

CARD MBA marks its 27 years of empowering and protecting Filipino families

CARD Mutual Benefit Association (CARD MBA), Inc., one of the microinsurance arms of CARD Mutually Reinforcing Institutions (CARD MRI), celebrated its 27 years of building resilience among Filipino families and communities on September 9, 2026, at Maharlika Square, San Pablo City, Laguna.

CARD MBA CEO Jocelyn Dequito shared that the celebration "is a milestone not only for CARD MBA, but for every member and family who entrusted us to protect their future and support them towards financial freedom".

For 27 years, CARD MBA has centered its mission on helping Filipino families cope with unexpected events without falling further into poverty.

CARD MBA supports its members through a wide range of products and services, including death and accidental benefits, retirement fund, redemption packages, disaster relief assistance, mass wedding, and more.

People behind its service

CARD MBA is 100% owned and managed by its members. During its Annual General Membership Meeting, CARD MBA elected its new Board of Trustees, with representatives from Luzon, Visayas, and Mindanao.

The newly elected board of trustees includes Marissa R. Bautista (North Luzon), Shirley M. Solina (South Luzon), Neila S. Perez and Emma C. Ti-ad (Visayas), and Alma B. Esmaña and Elvira B. Lumbrino (Mindanao), each serving a two-year term.

CARD MBA President Rowena H. Macias said the Association's progress over the years has been closely tied to the work of its people. "We have witnessed how CARD MBA consistently delivers meaningful products and services that uplift our members and their families," she said.

The organization also recognized MBA Coordinators who have

shown strong performance and commitment in helping members with their insurance concerns.

Eight finalists were selected for the 2026 Natatanging MBA Coordinator awards. Emelita R. Araño of Batangas was named the National Winner. Jemilyn A. Sales of Camarines Sur placed first, while Marry Rose R. Ballete of Surigao del Sur took second place.

The Ka-Seguro Awards were also presented to MBA Coordinators who achieved the highest microinsurance product enrollments. The awardees were Jenevy Ariola and Raquel Garcia (Cagayan), Maricel Villanueva (Surigao del Sur), Marcelena Cañaverall (Sultan Kudarat), Jovelyn Tuyor (Davao Oriental), Elisa Alapit (Pangasinan), Janice Mercado (Cagayan), Rosemarie Gines (South Cotabato), Josephine Balili (Surigao del Sur), Alma Esmaña (Sultan Kudarat), and Flor Cacho (Nueva Ecija). This award recognizes their dedication and efforts in helping the Association provide a financial safety net and protection to millions of Filipino families.

New product for retired members

One of the highlights of the anniversary was the introduction of the Family Security Plan Extension, which gives retired members aged 70 and above an option to continue their insurance coverage.

The product is available in two forms: the Individual Plan covers the member, while the Package Plan covers both the member and their partner. For the latter, the partner must be 60 to 75 years old and mentally and physically well.

The new plan is intended to address the need for continued insurance protection for older members who have limited coverage options after retirement.

27 years of ensuring Filipinos

CARD MBA's 27th anniversary recognized the dedication and work of its management, officers, staff, and MBA



The Natatanging MBA Coordinators, together with selected CARD MRI Executive Committee members and Senior Advisers, gathered for a memorable group photo to commemorate the 27th founding anniversary celebration.

Coordinators in providing microinsurance and financial assistance to Filipino families, particularly those who need support when unexpected events affect their lives and finances.

The celebration was attended by CARD MRI Founder and Chair-

man Emeritus Dr. Jaime Aristotle B. Alip, CARD MBA Chief Executive Officer Ms. Jocelyn Dequito, CARD MRI Managing Director Mr. Aristeo Dequito, along with CARD MRI Senior Advisers, some Executive Committee Members, CARD MBA officers

and staff, and MBA Coordinators.

As of July 31, 2026, CARD MBA has 95 provincial offices, serving more than 8.4 million active members and insuring more than 25 million individuals. In terms of claims payments, the in-

stitution has processed over 500,000 claims, with total claims paid exceeding PHP 2.6 billion.

