the joy of reading and providing a conducive environment for moderated learning sessions across different age groups. What started as a post-pandemic initiative aimed at addressing book accessibility issues, grew into a larger scale advocacy of setting up a dedicated space not just for reading but learning in SM malls.

Powered by book donations from generous partners and mallgoers, Book Nook generated 64 reading sessions with a total of more than 10,000 participants on top of more than five million mall interactions throughout one year.

The initiative was so successful that apart from receiving a bronze Best Showcase for On Ground Activation from the PANAta awards, the concept launched a third iteration in SM North EDSA, with the SM Aura space undergoing remodeling for re-opening in 2026.

"Our efforts to evolve and redefine the role we play in the communities we occupy stem from the heart of our operations, which are our customers," said San Agustin. "SM would not have been able to grow to its current scale now if not for them, and it is only right that we persist in our mission to deliver the best to them, our partners, stakeholders, and communities."

San Agustin was also the recipient of the PANAta Executive Brand Builder of the Year Award.

CARD Bank launches new konek2CARD on its 28th Anniversary



(Fourth from right) Actor JC Santos was introduced as the new celebrity ambassador of konek2CARD on September 1, 2025, during the celebration of CARD Bank's anniversary, along with (third from right) CARD MRI Founder and Chairman Emeritus Dr. Jaime Aristotle Alip, some of the senior advisers, and some Executive and Management Committee members of CARD MRI.

CARD Bank, a microfinance-oriented rural bank, marked its 28th anniversary with the launch of the new version of its mobile banking app, konek2CARD. The event was held in Brgy. Santissimo Rosario, San Pablo City, Laguna on September 1, 2025.

"It was right here in this barangay, where

the digital community of CARD MRI began. That is why it holds a special place in our hearts," CARD Bank President and CEO Ms. Marivic Austria reflected on how konek2CARD began in 2017.

She added, "This upgraded version of konek2CARD, with faster and improved features, is a symbol of the digital in-

novation we continuously develop for our clients. It is our way of making products and services more inclusive to everyone we serve."

Aside from the Google Play Store, the new version of konek2CARD is now available on the Apple App Store and Huawei App Gallery, making the upgrade more

accessible to all CARD MRI clients.

New features of konek2CARD

One of the key highlights of the new konek2CARD is its enhanced security feature, which utilizes biometrics. Users can now activate fingerprint or facial recognition on their devices, making the login process faster and more secure. The app also offers great convenience by allowing users to instantly view their account balance and savings right upon logging in.

In terms of the app's interface, it now uses an icon-based format. Additionally, users can now save account numbers from interbank transfers, minimizing errors and streamlining repeat transactions.

Currently, the new version of konek2CARD is only available at CARD Bank branches

in San Pablo City. However, by September 22, 2025, the institution aims to roll it out across all CARD Bank branches. In the coming months, this version will also be introduced to CARD SME Bank, a thrift bank under CARD MRI.

The double celebration also welcomed the konek2CARD's new celebrity ambassador, Mr. JC Santos, who warmly extended his greetings to the institution on its milestone.

The celebration also recognized the presence of CARD MRI Founder and Chairman Emeritus Dr. Jaime Aristotle B. Alip, along with some of the Executive and Management Committee Members, staff, and clients of CARD MRI.

The Future of CARD Bank Looking ahead, CARD Bank aims to transition into a commercial

bank next year.

"As a microfinance-oriented rural bank, we face certain limitations in the services we offer. By becoming a commercial bank, we will be able to broaden our financial services and meet the growing demands of our clients," Dr. Alip stated.

With the upcoming transition, CARD Bank also aims to reach the families and relatives of its clients who are working overseas. In addition, while some commercial banks focus on offering investment products to large companies, CARD Bank seeks to make these opportunities accessible to its clients.

As of July 31, 2025, CARD Bank has served 4.4 million clients, with more than 1.6 million registered users of konek2CARD. For more information, visit its official website at <https://card-bankph.com/>.

DOST...

