

SMC Infra opens 'Maria Clara' Exit at Skyway Stage 3 ahead of New Year rush

San Miguel Corporation's (SMC) infrastructure arm has opened the new Quezon Avenue extension (Maria Clara) northbound exit at Skyway Stage 3 in Quezon City. The exit, operational as of 6:00 AM on Saturday, December 28, is expected to ease congestion at the Quezon Avenue northbound exit, a key route for motorists accessing Quezon City.

The opening is timed to accommodate the anticipated increase in travel during the long weekend leading up to New Year's celebrations.

"We're opening the Maria Clara exit just in time for the last long weekend of the year, when many of our countrymen are traveling for New Year's celebrations. This exit has been long-awaited by our motorists in Quezon City, who now have a convenient alternative," said SMC Chairman and CEO Ramon S. Ang.

Ang clarified that the Quezon Avenue extension exit will not incur any additional toll fees and will have the same toll rate as the Quezon Avenue northbound exit.

"We are grateful to the Toll Regulatory Board (TRB) for their support and close coordination with our operations team to open the Maria Clara exit for the benefit of the motoring public," Ang added.

The TRB issued an interim permit to operate the exit after notifying SMC on December 27 that it had sufficiently complied with requirements.

"Considering the immediate need to provide an alternative route and reduce congestion at the Quezon Avenue northbound exit, the TRB grants an interim permit to operate the Maria Clara exit in the interest of the public," TRB said.

Ang assured motorists that SMC's toll operations team is working to complete the remaining requirements specified by the TRB.



"Our team is working double-time to comply with the remaining requirements. Meanwhile, we are deploying patrollers and road safety personnel to guide motorists using the new exit," Ang said.

Skyway Stage 3 connects the Skyway System from Gil Puyat Avenue in Makati City to Balintawak in Quezon City, where it links with the North Luzon Expressway.

SSS marks 2025 with pension reform and program upgrades; Looks forward to 2026

Quezon City, Philippines – The Social Security System (SSS) closes 2025 with implementation of the Emergency Loan Program (ELP) capping off achievements that strengthened social protection for millions of Filipinos highlighted by successful implementation of the Pension Reform Program, loan program enhancements, expanded membership coverage, and significant strides in digital transformation.

SSS President and CEO Robert Joseph Montes De Claro said, "This year was a turning point for SSS. From the directive of President Ferdinand R. Marcos Jr. and with guidance from former Finance Secretary Ralph G. Recto and current Finance Secretary Frederick D. Go, we delivered on our promise to provide better benefits and programs,

faster services, and wider coverage for our members. These milestones reflect our unwavering commitment to social security protection for all Filipino workers and their beneficiaries."

Key Achievements in 2025

2025 SSS Pension Reform Program featuring annual pension increases for all 3.8 million pensioners every September from 2025 to 2027 – 10% increase for retirement and disability pensioners and 5% increase for survivor pensioners; Salary Loan Program enhanced with reduced interest rate to 8% (from 10%) for more than 600,000 member-borrowers;

Calamity Loan Program enhanced with reduced interest rate to 7% (from 10%) and with

faster activation for about 630,000 member-borrowers;

Pension Loan Program for SSS Retiree and Surviving Spouse Pensioners implemented featuring loanable amount up to P300,000 for retiree pensioners and P150,000 for survivor pensioners for more than 30,000 pensioner-borrowers;

Issued MySSS Card with 2-in-1 functionality, a valid SSS ID and automatic enrollment as a disbursement account with almost 10,000 cards received already by SSS members and almost 100,000 disbursement accounts enrolled;

Emergency Loan Program implemented with low interest rate of 7% and 6-month moratorium on loan repayment for more than 26,000 member-borrowers;

Contribution

Subsidy Provider Program rolled out led by Double Dragon Corporation paying P18.2-M to fully subsidize SSS contributions for 2,000 informal sector self-employed workers in Iloilo City and Roxas City for 12 months – local government units, religious groups, and others also registering as subsidy providers;

Accredited 25 Cooperatives as Coverage and Collection Partner to facilitate SSS registration, contributions collection, benefit and loan applications for more than 200,000 members of cooperatives;

Partnered with various government entities for social security coverage of Job Order/ Contract of Service (JO/COS) workers who are not covered by GSIS – more than 500,000 JOs registered and more than 200,000

JOs regularly paying SSS contributions; and

Implemented Run After Contribution Evaders (RACE) Programs nationwide to exact compliance from delinquent employers. Looking forward to 2026

"We also look forward to 2026 where we continue implementation of existing programs, develop new ones, strengthen member servicing, and expand footprint of SSS nationwide and abroad," De Claro added.

The year 2026 brings with it Tranche 2 (of 3) of the Pension Reform Program for another round of pension increase for all pensioners in September. Also available for 2026 is the Emergency Loan Program up to 9 December 2026 or until the calamity declaration is lifted.

Micro loan program

From 17 December 2025 approval by the Social Security Commission of the guidelines for micro loan program, we expect implementation of this loan program early in 2026.

"With guidance from Finance Secretary Frederick D. Go, SSS is looking to implement this micro loan program through partner institutions very soon as a safer and affordable option to borrow cash for short-term needs with 15- to 90-day tenor and interest rate of 8% per annum or 0.67% per month," De Claro said. Expanding footprint in the Philippines and overseas

Toward ensuring that no Filipino worker is left behind, we shall pursue opening of local and overseas branches in 2026. SSS is looking to establish Foreign Representative

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PHILHEALTH SCALES UP HIV/AIDS COVERAGE, GUARANTEES PRIVACY AND WIDER SUPPORT



Senate Minority Leader Alan Peter Cayetano on Wednesday warned that the government's continued failure to release a verified database of alleged ghost flood-control cont. on page 3

DOE paves the way for 200 power projects, with over 1GW installed

E-trikes now banned on major NCR highways – LTO

CALAX Governor's Drive Interchange Nears Completion, Set to Open in 2026

Construction of the Cavite-Laguna (CALAX) Governor's Drive Interchange is now nearing 80% completion, keeping it on track for target opening in the second half of 2025. This 8.64-kilometer segment will connect Silang (Aguinaldo) Interchange to Governor's Drive in General Trias, Cavite, further enhancing mobility and reducing congestion in the region.