To know more about CARD MBA, visit its official website @ <https://cardmba.com/> and its official Facebook page @ CARDMBAOfficial.

Megaworld, Villaroman partner for golf lifestyle hub in Cavite

Sports and leisure group Villaroman Golf Academy is expanding into Megaworld's Maple Grove township in General Trias City, Cavite, with a new golf and lifestyle hub that will add sports, recreation, and dining options to the 140-hectare mixed-use development.

The academy will occupy a 2.7-hectare site and feature a 50-bay driving range, golf hitting bays, state-of-the-art golf simulators, and practice areas designed to replicate actual golf course conditions. Golfers will be able to train on real grass, artificial turf, fairway, bunker, and rough surfaces.

The big picture

Beyond golf, the facility will include a dedicated short-game area with bunkers, three tournament-grade pickleball courts, a players' lounge, a golf-specific gym, a sports retail zone, a resto and sports bar, and a café, positioning the development as a broader sports and lifestyle destination.

Megaworld and Villaroman Golf Academy (VGA) enter into a partnership for a new golf and lifestyle hub at Maple Grove in General Trias City, Cavite./Contributed Photo



Present during the ceremonial signing of memorandum of agreement were (from left): Lourdes Gutierrez-Alfonso, president and CEO, Megaworld; Kevin Tan, president and CEO, Alliance Global Group, Inc., parent company of Megaworld; Carito Villaroman, founder and CEO, and Philip Yeung, co-founder and Head of Legal, VGA./Contributed Photo

lifestyle hub at Maple Grove in General Trias City, Cavite./Contributed Photo

Megaworld and Villaroman Golf Academy (VGA) enter into a partnership for a new golf and lifestyle hub at Maple Grove in General Trias City, Cavite./Contributed Photo

Villaroman Golf Academy will cater to beginners, enthusiasts, and competitive golfers through structured training programs. The academy is led by founder and head coach Carito Villaroman, a former touring professional who has

coached Filipino golf standouts including Yuka Saso and Bianca Pagdanganan. It is also accredited by the Games and Amusements Board to certify professional golf coaches across the country.

"We are excited to welcome Villaroman Golf Academy to Maple Grove as we introduce new destinations for sports, leisure, and dining in this part of Cavite. These new additions form part of our vision to continue building Maple Grove into a township that offers more than residential and business spaces,

giving the growing community greater access to recreation and lifestyle experiences closer to home," Megaworld Lifestyle Malls Maple Grove first vice president Graham Coates said.

Why it matters

The addition of Villaroman Golf Academy strengthens Maple Grove's portfolio of sports and recreational facilities, complementing its existing biking and jogging track, futsal field, retail establishments, residential communities, and office developments. The township's commercial district

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Cavite Advances to Final Judging of 2026 Most Business-Friendly LGU Awards – Provincial Level

Rosario, Cavite Successfully Launches 2026 Tutok Kainan Dsp For 75 Undernourished Children Aged 6-23 Months

Cavite celebrates migrant workers, strengthen families on Migrants Day 2026

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PGC employees receive performance incentives



Employees of the Provincial Government of Cavite (PGC) received their performance incentives during a simple distribution program held on September 28, 2026, at the New Provincial Government Center in Trece Martires City.

The activity was conducted to recognize the employees' exemplary performance, dedication, and continued commitment to the effective and efficient delivery of public services. The incentives were given to September birthday celebrators to serve as an acknowledgment of their contributions to the programs and initiatives of the provincial government.

Governor Abeng

PhilHealth Press Conference sa Cavite

Remulla and Vice Governor Ram Revilla Bautista, together with members of the Sangguniang Panlalawigan, led the distribution of the performance incentives and conveyed their appreciation to the employees for their valuable service and dedication to the Provincial Government of Cavite.