Lipa City, Batangas — October 29, 2025. The Department of Science and Technology CALABARZON (DOST-CALABARZON) is deepening its collaboration with the Department of Agriculture Regional Field Office IV-A (DA-CALABARZON) to

advance the implementation of Project SARAI (Smarter Approaches to Reininvigorate Agriculture as an Industry in the Philippines).

To strengthen inter-agency alignment and complementation, DOST-CALABARZON

conducted a consultation meeting with DA-CALABARZON on October 29, 2025, at the Office of the Regional Executive Director Conference Hall. The meeting served as a venue to exchange insights on ongoing programs, explore opportunities for

synergy, and identify local government units (LGUs) that may serve as partners in scaling up SARAI interventions in CALABARZON.

DOST-CALABARZON Regional Director Ms. Emelita P. Bagsit and Assistant Regional Director for Technical Operations Engr. Francisco R. Barquilla III, together with the Project SARAI Planning, Monitoring and Evaluation Division staff, met with DA-CALABARZON

Regional Executive Director Mr. Fidel L. Libao, MMPA, along with Ms. Maria Ella Cecilia B. Obligado, MNSA, Chief of the Planning, Monitoring and Evaluation Division, Dr. Eduardo R. Lalas, Chief of the Research Division, and other technical staff, to discuss the alignment of SARAI technologies with the Department's established smart agriculture programs. Both agencies also emphasized the importance of collaboration in enhancing the delivery

FROM PAGE 01

of science-based agricultural services to farmers and communities.

The meeting concluded with both agencies reaffirming their commitment to promoting sustainable, technology-driven, and climate-resilient agriculture. By strengthening the partnership between DOST and DA, this collaboration is expected to empower farmers, enhance agricultural productivity, and help local communities adapt to the challenges of climate change.

2025 Cavite MSME Business Conference



The 2025 Cavite MSMEs Business Conference, themed "Empowering MSMEs in the Digital Era: Building Trust, Security, and Innovation," was successfully held on November 28, 2025, at Elijah Hotel and Residences in the City of Dasmariñas, Cavite. The

event brought together MSMEs, industry stakeholders, and government officials, and was attended by more than 100 current and aspiring entrepreneurs from across the province.

This milestone event was made possible through the collaborative

efforts of the Cavite Provincial Government, led by the Office of the Provincial Cooperative, Livelihood, and Entrepreneurial Development Office (OPCLDO), the Cavite SME Development Council (CASMEDC), and the Department of Trade and Industry (DTI) Cavite.

25...

Kaisa ang 25 Farmers' Cooperatives and Associations (FCAs) ng CALABARZON sa idinaos na ikatlong Regional Civil Society Organization (CSO) Summit ng Department of Agriculture IV-A CALABARZON Planning, Monitoring and Evaluation Division noong ika-1 hanggang ika-2 ng Oktubre sa National Irrigation Administration IV-A Training Center sa Pila, Laguna.

Bahagi ito ng patuloy na pagpapalakas ng ugnayan at kolaborasyon sa pagitan ng DA, mga CSO, at iba pang national government agencies.

Layunin ng summit na ipakilala ang mahahalagang programa at importasyon hinggil sa papel ng mga CSO sa pagpapatupad ng mga proyektong pang-agrikultura at pangisdaan.

Idinetalye rin dito ang proseso ng akreditasyon ng CSOs sa ilalim ng DA, na nagsilbing mekanismo upang kilalanin at bigyan ng awtorisasyon ang mga samahan na kwalipikadong lumahok sa mga programa at aktibidad ng ahensya.

Nais ng DA na tiyagang inklusibo at epektibo ang implementasyon ng mga inisyatiba

sa sektor ng agrikultura at pangisdaan. Kabilang sa mga kinkilalang CSO ang mga non-government organizations (NGOs), FCAs, people's organizations (POs), indigenous peoples (IPs), at iba pang grupong may layuning itaguyod ang kaunlaran sa sektor.

Hinikayat ni RTD for Operations and Extension Engr. Redelliza Gruezo ang mga FCAs na magpa-accredit sa CSO upang masiguro ang pagtanggap nila ng serbisyo at tulong mula sa pamahalaan, na direkta, sapat, at talagang makakatulong sa kanilang samahan.

FROM PAGE 01