Once operational, this new segment will further enhance CALAX's connectivity providing faster, seamless travel to General Trias and nearby areas. It will also ease traffic congestion on Governor's Drive and Aguinaldo Highway.

"We are committed to completing the entire stretch of CALAX by 2025. Its full opening will not only ease traffic and improve connectivity but also support economic growth by enhancing access to key areas in Cavite and Laguna," said Ms. Elnora D. Rumawak, Officer-in-Charge of MP-CALA Holdings Inc.

Meanwhile, con-



struction continues on its remaining sections, with Subsection 1 (Kawit Interchange) now over 71% complete, and Subsection 2 (Open Canal Interchange) at 7.9% completion.

Once completed, CALAX will stretch 45 kilometers from Mampalasan Rotunda in Laguna to Kawit, Cavite, integrating with major expressways to provide a seamless connection between Cavite, Laguna, and Met-

ro Manila. The expressway will feature a total of eight interchanges: Laguna Technopark, Laguna Boulevard, Santa Rosa-Tagaytay Road, Silang East, Silang (Aguinaldo), Governor's Drive, Open Canal, and Kawit Interchange.

CALAX will connect with the Manila-Cavite Expressway (CAVITEX) in Kawit, providing a more efficient route for motorists traveling between Cavite, Laguna, and Met-

ro Manila. Once the entire expressway is fully operational, it is expected to serve up to 95,000 vehicles daily, significantly improving travel times and boosting economic activity in the region.

MPCALA Holdings Inc., concessionaire of the Cavite-Laguna Expressway, is a subsidiary of Metro Pacific Tollways Corporation. Aside from CALAX, MPTC's domestic portfolio also includes the Manila-Cavite Expressway

(CAVITEX), North Luzon Expressway (NLEX), the NLEX Connector Road in the Subic-Clark-Tarlac Ex-

pressway (SCTEX), and the Cebu-Cordova Link Expressway (CCLEX) in Cebu.

Lacson vows to step up fight vs. corruption

27 Natural Health and Nutrition Tips That Are Evidence-Based

20. Avoid artificial trans fats

Artificial trans fats are harmful, man-made fats that are strongly linked to inflammation and heart disease (68Trusted Source).

Avoiding them should be much easier now that they have been completely banned in the United States and many other countries. Note that you may still encounter some foods that contain small amounts of naturally occurring trans fats, but these are not associated with the same negative effects as artificial trans fats (69Trusted Source).

21. Use plenty of herbs and spices

There is a variety of herbs and spices at our disposal these days, more so than ever. They not only provide flavor but also may offer several health benefits as well (70Trusted Source).

For example, ginger and turmeric both have potent anti-inflammatory and antioxidant effects, which may help improve your overall health (71Trusted Source, 72Trusted Source).

Due to their powerful potential health benefits, you should aim to include a wide variety of herbs and spices in your diet.

22. Nurture your social relationships

Social relationships — with friends, family, and loved ones you care about — are important not only for your mental well-being but also your physical health.

Studies show that people who have close friends and family are healthier and live much longer than those who do not (73Trusted Source, 74Trusted Source).

23. Occasionally track your food intake

Some people may benefit from working out how many calories they eat is by weighing their food and using a nutrition tracker (75Trusted Source, 76Trusted Source). Tracking can also provide insights into your protein, fiber, and micronutrient intake.

However, while tracking, may help some people manage their weight, there is also evidence it can lead to disordered eating tendencies (74Trusted Source, 77Trusted Source, 78Trusted Source, 79Trusted Source).

Always speak with a doctor before using this strategy.

24. Get rid of excess belly fat

Excessive abdominal fat, or visceral fat, is a uniquely harmful type of fat distribution that is linked to an increased risk of cardiometabolic diseases like type 2 diabetes and heart disease (80Trusted Source).

For this reason, your waist size and waist-to-hip ratio may be much stronger markers of health than your weight.

Reducing refined carbs, eating more protein and fiber, and reducing stress (which can reduce cortisol, a stress hormone that triggers abdominal fat deposition) are all strategies that may help you get rid of belly fat (81Trusted Source, 82Trusted Source, 83Trusted Source, 84Trusted Source).

25. Avoid restrictive diets

Diets are generally ineffective and rarely work 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

PBBM urges Filipinos to welcome 2026 with discipline, unity, and shared purpose

President Ferdinand R. Marcos Jr. on Thursday called on Filipinos to welcome the New Year with discipline, confidence, and a shared commitment to national progress and Bagong Pilipinas, and collective purpose as 2026 sets in.

“As we step into the unfolding days ahead, may we move forward with a clearer understanding of our role in each other’s lives and a renewed commitment to building a future shaped not by circumstance alone, but by the strength of our will and the clarity of our collective purpose,” the President said in his message.

President Marcos invited Filipinos to pause and take stock of the past year’s experiences, stressing the value of learning from challenges while setting a hopeful direction for the future.

“The coming of another year is always a moment for reflection and renewal. It gives us the opportunity to look back on the year that has passed—its lessons, challenges, and achievements—and to look ahead with hope and purpose to the possibilities that await us,” the President noted.

Highlighting the need for a forward-looking mindset as the country enters a new chapter, Pres-

ident Marcos emphasized the role of personal discipline and collective effort in shaping the nation’s future.

“As we step into 2026, I therefore call on every Filipino to embrace the year with discipline, confidence, and a shared commitment to our nation’s progress. For beyond personal resolutions, the new year calls on us to examine how we live with one another, how we lift one another, and how our choices shape our nation,” the Chief Executive added.

The President reaffirmed the government’s

resolve to advance its vision of a more unified and compassionate Bagong Pilipinas, while pointing out the importance of solidarity and moral choice in nation-building.

“A society thrives when its people choose empathy over indifference, service over self-interest, and hope over despair,” President Marcos emphasized.

“It is thus our commitment in the government to be relentless in pursuing a Bagong Pilipinas that nurtures unity, fosters compassion, and showcases the greatness of our kababayans.”