The initiative underscores the Provincial Government of Cavite's commitment to fostering a culture of excellence, professionalism, and accountability among its workforce, while encouraging employees to continuously uphold high standards in the delivery of quality public service to the people of Cavite. — OPIO



Isinagawa ng PhilHealth Regional Office IV-A ang Press Conference kasama ang ilang local media ng Cavite noong Setyembre 23, 2026, sa Function Hall, 4th Floor ng New Imus City Hall, Imus Government Center, Imus City, Cavite. Tampok sa talakayan ang mga mahalagang update tungkol sa PhilHealth YAKAP at PhilHealth GAMOT, kabilang ang mga benepisyo at

serbisyonang maaaring mapakinabangan ng mga miyembro para sa mas abot-kaya at mas maagap na pangangalagang pangkalusugan. Layunin ng pagtitipon na maihatid sa mga lokal na mamamahayag ang napapanahong impormasyon upang mas maipalam sa publiko ang mga serbisyonang hatid ng PhilHealth at kung paano ito makatutulong sa bawat pamilyang Pilipino

DTI Rizal Forges Stronger Ties with PCA to Boost Coconut-Based MSMEs



PhilHealth urges LGUs to lead shift to primary care to maximize UHC financing



Mula sa ulam, Patungo sa pangrap

By: *Mikaela Guimare-INTERN*

Nag-umpisa ang lahat sa isang lugar kung saan, tuwing Sabado, pumupunta ang Sidewalk upang ituro ang Salita ng Diyos sa mga bata. Sa lugar na ito, may isang batang masiyahin, masipag, at laging umuwi ng kanilang bahay na may dalang maraming lollipops at wafers.

Isang batang maagang namulat at hinubog ng realidad ng buhay. Siya si Mika, ang pangalanay sa pitong magkakapatid, na laging nakapaa tuwing uma-attend siya ng Sidewalk sa kanilang lugar.

Hindi puwedeng hindi niya dala ang kanyang dalawang maliit na kapatid, na pareho niyang kinakarga. Bakas sa kanyang mukha ang responsibilidad ng isang panganay; kailangan muna niyang alagaan ang kanyang mga kapatid bago siya makapaglaro sa labas.

Siya ang tumatayong pangalawang magulang ng kanyang mga kapatid kapag wala ang kanilang mga magulang. Gayunpaman, hindi naging hadlang ang mga responsibilidad na ito upang patuloy siyang dumalo sa Sidewalk.

At dito nagsimula ang kwento Ng isang batang may mataas na pangarap

Isa si Mika sa mga batang laging masayang dumadalo sa Sidewalk. Kitang-kita ang kanyang sigla at pananabik sa bawat pagtuturo.

Isang araw, ibinalita ng kanilang Sidewalk teacher na magkakaroon ng Teachers' Training para sa mga gustong maging Sidewalk teacher. Hindi nagtagal, isang leader ng Sidewalk na kapitbahay nila ang nag-aya sa kanya na sumali sa training. Nang yayain siya, sinabi sa kanya na marami raw pagkain sa Sidewalk. Agad naman siyang nagtanong kung may "totoong adobo" ba roon.

Ang alam niya kasing adobo ay kanin na may mantika at toyo. Simpleng pagkain ito para sa karamihan ng mga Pilipino, ngunit para sa isang batang hindi pa nakakatikim ng totoong adobo, napakalaking bagay na iyon.

Dahil sa kagustuhang makatikim ng totoong adobo, sumali siya sa Teachers' Training.

Noong 2016, naging ganap siyang Sidewalk teacher—ang batang dating tinuturuan ng Salita ng Diyos ay siya na ngayong nagtuturo rin sa mga batang nasa kalye at patuloy na naglilingkod hanggang ngayon.

Sa simpleng pagnanais na makatikim ng totoong adobo, hindi niya alam na mas higit pa pala ang inihahanda ng Diyos para sa kanya. Sa pamamagitan ng Batang Sidewalk Ministries, hindi lamang siya nabusog sa pagkain—nabago rin ang kanyang buhay nang tanggapin niya ang Panginoon.

Ang layo na ng kanyang nalakbay mula sa batang nangangarap lamang na makatikim ng totoong adobo. Marami na ring mga pangarap ang nabuo mula sa batang si Mika, na noon ay iniisip lamang kung makapagtatapos ba siya ng pag-aaral.

Sa kabutihan ng Panginoon, mas nakilala niya ang kanyang sarili at higit sa lahat ang Diyos. Ginamit ng Panginoon ang Sidewalk upang mabigyan siya ng pagkakataong makapag-aral at makapagtapos.

Sobrang layo na ng kanyang narating sa buhay. Malayo pa ang kanyang lalakbayin, pero malayo na ang kanyang narating.

Sa simpleng adobo nagsimula ang isang kuwento ng pag-asa. Sa kabutihan ng Panginoon, ginamit Niya ang Sidewalk upang mabago ang direksyon ng buhay ni Mika. Siya ang kauna unahang deegre golder ng kanilang Pamilya.

CAVITE...

Behind every successful migrant worker is a family whose sacrifices, resilience, and unwavering support make every journey worthwhile. In recognition of these modern-day heroes, the Provincial Government of Cavite (PGC), through the Office of the Provincial Social Welfare and Development Officer (OPSWDO), held the Migrants Day Celebration 2026 on September 7 at the 2nd Floor Function Hall of the New Provincial Government Center, Trece Marties City, carrying the theme "Empowered Migrant Workers, Stronger Families."

The celebration gathered migrant workers and their families, partner agencies, and local stakeholders for a day of recognition, learning, entertainment, and access to government services aimed at promoting their

welfare and protection.

The program opened with welcome remarks from OPSWDO Head, Ms. Felipa G. Servañez, followed by an inspirational message from 1st District Board Member Romel R. Enriquez, who underscored the valuable contributions and sacrifices of migrant workers for their families and communities.

Adding a health and wellness perspective to the celebration, Provincial Health Officer I Dr. Nelson Soriano shared insights on the importance of maintaining a healthy lifestyle, reminding participants that pursuing opportunities and providing for their families should go hand in hand with taking care of one's health.

A key feature of the event was the Service Caravan, conducted in partnership with the Cavite Office for Workers Con-

cern (COFWC) and various national government agencies. The activity brought government services and relevant information closer to migrant workers and their families.

Participants also gained valuable insights from Ms. Maricynne L. Peniero of OWWA IV, who discussed the celebration's theme, highlighting the importance of preparedness, informed decision-making, and strong family support throughout the migration journey.

The event likewise placed emphasis on safe migration through an Anti-Illegal Recruitment Information Campaign, equipping participants with essential information to help protect themselves and others from illegal recruitment and related risks.

The program became even more lively with the Talent Contest,

where participating municipalities showcased their creativity and talents. Naic emerged as the Champion, while Trece Marties City secured 1st Place, General Emilio Aguinaldo took 2nd Place, and Tanza earned 3rd Place.

The afternoon continued with an ice-breaker Zumba, attendance raffles, and a sharing of success story by Ms. Kathleen Margaret Espinol, offering an inspiring reminder of how perseverance, determination, and family support can turn challenges into opportunities.

The celebration concluded with the awarding of winners, closing activities, and photo opportunities.

More than a celebration, Migrants Day 2026 served as a reminder that empowering migrant workers means supporting the whole family. — OPIO

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Food will be provided to children beneficiaries for a total of 180 days. It is a nutritious complementary food developed by the Department of Science and Technology - Food and Nutrition Research Institute (DOST-FNRI) to address micronutrient deficiencies and malnutrition gaps among young Filipino children.

Furthermore, Rosario MNAO Villa emphasized the conduct of monthly weighing and height-taking, daily monitoring of the intake of beneficiaries, and photo documentations to be provided by the parents or guardians, to monitor the consumption of the cooked dry commodities. She also underscored the importance of following the scheduled distribution of dry commodities and reporting of any gastrointestinal discomfort manifested by the beneficiaries. A demonstration on the proper preparation of the complementary food was also conducted by the BNSs to guide parents and guardians in preparing the food for their children.