PNP: Casualties reported but New Year celebrations generally peaceful

MANILA — New Year celebrations nationwide were generally peaceful, with no fatalities and no major crimes reported, the Philippine National Police (PNP) said Thursday.

However, the PNP recorded 843 firecracker-related incidents that injured 183 people from 5 a.m. on Dec. 31, 2025, to 11 a.m. on Jan. 1, 2026.

Police arrested 26 individuals and seized 96,721 illegal firecrackers, and two cases of indiscriminate firing were reported, leaving one person injured, one suspect arrested, and two firearms confiscated.

A total of 67,254 personnel were deployed nationwide, including 34,579 police officers, 11,694 augmentation forces, and 20,981 advocacy group members.

Most were assigned to areas of convergence (19,248), places of worship (12,687), motorist assistance hubs (12,210), tourist destinations (5,597), and transport hubs (4,891). Additional deployments covered

687 firecracker-free zones (8,196) and 918 community fireworks display areas (2,449).

Fire incidents linked to pyrotechnics were limited to three cases, injuring five people, while two road crashes left four others injured.

“All cases were promptly responded to by police and emergency units, and no deaths were recorded during the coverage period,” the PNP said.

Separate police operations also led to the seizure of 61 loose firearms and the arrest of 132 individuals for illegal drugs, illegal gambling, and outstanding warrants.

No index crimes — including murder, homicide, rape, robbery, theft, physical injuries, and car-napping — were recorded, underscoring a stable peace and order situation as the country welcomed the New Year.

“These figures show that vigilance and early police action can significantly reduce risks during major celebrations,” acting PNP chief Lt. Gen. Jose Melencio Naratez said. (PNA)

New Year Clashes Erupt in Occidental Mindoro

CAMP CAPIN, Rizal — Underscoring the continued presence of armed remnants despite sustained peace and security efforts in the region, government forces figured in a series of armed encounters with New People’s Army (NPA) elements in Abra de Ilog, Occidental Mindoro, on Thursday, January 1.

Troops from the 76th Infantry (Victrix) Battalion, 1st Infantry (Always First) Battalion, 59th Infantry (Protector) Battalion, and the 5th Scout Ranger Battalion encountered remnants of the dismantled Komiteng Larangang Gerilya–Island Committee Mindoro (KLG-ICM) under the Southern Tagalog Regional Party Committee at Sitio Mamara, Barangay Cabacao, resulting in three successive encounters throughout the day.

According to reports, one soldier was wounded during one of the encounters, while casualties on the terrorists’ side are still being verified.

In a statement, 2nd Infantry (Jungle Fighter) Division Spokesperson and Division Public Affairs Office Chief Colonel Mi-

chael Aquino noted that the encounters occurred despite the CPP’s earlier declaration of a temporary ceasefire for the holiday season.

“These incidents show that even with public ceasefire declarations, some armed elements remain active and continue to pose threats to communities,” Aquino said.

Colonel Aquino added that security operations are ongoing in the area to prevent the regrouping of terrorist NPA elements and to ensure the safety of communities. He also urged civilians to remain alert and immediately report any suspicious movements to authorities.

“Public cooperation remains crucial. Information from concerned citizens allows government forces to act swiftly and decisively,” Col. Aquino said.

The 2nd Infantry Division reaffirmed its commitment to sustaining peace and security operations in coordination with local government units, law enforcement agencies, and communities to prevent armed groups from regaining foothold and to maintain stability in Occidental Mindoro. 2ID

Lacson ...

MANILA — Senate President Pro Tempore Panfilo Lacson on Friday vowed to intensify his campaign against corruption in 2026, expressing hope that President Ferdinand R. Marcos Jr. would bring the same fire to the fight.

“On a personal note, I thank 2025 for bringing me back all my staff that I left behind in 2022, plus a few assets more. With renewed tenacity and hard work, I am even more encouraged to expose more corruption issues that are similar to what has become the most blatant and unprecedented misuse and abuse of the national budget since I left the Senate three years ago,” Lacson said in a statement.

“With a more awakened and angrier citizenry who have never been exposed before to more detailed acts of corruption and plunder of their hard-earned tax money, our national leaders have to brace themselves to address more corruption issues in 2026.”

SSS...

Offices in Madrid, San Francisco, and Macau while looking to establish 10 new branches locally. Massive recruitment of personnel For 2026, SSS is looking to hire about 1,800 personnel toward completely providing manpower resources in the frontlines — be it physically or virtually through electronic means. This recruitment effort aims to address gaps in service delivery and handling of requests for assistance and various complaints.

Other initiatives for 2026 Other programs being explored include potential partnership with the National Commission of Senior Citizens (NCSC) through Chairperson Ma. Mercedes N. Gutierrez for the Annual Confirmation of Pensioners (ACOP) Program, special programs for gig economy workers, and contribution

FROM PAGE 01

After returning to the Senate in May 2025, Lacson played an active role in detailing the plunder of public funds through substandard and ghost flood control projects by delivering two privilege speeches and presiding over Senate Blue Ribbon Committee hearings.

“I am looking forward to being actively involved again, along with my team of like-minded individuals, with renewed vigor and courage to contribute our share in informing the public through our investigations and research work in ways we know best,” he said.

Lacson also voiced hopes that President Marcos would show he is not wavering against corruption in his remaining years.

“I thought the momentum was already on his side with his famous ‘Mahiya naman kayo!’ SONA (State of the Nation Address) remark. Unfortunately, the Filipino people’s perception has not been kind to him, as what the latest surveys have indicated,” he said. (PNA)

FROM PAGE 08

subsidy program for 2,000 OFWs through P28.8-M commitment from Double Dragon Corporation. “Looking back at 2025 and forward to 2026, we remain committed to our goal of making SSS relevant in the life of every Filipino at every point in their lives by providing quality social protection, continuous enhancement of member servicing platforms, and espousing the value of saving for the future,” De Claro emphasized. For more information, inquiries, or feedback, members may contact the SSS through hotline 1455, email usssaptayo@sss.gov.ph, and our branches. See us also through our website (www.sss.gov.ph) or our social media accounts (Facebook, Instagram, Spotify, Viber, X, and YouTube) under the MYSSSPH handle for latest announcements and instructional material on SSS programs.

AMPLEFIELD MALVAR INC.’S NEW FACILITIES GROUNDBREAKING RITES



PEZA Director General Tereso O. Panga graced the groundbreaking ceremony of Amplefield Malvar Inc.’s new facilities and the 30th Anniversary of CAM Connectivity (Phils.), Inc. last 17 December 2025 at LIMA Technology Center in Batangas.

sign to manufacturing and final assembly.

Remarkably, CAM Connectivity now operates a black anodizing facility, a critical capability that strengthens supply chains for the electronics, automotive, and aerospace sectors.

The company employs over 200 Filipino workers at the Light Industry & Science Park II, Laguna.

During his remarks, DG Panga underscored PEZA’s firm commitment to its investors, stating, “In PEZA, we say investments grow when they are invested right. With your trust in doing business in Philippine ecozones, rest assured that your investments will be protected, and we are fully committed to supporting you as you grow

your business.” PEZA ecozones—particularly in South Luzon—will continue to serve as secure and competitive platforms for long-term growth.

On the sidelines, the PEZA Chief conducted on-site visits to key PEZA locators that exemplify innovation and diversification within the ecozones.

These included Tidesolar Ph Corporation, a premier solar module manufacturer operating a technologically advanced production line with an annual capacity of 2GW, specializing in next-generation N-type TOPCon modules. Tidesolar Philippines has established a vertically integrated manufacturing ecosystem—from silicon to modules—supporting global energy transition, emission reduction, and sustainable development.

DG Panga also visited Aice Ice Cream Philippines, which operates on a 50,000-square-meter facility and stands as the largest, most standardized, and most technologically advanced single ice cream production base of the Aice Group in the country—demonstrating PEZA ecozones’ capacity to host world-class food manufacturing operations. Together, these milestones highlight PEZA’s continuing role in enabling investments, strengthening regional supply chains, and generating quality employment, while reinforcing the Philippines’ position as a competitive and reliable hub for manufacturing, logistics, renewable energy, and food production in Southeast Asia.

DSWD IV-A builds stronger pathways for 4Ps families through multi-sector partnerships

CALAMBA CITY, Laguna — The Department of Social Welfare and Development (DSWD) Field Office IV-A continues to reinforce its commitment to empowering Pantawid Pamilyang Pilipino Program (4Ps) households by widening access to education, employment, and healthcare services through strategic partnerships across the CALABARZON region. On December 15, 2025, the regional office entered into new partnership agreements with five institutions from the education, training, and health sectors—National University (NU)

Dasmariñas, University of Batangas, Dualtech Training Center Foundation, Inc., Technovative Training Center, Inc., and San Antonio Medical Center of Lipa, Inc.

Assistant Regional Director Mylah Gatchalian said the partnerships are aligned with the Department’s thrust to equip 4Ps beneficiaries with the necessary skills, knowledge, and health support needed to achieve self-reliance as they prepare for transition or graduation from the program.

“These collaborations strengthen our capacity to deliver more responsive and compre-

hensive services, particularly in education, skills development, and health, which are critical to improving the long-term outcomes of 4Ps households,” Gatchalian noted.

Through the partnership, NU Dasmariñas and the University of Batangas will extend scholarship opportunities, competency-building initiatives, and community-based programs that aim to enhance the academic performance and employability of 4Ps college students.

Meanwhile, Dualtech Training Center President Engr. Jerry Web Muhi emphasized the broader impact of the collaboration, stating that the initiative seeks to develop learners who can contribute meaningfully to their communities and to national development.

Center, Inc. will provide enterprise-based training programs designed to link technical education with actual industry requirements, offering beneficiaries pathways toward certification and employment through partner companies.

Dualtech Training Center President Engr. Jerry Web Muhi emphasized the broader impact of the collaboration, stating that the initiative seeks to develop learners who can contribute meaningfully to their communities and to national development.

To further support the well-being of 4Ps fam-

Street sidewalks to success



Delia A. Cenderio, 58, a proud CARD, Inc. client and a multi-business owner from Paco, Manila, stands happily fulfilled in one of her stores.

Investments over momentary luxury is Delia's philosophy. Whenever she receives resources or earns an income, she treats it as a seed she can grow into another income-generating opportunity. This discipline, combined with her hard work and competence, has enabled her to own and operate multiple stores in Manila.

Delia took up a Bachelor of Science in Commerce and reached her third year in college. A natural risk-taker, she left her home province in Bicol and braved the fast-paced life of Manila. Her first jobs ranged from saleslady to security guard and later ship loader at a petroleum company.

First try While being employed, she decided to run a small-scale vending business. From a modest PHP 4,000 capital, she began selling slippers and placed her goods along busy streets and sidewalks. Her beginning reflected the same: far from a wide, comfortable road to success, it was more like a narrow sidewalk that demanded her

patience and persistence with every step. She would move from place to place, seeking spots with enough passersby to reach potential customers and maximize her sales.

While she contin-

ued selling, she was able to rent her own space to sell her goods and eventually a second space. During that time, she noticed the growing trend in beauty products. So in 2017, using the savings she had accumulated, she opened another space dedicated to cosmetics and personal care items,

bringing her total number of stores to three.

While others might celebrate their early success with small luxuries, Delia chose to keep saving and reinvesting. But as her business continued to grow and require more of her time, she eventually left her job to focus on it entirely.

Embracing growth and competition

A year after opening her new space, a peer invited her to attend their CARD center meeting. It paved the way for her to become one of CARD, Inc.'s pioneering clients in Paco, Manila.

As a client, she took a PHP 50,000 loan,

her first, which she used to help purchase a pick-up truck to support her business operations. She kept her stores thriving with this. CARD, Inc. later offered her bigger loans. It allowed her to expand her stores, opening one for baby care products, another for ready-to-wear clothing, and one for groceries.

But maintaining and growing these businesses was never easy. With the rise of online shopping and the emergence of competitors, her ready-to-wear store, baby care products, and beauty goods were heavily affected. Still, she embraced the competition. She searched for low-cost suppliers of her items to stay competitive and focused on high-quality yet affordable goods. And when competitors copied her products, she adjusted her prices. She shifted prices and product selections strategically to stay competitive.