After the program proper, NO II PNFP Bantilan conducted a coordination meeting with the barangay implementers to discuss the implementa-

tion arrangements, schedules, and monitoring of the program deliverables. The roles and responsibilities of the municipal and barangay implementers were likewise reiterated to ensure timely and proper program implementation and monitoring. The meeting further provided an opportunity to clarify implementation concerns and align reporting mechanisms.

Following the successful launching of the 2026 TKDSP in the Municipality of Rosario, the program's 180-day implementation is expected to conclude in March 2027. Throughout the implementation period, the Rosario MNC, in coordination with the barangay health and nutrition workers, will continuously monitor the beneficiaries' compliance, food intake, and nutritional status.

Through the collaborative efforts of the LGU implementers, parents and guardians, and NNC CALABARZON, the 2026 TKDSP reflects the continued commitment of local stakeholders to strengthen community-based nutrition action and ensure that young children receive appropriate nutrition support during the first 1,000 days of life.

DepEd chief urges stronger guidance for learners amid risks of digital technology, social media

PAKIL, Laguna (PIA) — Following the recent incidents of school violence involving learners, Department of Education (DepEd) Secretary Sonny Angara emphasized the importance of strengthening learners' mental and emotional well-being alongside school security measures as children face growing risks from digital technology and social media.

Angara acknowledged the benefits of digital technology for learning, but stressed that learners must also be guided in navigating harmful influences they may encounter online.

"Although maganda na may digital technology tayo may mga bagong teknolohiya tayo, 'wag nating kalimutan 'yung pinaka-importanteng teknolohiya ay matatagpuan sa gitna ng ating mga tenga pa rin dahil with the advent of new technology, social media nandyan rin po 'yung pagdating ng mga bagong banta," Angara stated during his visit in Pakil, Laguna for DepEd, Prime Infra Foundation and Ahunan Power, Inc. ceremonial launching of internet connectivity in 12 schools.

Angara said re-

cent incidents of violence demonstrate the need to look at school safety from a broader perspective, noting that protecting learners should not be limited to strengthening physical security within school premises.

He further added, "Ngayon bilang mga pangalawang magulang ng ating mga bata sa eskwelahan, maaring wala ang kanilang mga magulang sa bahay, maaaring kuya n'ya o lola o tiya n'ya ang nag-aalaga sa kaniya, baka wala sa kaniyang oras para bantayan ang mga bata, tayo, bigyan natin ng tulong 'yung mga bata, kausapin at alamin natin ang kanilang sitwasyon at bigyan natin sila ng tamang paggabay sa paggamit ng internet."

While DepEd continues to strengthen physical security measures in schools, including access control and security procedures, he said equal attention must be given to what learners encounter online and how these experiences may affect their thoughts and behavior.

Angara likewise welcomed efforts by the Department of Information and Communications

Technology (DICT) to surveil online platforms that may expose children to harmful content or individuals.

"Natutuwatayo dahil ang DICT ay kumilos na para doon sa mga application na alam natin na nagre-recruit ng mga kung sino-sino, 'yung mga bata nilalason na 'yung kanilang utak, at least ngayon naging strikto na si DICT. Natutuwatayo kami dahil 'yung mga bata siyempre dapat i-supervise 'yung internet use nila, nakikita naman natin sa ibang bansa pinagbawal na nga 'yung below 15, 16 na gumamit ng mga social media apps," Angara added.

The education department is also looking at integrating mental health and social media safety initiatives into its programs for 2027, alongside the agency's existing interventions such as the Academic Recovery and Accessible Learning (ARAL) Program.

The initiatives form part of the broader effort to create safer and more secure school communities in line with President Ferdinand R. Marcos Jr.'s directive to ensure the safety and well-being of learners.

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Office of the Provincial Information Officer (PIO), and Office of the Provincial Public Employment Service Manager (OPPESM).

The Most Business-Friendly LGU Awards, organized by PCCI, recognizes local government units for initiatives and practices related to good governance, ease of doing business, and local economic development.

Cavite's participation in the final judging reflects the collaborative efforts of the Provincial Government and its various offices in strengthening public services, supporting businesses and MSMEs, and creating an enabling environment for sustainable local economic growth.

SSS honors Filipinos abroad through Global Kabayan Day

The Social Security System (SSS) brought its 69th Anniversary celebration closer to Filipinos in Hong Kong through the 2026 SSS Global Kabayan Day held from September 12 to 14 at the Department of Migrant Workers (DMW)-Overseas Workers Welfare Administration (OWWA) OFW Global Center.

Anchored on the anniversary theme, "Bawat Isa Protektado, Bawat Bukas Sigurado," the three-day activity gave OFWs, pensioners, Filipino community leaders, and other members of the Filipino community an opportunity to learn about SSS programs and services, raise concerns, and access assistance.

The activity was held with the support of the Philippine Consulate General in Hong Kong, led by Consul General Romulo Victor Israel Jr., Consul Von Ryan Ferrera, and Labor Attaché Atty. Cesar L. Chavez, Jr., together with other Philippine government offices, Filipino community organizations, and SSS partner institutions.

The activity opened on September 12 with a town hall meeting where Filipino community leaders and media guests received updates on SSS programs and services, and raised questions and concerns directly with SSS officials.

On behalf of the SSS President and Chief Executive Officer Robert Joseph M. de Claro, Vice

President for Asia, Americas and Pacific Operations Division Atty. Paul Erik D. Manalo presented an overview of SSS services, while Vice President for Member Relations and Support Division Atty. Marissa C. Mapalo discussed the latest SSS programs. "Our OFWs continue to contribute to their families, communities, and the country, even while working far from home. As their social security institution, SSS must also be there for them wherever they are," Manalo said.

"We want our members abroad to know that their SSS remains accessible to them. Through activities like the Global Kabayan Day, we are able to bring our services closer, provide timely information, and listen directly to their concerns," he added.

The presentations were followed by an open forum with Filipino community leaders and media guests. The activity also provided onsite assistance to OFWs applying for the MySSS Card. SSS Foreign Representatives assisted members through the application process, with support from SSS officials.

The Philippine Statistics Authority (PSA) assisted members with National ID registration and verification, a key step in securing a MySSS Card. SSS participating financial institutions, such as Asia United Bank (AUB) and Rizal Commercial

Banking Corporation (RCBC), also provided onsite assistance for MySSS Card applications.

The main Global Kabayan Day program on September 13 highlighted the experiences and contributions of OFWs and SSS pensioners through testimonials and recognition activities. Around 30 SSS pensioners residing in Hong Kong were recognized in appreciation of their years of membership and contributions to the SSS. Some pensioners also shared their personal experiences and reflections.

The program also marked the signing of memoranda of understanding between SSS and Global Alliance Hong Kong and between SSS and Diwa't Kabayan Society, strengthening ties with Filipino community organizations in Hong Kong.

On September 14, the onsite services continued, allowing OFWs and other members of the Filipino community to access assistance on MySSS Card applications and other SSS-related concerns.

The 2026 Global Kabayan Day formed part of the SSS' 69th Anniversary celebration and marked the first time that its annual OFW Day and Pensioners' Day activities were brought together in an overseas setting. Hong Kong and Barcelona served as the inaugural international venues for the initiative. PR

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health systems. Dr. Ho presented PhilHealth YAKAP as the gateway to province- and city-wide health systems. As PhilHealth funds individual-based services through YAKAP and GAMOT, LGUs can channel their own resources to run population-based public health programs. She urged local leaders to deliver improvements for their constituents through YAKAP empanelment to their facility of choice and investment to EMR, epidemiology &

surveillance, health promotion, and non-medical factors that influence health outcomes.