She believes that even if her profit decreases, what matters is that she keeps her capital moving and continues earning each day. "Para kahit maliit ang tubo ko, lumalaban ako. Kasi sabi ko, kung ako'y magpatalo o susuko, talunan ako." (Even if my profit is small, I keep fighting because I tell myself, if I let others beat me or if I give up, then I'm a loser.) For her, such challenges show

her how much farther she can go.

Keeping forward It goes like this every time: her competitiveness and reinvestment ensure that, whenever she earns and saves, she is also building something. At present, Delia operates six rental apartments totaling eight residential units and has six commercial spaces for her stores with six salesladies assisting her.

This discipline and hard work have not only nurtured her business growth but also enabled her to purchase land properties in her hometown in Bicol and a house in Cavite. As she continues to grow her businesses, she now aims to make further property investments and save more.

Ask her about the secret to her success, and Delia will simply say: "Keep your personal wants out of your business money." She advises focusing on growing your funds and repaying your loan provider's trust by repaying responsibly. It is indeed a principle she has lived by from the very beginning

From a few pairs of slippers on the sidewalk to the multi-business venture she runs today, Delia has proved that even when life gives you only a narrow sidewalk to run on, discipline and persistence can still take you far. PR

The Local Health Insurance Office (LHIO) of Trece Martires City actively participated in the I-toDOH Serbisyong Pangkalusugan organized by the Department of Health (DOH), held in General Trias, Cavite on November 22, 2025. The activity aimed to bring essential health services closer to the community

During the event, LHIO Trece Martires City provided on-site assistance to residents by offering services such as member registration, updating of records,

and clarification of concerns related to PhilHealth coverage. Staff also distributed informational materials and conducted brief orientations on Universal Health Care (UHC) and the PhilHealth Yaman ng Kalusugan Program (YAKAP).

The team's participation ensured that attendees were informed about their rights and entitlements as PhilHealth members, as well as the expanded benefits available under UHC.

Through this outreach, LHIO Trece Martires reaffirmed its commitment to making health information and services more accessible to communities.



EDITORIAL:

Traslacion, a historic legacy

THREE days from today, the annual Black Nazarene Traslacion in Manila, whose roots began in 1606, will cap events and prayers leading up to it, with devotees already gathering this week at the Quiapo Church.

The original Nazareno statue was brought by Augustinian Recollects in 1606 to the Philippines from Mexico via a galleon ship and enshrined in their church in Bagumbayan, now Luneta, with its dark color attributed to a fire on the ship or natural aging of the wood.

The early Friday morning procession from Quirino Grandstand at the sprawling Luneta back to Quiapo Church will mark the commemoration of the image's transfer for the past 239 years – the solemn transfer from its original location to its current home, the Minor Basilica of the Black Nazarene in Quiapo, in 1787.

Police have been mobilized, and road closures will be implemented around the route in the country's national capital city of nearly two million.

Large large crowds as in the past – except during the pandemic years – and significant traffic disruptions in Manila, especially around Quiapo, have started and will intensifying on Friday.

For safety and order, from 15,000 to 18,000 police personnel are being deployed across Manila and major areas along the nearly 6.5-km route, based on the 19-hour journey through Manila's streets last year.

The police force is augmented by units from nearby regional offices (Central Luzon and Calabarzon), the Armed Forces of the Philippines, and the Philippine Coast Guard.

Police will be strategically positioned along the route to manage the thick crowds of devotees and onlookers and ensure an orderly flow, with the Highway Patrol Group managing traffic, and specific roads will be closed, with alternate routes provided.

PHILHEALTH...

In commemoration of the World Aids Day with the theme "Overcoming disruption, transforming the AIDS response", the Philippine Health Insurance Corporation (PhilHealth) stands with the persons living with HIV (PLHIV) through its enhanced Outpatient HIV/AIDS Treatment (OHAT) Package which provides wider financial support to essential care. Through the Yaman ng Kalusugan Program or YAKAP, PhilHealth also raises awareness and early prevention efforts, assuring every member that all services are delivered with utmost confidentiality.

This aligns with the Department of Health's proposal for a declaration of a national public health emergency in the country due to a growing health concern stemming from rising human immunodeficiency virus (HIV) cases.

Cayetano...

projects is weakening ongoing investigations and fueling public confusion. During his interpellation on the Department of Public Works and Highways' (DPWH) proposed 2026 budget early morning of November 26, Cayetano again pressed the agency to produce a single, official list of the projects under question.

"My proposal is that we define the terms and you have a counter, whether on your website or kay Presidente. [For example], 'We're looking at 8,000 projects. We've looked at 407 [that] are ghost.' Para whether media or naninira sa gobyerno or nanglilito, [walang pagtatalunan]," he said.

The Minority Leader's call echoed the same warning he has been raising in recent months in interviews and public statements.

"Mas klaro y'ung facts, better y'ung debate," he stressed. "Let's be precise, not only for the cases kasi mato-throw out y'ung case. We owe it to the people to be truthful."

Cayetano said while the longer the government leaves the numbers un-

ciency virus (HIV) cases. On November 27, 2025, the Department of Health (DOH) reported over 5,500 new cases from July to September 2025.

In response, Dr. Edwin M. Mercado, PhilHealth Acting President and CEO emphasized "Wala po kayong dapat ipag-alala, narito po ang PhilHealth upang tugunan ang inyong pangangailangang medikal. Kaya huwag po kayong matakot o mahiyang magpagamot. Makakaasa kayo na po-protektahan namin ang inyong mga personal na impormasyon."

The enhanced OHAT Package now offers an annual benefit of P58,500, a 95% increase from the previous P30,000. This benefit covers antiretroviral therapy (ART) for all individuals with confirmed HIV test results from certified fa-

clear, the more room there is for misinformation and politically driven claims.

He added that allowing unverified estimates to keep floating around, such as the widely mentioned figure of around 400 alleged ghost projects, would erode public trust if the actual number turns out to be much smaller.

"Mark my words. If we keep using 400 then we find out it's 100, the public will suspect pinagtakan natin y'ung 300," he said. "The longer period na wala kayong database, mas magsususpetsa ang mga tao."

Non-oath statements can be useful leads Cayetano also argued that statements made outside formal hearings, including interviews, vlogs, and news reports, may still be leads if they come from major players in the controversy.

"Everyone is saying 'pag hindi ka under oath, walang value y'un... But lahat ng magsalita, may value. Bakit? It's a lead," he said.

He added that while such statements may have no probative value in court, "major

ilities, regardless of their clinical or immunologic status. It also includes access to all necessary services required for effective HIV management.

This enhancement is consistent with President Ferdinand R. Marcos, Jr.'s directive to continually improve and sustain the health insurer's healthcare benefits by ensuring adequate financial support to patients seeking medical treatment. In his second State of the Nation Address, the President highlighted that "The whole of society must exert efforts to suppress the alarming rise of HIV/AIDS. To stem the tide, the strategic plan is to ensure early diagnosis and treatment, and ample testing sites and medications.

The OHAT Package can be accessed through 234 PhilHealth-accredited and

players" speaking publicly should not be ignored.

"I'm not saying it's true. And most people who will talk will have half-truths... Pero y'ung iba sa internet, sa vlog, sa news, hindi [totoong] walang value – lead y'un eh. Major player y'un eh," he said. Cayetano wrapped up his interpellation by reminding DPWH not to "paralyze" necessary public infrastructure as it works

KatHABI...

Development Institute (FPRDI), to deliver a variety focusing on its potential for textile and pulp and paper production.

From the international stage of the first-ever International Plant Breeding Conference last June 2025, the "KatHABI: Textile Innovation Fashion Show X IPB Abaca Hybrid," IPB now takes the fashion show to the Paskong UPLB 2025.

"We want to share this with the Los Baños community—not just those from UPLB—can see it. We want the wider Los Baños community to recognize that this is one of the UPLB's research outputs that offers meaningful benefits," Lee

DOH-designated HIV treatment hubs across the country. In 2024, PhilHealth disbursed a total of P1.66 billion for 176,819 OHAT benefit claims.

"Nakakabahala ang mga balita na pabata ng pabata ang mga PLHIV kung kaya't nananawagan kami sa mga magulang ng mga kabataan, suportahan at iparamdam natin sa kanila na hindi sila nag-iisa at may kinabukasang naghihintay sa kanila sa pamamagitan ng early prevention at regular na pangangalaga sa ilalim ng ating mga YAKAP Clinics," Dr. Mercado stated.

For further inquiries on benefits and services, members may call PhilHealth's 24/7 hotline at (02) 866-225-88 or at mobile numbers (Smart) 0998-857-2957, 0968-865-4670, (Globe) 0917-1275987 or 0917-1109812. PR

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to resolve the massive flood-control scandal.

"Two years from now, pag-uusapan nating dalawa: Sinong nakulong at tama ba y'ung nakulong? But two, may nagawa ba ang DPWH? [Kasi] kung may nakulong pero y'ung mga project na dapat nating ginawa ay hindi natin ginawa, [talo pa rin ang taumbayan]," he told DPWH Secretary Vince Dizon. PR

FROM PAGE 05

shared.

The event will display the garments women using the abaca hybrid blended with other locally sourced fibers, crafted by renowned Filipino designers Avel Bacudio, JC Buentia, Jor-el Espina, Jun Escario, the Davao Fashion and Design Council, along with pieces from the DOST-PTRI in-house design team.

Walking the runway will be the university's prominent scientists, officials, staff, alumni, and students, displaying the UPLB pride and the vision of "Dioscoro 1," exemplifying sustainability and research that is meaningful designed to benefit and engage the community.



Aboitiz Equity Ventures and Global Infrastructure Partners Sign P13.7bn Deal

Aboitiz Equity Ventures Inc. (AEV) and Global Infrastructure Partners (GIP), a part of BlackRock, have completed the definitive agreements formalizing their strategic partnership in Aboitiz InfraCapital, Inc. (AIC).

AIC develops, operates, and manages investments in critical infrastructure across airports, water and wastewater, and digital infrastructure, providing platform governance and shared services across its portfolio.

"GIP brings deep global expertise across energy, transport, digital infrastructure, and utilities, which will strengthen AIC's ability to scale, deliver faster, and create long-term value." – Sabin M. Aboitiz, Aboitiz Group CEO.

"We are very pleased to partner with Aboitiz InfraCapital as we work together to help accelerate infrastructure development in the Philippines. This collaboration reflects our shared commitment to supporting long-term, sustainable growth across the country. By combining our global investment capabilities with Aboitiz's deep local expertise, we aim to help

DOE...

As part of the Department of Energy's (DOE) ongoing monitoring of the timely completion of 200 power generation projects, Stage 1 of the Terra Solar Project is advancing key grid interconnection milestones with the National Grid Corporation of the Philippines (NGCP), following the energization and cut-in of the Terra Solar 500-kilovolt (kV) substation on 21 December 2025 along the Nagsaag San Jose 500 kV Line 2. Stage 1 represents 364 megawatts (MW) of the project's planned 2,500 MW solar capacity with battery energy storage systems (BESS), operated by Terra Solar Philippines, Inc.

Commercial operation of Stage 1 is expected in the first quarter of 2026.

deliver essential infrastructure that strengthens communities, drives economic progress and creates lasting value." – Ray Nadarajah, Emerging Markets Partner at Global Infrastructure Partners (GIP).

The parties signed the Share Subscription and Purchase Agreement and Shareholders' Agreement covering GIP's investment in AIC. Under the agreements, GIP is expected to invest a total of PHP 13.7 billion through a combination of a secondary share purchase from AEV and a primary share subscription in AIC. Upon completion of the transaction, GIP is expected to hold 40% of AIC, while AEV will retain a 60% controlling interest.

The transaction remains subject to the satisfaction of customary closing conditions and the receipt of required regulatory approvals.

The partnership builds on the July 2025 disclosure and reflects strong confidence in the Philippine infrastructure sector, supporting the continued growth and long-term development of Aboitiz InfraCapital's diversified infrastructure portfolio.

President Ferdinand R. Marcos Jr., in his 4th State of the Nation Address (SONA), directed the DOE to accelerate the construction of 200 power generation projects over the next three years to strengthen the country's energy security. In line with this directive, the DOE continues to track project progress and coordinate closely with stakeholders to ensure that committed capacity is delivered on schedule and in a manner consistent with safety and grid reliability requirements.