Dr. Ho affirmed that PhilHealth will continue working with the DOH to support LGUs, with the upcoming roll out of the enhanced YAKAP and GAMOT programs.

The symposium gathered public and private sector leaders to discuss ways to strengthen health systems and advance Universal Health Care.

CEZ 5M Program Brings

Recognizing that the success of ecozones is anchored on the well-being of their workers the Philippine Economic Zone Authority (PEZA), through the Cavite Economic Zone (CEZ), has launched the a holistic worker welfare initiative focused on Mental, Mastery, Medical, Money, and Mobility. Designed to support workers both inside and outside the workplace, the program reflects PEZA's commitment to building a productive, resilient, and empowered workforce.

The CEZ 5M program brings together five key dimensions of worker welfare into one coordinated framework, recognizing that workers' well-being extends beyond wages and productivity. By promoting mental wellness, skills development, access to healthcare, financial literacy, and safe and sustainable mobility, the initiative aims to enhance quality of life while strengthening workforce competitiveness and resilience.

The six memoranda of understanding (MOUs) anchoring the program were signed on 8 September 2026 at the PEZA Investment and Corporate Center in Pasay City by PEZA Director General Tereso O. Panga and Cavite Economic Zone Administrator Atty. Ross Vincent S. Sy, together with representatives from the program's partner institutions and organizations.

Through these partnerships, CEZ is bringing these services closer to the thousands of workers who contribute daily to the operations and continued growth of the economic zone.

THE 5M PILARS

Under the Mental Pillar, CEZ has partnered with The Master's Theological Seminary International (TMTSI), headed by President Bishop Allan L. Lopez and Chairman Bishop Celso M. San Jose, to provide voluntary, non-clinical, values-based mental wellness and psy-

chosocial support activities for workers, consistent with the Department of Health's National Policy Framework on Community-Based Mental Health (CBMH).

The Mastery pillar focuses on learning and skills development. Through partnerships with Informatics Philippines, represented by Executive Vice President Dr. Zorayda V. Ang and Vice President for Academic Affairs Ms. Yolanda A. Soliveres and St. Dominic College of Asia, Inc. headed by Dr. Gregorio A. Andaman, Jr., MHA and VP for Operations, Atty. Lorille J. Leones, workers are provided opportunities for college education, technical-vocational training, and continuing upskilling, creating pathways for professional and personal growth.

For the Medical Pillar, CEZ has partnered with Universal-Care Medical Clinic represented by Owner Sylvia L. Indita, to bring healthcare services closer to workers. These include medical consultations, laboratory and diagnostic services, pharmacy facilities, and a roving mobile clinic that can provide services closer to the workplace.

The Money Pillar addresses another important aspect of worker welfare: financial resilience. In partnership with Templetech Finance Corp. (Tendo by Tonik), led by President and CEO Michael Ashwin S. Singh with Head of Business Development Carl Roberto Hernandez during the signing, CEZ is making financial literacy initiatives available to workers, covering practical areas such as budgeting, saving, responsible borrowing, and financial safety.

Meanwhile, the Mobility Pillar seeks to make workers' daily commute safer, more affordable, and more sustainable.

Through partnerships with Unified Ecozones of the Philippines, Inc. (Batang Ecozone), led by President Jerenato B. Alfante, and Sazgar Philippines, with



Holistic Worker Welfare to the Heart of the Economic Zone



Chairman Rajan B. Gidwani, CEZ is transitioning toward an electric-vehicle transport system for workers travelling to and from the Zone.

FROM CEZ TO OTHER PEZA ECONOMIC ZONES

While the 5M Program will be first implemented at CEZ, PEZA envisions the initiative as a scalable framework that may be adopted, in whole or in part, by other public ecozones across the country.

To support the broader roll-out, institutions currently partnering with PEZA under the 5M Program, as well as organizations offering similar worker-focused programs, are encouraged to collaborate with public ecozones interested in adopting comparable programs.

PEZA may also facilitate linkage between interested institutions and other Special Economic Zones (SEZ), helping create opportunities for partnerships that can extend worker welfare programs beyond CEZ.