As of November 2025, about 956 MW of new power generation capacity have been added to the Luzon, Visayas, and Mindanao grids, complemented by 160 MW of new energy storage capacity located in Luzon and Vi-

Hokkaido: When Japan means more than Tokyo and Kyoto

TOKYO – Kyoto, temples, neon lights, crowds. For many, Japan is nothing more than that. But in the north, Hokkaido provides an entirely different experience. It is a journey where the sounds of silence, open spaces, and nature take center stage.

As travelers around the world look to escape mass tourism, the island stands as a true alternative: A destination where travel still means discovery.

Beyond clichés

In an era where people choose their destinations based on what's trending on TikTok and Instagram, Hokkaido sometimes slips under the radar, precisely because it resists ready-made formulas.

Here, vast volcanic landscapes, crystal-clear lakes, and quiet villages remind visitors why they began traveling in the first place: Not to collect landmarks, but to reconnect with space and meaning.

Hoshino Resorts TOMAMU offers all the comforts of modern life without cutting guests off from the world. The rooms have cozy jacuzzies and large windows that open onto a hundred hectares of forest. The restaurant's menu celebrates the local terroir, with locally

sayas. These additions form part of the DOE's broader efforts to ensure sufficient and reliable power supply in support of the country's growing economy and increasing electricity demand.

The 956 MW of new generation capacity comes from fourteen (14) power plants: twelve (12) facilities using renewable energy (RE) technologies, one (1) oil-based power plant, and one (1) natural gas-fired power plant, most of which entered commissioning in the second half of 2025.

Collectively, these projects help strengthen the grid's ability to meet peak demand, reduce the risk of supply shortfalls, and improve operational flexibility in managing baseload requirements and variable demand.

made ice cream, artisanal cheeses, and wagyu beef from regional producers.

For early risers, UNKAI Terrace is the place to witness the sunrise. The gondola climbs through the darkness to the mountaintop. There, a trail leads to the Cloud Round, a panoramic viewpoint and a series of suspended decks that seem to float between sky and earth.

Beneath the feet of awe-struck visitors stretches a sea of clouds that seems to go on forever.

The most adventurous can continue higher on the trail for another twenty minutes, reaching a lookout point that opens onto the valley in a full 360° view. This place draws curious travelers from across Japan and those who deliberately avoid the beaten tourist path.

An hour's drive away lies another hidden gem: Lake Shikaribetsu. It's here that Mr. Shimada and Ms. Lee -- two local guides deeply passionate about the region -- work.

He left Sapporo without a single regret.

"I just couldn't stay behind a desk anymore," he says. She, originally from Taiwan, first came to Hokkaido for three months of volunteer work and end-

ed up making it her home.

At dawn, they lead travelers to the lake or into the heart of the forest, where they may even be lucky enough to spot a northern pika, a rare small mammal and a living relic of the Ice Age.

"Interacting with customers is a highlight. We enjoy seeing the landscape through the visitors' eyes."

Living together, building together

Over the past few years, news outlets around the world have been covering a concerning trend: An increase in the number of bear encounters in the villages of Hokkaido. Yet, for residents and officials, this is an opportunity to rethink the relationship between humans and wildlife, and to find new, balanced ways to coexist.

In Shimukappu, wildlife specialist Mr. Urata works with locals to prevent conflicts between people and bears.

Rethinking travel

From Tomamu to Shimukappu, Hokkaido attracts those who seek more than a picture-perfect Instagram landscape. Those who come for a few days often leave transformed — and some, like Ms. Lee, never leave at all.

As Japan refines its tourism model, Hokkaido proves that lesser-known places can redefine the very meaning of the word travel. (Jiji Press)

Those who come for a few days often leave transformed — and some, like Ms. Lee, never leave at all.

FROM PAGE 01

they are needed most.

As Terra Solar Stage 1 advances toward energization, the DOE will continue working closely with NGCP and the project proponent to ensure that grid interconnection requirements and safety standards are met, and that key commissioning

DSWD...

ities, San Antonio Medical Center of Lipa, Inc. will deliver medical assistance and preventive healthcare services, helping reduce health-related expenses that often hinder economic progress.

Currently, DSWD Field Office IV-A maintains active partnerships with 49 external stakeholders from civil society organizations, private institutions,

and higher education sectors in the region.

The Department underscored that sustained collaboration with various sectors remains essential in advancing inclusive development, ensuring that 4Ps families are not only assisted but are fully equipped to build healthier, more productive, and self-sustaining lives.

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E-trikes now banned on major NCR highways – LTO

MANILA –

E-trikes and similar electric vehicles are banned from passing through major highways in the National Capital Region (NCR) beginning Friday, as part of the government's push for road safety.

In a statement on Thursday evening, Land Transportation Office (LTO) Chief, Assistant Secretary Markus Lacanilao, said these highways are Epifanio de los Santos Avenue (EDSA), C-5 Road, Roxas Boulevard, and Quirino Avenue to Magallanes-South Luzon Expressway.

The ban is based on existing rules and regulations issued by the Metropolitan Manila Development Authority (MMDA).

E-trike drivers caught passing through these highways face possible impoundment, fines, or both, as prescribed



under Republic Act 4136 or the Land Transportation and Traffic Code and Joint Administrative Order 2014-01.

"Implementation of this policy hinges on road safety considerations. Major highways and roads are designed for large and fast-moving vehicles. E-trikes, by using these parameters, are not fit for large roads due to the fast and heavy pace of vehicle traffic," Lacanilao said.

He noted that mixing fast- and slow-moving vehicles on major highways could create danger-

ous conditions and lead to accidents.

Lacanilao also called on e-trike operators and drivers to be aware of the limitations of their vehicles, and that the LTO is aware that many use these e-trikes to provide affordable transportation to the public.

In response, the LTO will meet with local government units in Metro Manila and other transport sector stakeholders to draw up guidelines and safer routes for e-trike operations so they can continue to provide their services safely. (PNA)

HSAC in 2025: Strengthening housing justice through institutional reforms

In 2025, the Human Settlements Adjudication Commission (HSAC) made significant progress in strengthening housing justice by introducing key institutional reforms, improving its performance systems, and expanding support for communities seeking fair and timely resolution of housing and real estate disputes. The year's accomplishments showed how the Commission is continuously building a more accessible and dependable adjudicatory body for the public.

The issuance of the 2025 Revised Rules of Procedure marked HSAC's most significant development this year. The updated rules simplify case processes, provide clearer guidance to litigants, and improve the overall pace of adjudication. The new rules emphasize that strengthening HSAC's procedural framework is central to ensuring that people can resolve their housing issues with confidence and fairness.

Paired with its mission of resolving housing disputes is the Commission's goal of operational excellence through continual enhancement of internal performance and financial systems. HSAC earned an 'unmodified opinion' from the Commission on Audit for its 2024 financial statements, signifying trustworthy and reliable financial management. The Department of Budget and Management likewise gave the Commission a 'Very Satisfactory Rating' for its overall performance.

HSAC's efforts toward strengthening its systems were further recognized through national awards. The Commission received its fourth 'Outstanding Accounting Office Award' for excellence in financial reporting. It also attained a 'Silver Award' in the Anti-Red Tape Authority Report Card Survey 2.0 for its service quality and remarkable compliance with public service standards.

To reach a broader range of stake-

holders, the Commission expanded its institutional linkages. Through agreements with the Local Government Unit of Bacoor City and the New Era University College of Law, HSAC strengthened collaboration with local governments and train future practitioners in dispute resolution. HSAC also began reaching out to Overseas Filipino Workers, starting in Riyadh, Kingdom of Saudi Arabia. Through the Serbisyo Caravan of the Department of Migrant Workers, HSAC provided legal information about property ownership and housing disputes that OFWs experience.

These citations and accomplishments reflect the institution's sustained efforts to advance good governance and strengthen the adjudicatory process for its stakeholders. As HSAC moves forward, it remains committed to sustaining these reforms and ensuring that every Filipino has access to a fair, efficient, and transparent resolution of housing-related disputes.

SINE AGRI 2025: Tagisan ng Paggawa ng Pelikulang Pang-Agrikultura, inilunsad ng DA-4A



Sampung pelikulang pang-agrikultura mula sa mga paaralan sa kolehiyo ang sumali sa isinagawang SINE AGRI 2025 ng Department of Agriculture IV-CAL-ABARZON (DA-4A) Regional Agriculture and Fisheries Information Section (RAFIS) noong ika-19 ng Disyembre sa Lipa City, Batangas.

Ang SINE AGRI ang kauna-unahang tagisan o paligsahan ng paggawa ng pelikula sa DA na may layong ipakilala ang sektor ng agrikultura sa tulong ng mga mag-aaral. Sa pamamagitan ng pelikula, hangad ng Kagawaran na mamulat sa publiko ang pangangailangan ng kabataan sa industriyang nagpapakain sa sambayanan.

Dito ay nagwagi bilang Champion at nagwagi ng halagang P30,000

ang pelikulang "Ani'y Sisi-bol Muli" mula sa First Asia Institute of Technology and Humanities (FAITH) Colleges. Sinundan naman ito ng "Sibo!" na nanalo ng halagang P20,000 at "A Very Special Farm" na nagakamit ng P10,000 mula sa kaparehong paaralan. Ginawaran din ng People's Choice Award at halagang P5,000 ang "Bintol ni Utoy" mula sa Batangas State University TNEU – ARASOF Nasugbu.

KatHABI, KaHIMIG fashion show featuring UPLB-bred abaca textile takes center stage at #PaskongUPLB2025

Taking center stage at UPLB's annual Christmas tree lighting show, which will take place this year on December 10, is "KatHABI, KaHIMIG: Paskong UPLB 2025," a textile innovation fashion show featuring apparel made from textile woven using the UPLB-bred 'Dioscoro 1' Abaca variety.

"KatHABI, KaHIMIG: Paskong UPLB 2025," will take place at 5:30 pm in front of the DL Umali Hall. After the KatHABI fashion show, the Christmas tree lighting will take place at the UPLB Freedom Park/football field. Christmas lights adorning the Oblation Park and UPLB Pili Drive Rotunda will also be switched on simultaneously. The Christmas tree lighting show will be followed by a concert by the Neocolours. All shows are open to the public.

fashion show is an abaca variety developed to protect the country's abaca industry against diseases and environmental stresses.

"It took UPLB plant breeders almost 60 years to develop a variety using traditional breeding of the local variety of abaca", Virma Lee, deputy director of the Institute of Plant Breeding (IPB), said. IPB is a research unit at the College of Agriculture and Food Science (CAFS) of UPLB.

This first Philippine abaca hybrid is the culmination of six decades of scientific work by IPB in collaboration with the Department of Science and Technology-Philippine Council for Agriculture, Aquatic and Natural Resources Research and Development (DOST-PCAARRD), and the Philippine Textile Research Institute (DOST-PTRI). The Philippines

Si Kyla May Saceda, mag-aaral mula sa Calayan Educational Foundation Inc., ay ikinatwa ang pagsali dahil sa karanasan nila na magkwento ng buhay ng mga magsasaka sa pelikula ay mas lalo niyang nakita ang halaga ng mga ito tulad ng kanyang lolo. Bonus din aniya ang consolation prize na P5,000 kahit hindi sila nanalo kaya naman nais nilang sumali ulit sa susunod na taon. PR

remains ahead of the world's leading abaca production, with approximately 87.5% of the global market supply. However, the country's leadership is constantly threatened by diseases such as abaca bunchy top virus (ABTV), abaca mosaic, and abaca bract mosaic virus (ABrMV).

Named after Dr. Dioscoro L. Umali, the "Father of Philippine Plant Breeding," first dean of the College of Agriculture, now CAFS, and catalyst to this groundbreaking study, 'Dioscoro 1' was developed to combat and build resistance against diseases and resilience to climate change while maintaining the durability, versatility, and quality of fiber production.

A collaboration of minds and resources, IPB worked with DOST institutions, namely, PCAARRD, PTRI, and the Forest Products Research and

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