PRIORITIZING WORKFORCE

Notably, the program also puts into action one of PEZA's non-negotiables: the protection of the rights and welfare of workers which serves as integral pillar to building competitive and sustainable ecozones.

"For PEZA, the protection of the rights and welfare of our workers

is always a non-negotiable. And the 5M Program translates that commitment into practical services and opportunities that workers can access in their everyday lives. By bringing together partners from different sectors, we can expand support for our workforce without adding cost to government," PEZA Director General Tereso O. Panga said.

Through the CEZ 5M Program, PEZA underscores a fundamental belief: that the true measure of economic success lies not only in investments generated, but in lives improved. By ensuring that investment growth goes hand in hand with worker welfare, resilience, and inclusive development, PEZA is building economic zones where businesses thrive, workers prosper, and communities grow stronger together.

According to AGRC Director and Professor Maria Genaleen Diaz, the facility will support research aimed at addressing the country's agricultural challenges, improving the sector's productivity and competitiveness, and strengthening the adoption of science and technology.

She further emphasized that the facility will help address some of the country's pressing challenges through closed and thorough research mechanisms.

"The UPLB AGRC is not only a significant investment in science, but is an investment in people, it can give our students and researchers opportunities to work in technologies that are increasingly shaping modern biology, agriculture, biodiversity conservation, food security and sustainable development, it will strengthen our research capabilities and create opportunities for our scientist to contribute to work that is competitive nationally and internationally," Director Diaz stated.

The facility houses laboratories equipped with modern equipment and facilities, including a tissue culture laboratory and two greenhouses for micropropagation, enabling the rapid and efficient propagation of plants using advanced techniques.

"Yung greenhouse na 'yung magagamit namin siya, those are actually for plants; and one of the good features of the greenhouse, [it] has a cooling or rather a cold, a relatively cold temperature condition that would allow us to look or to study, hindi naman siguro temperate, let's say vegetables that are normally grown in Baguio na usually mahirap pag-aralan kagap 'yung ordinary temperature sa atin, pero dahil may greenhouse na may cooling system, puwede namin 'yung pag-aralan," she further added.

The gathering brought together South Korean and Philippine leaders, including South Korean Ambassador Lee Dong-gy, National Scientist Dolores Ramirez, UPLB Chancellor Jose V. Camacho Jr., KOICA Country Director Jung Youngsun, International Rice Research Institute (IRRI) Director-General Yvonne Pino, and other scientists, researchers, and representatives from government and international institutions, underscoring a shared commitment to strengthening scientific collaboration and harnessing innovation to build a more sustainable, resilient, and food-secure future.

The discussion also covered purchasing management, including supplier evaluation, comparison of price and quality, procurement planning, and maintaining appropriate inventory levels.

Participants applied the concepts through practical exercises, reviewing their existing costing, pricing, and purchasing practices and identifying areas for improvement.

The activity is part of DTI Laguna's continuing business development assistance through its Negosyo Centers, which provide MSMEs with knowledge and guidance to support informed business decisions and more effective enterprise management. (JCMa-loles, DTI Laguna)

Farmer-Irrigators in Rizal Province through the DOLE-TUPAD Program

In support of the National Irrigation Administration's continuing efforts to ensure the proper operation and maintenance of irrigation facilities, farmer-irrigators in various Irrigation Systems in Rizal Province participated in the cleaning and maintenance of irrigation canals, Solar Irrigation Systems (SIS), and other related irrigation facilities through the Department of Labor and Employment (DOLE) Tulong Panghanapbuhay sa Ating Disadvantaged/Displaced Workers (TUPAD) Program.

UPLB Agricultural Genomics Research Center seen to boost PH agriculture, protect biodiversity

LOS BAÑOS, Laguna (PIA) — In an effort to further advance science-based research and development in the agricultural sector, the University of the Philippines Los Baños (UPLB) has launched its Agricultural Genomics Research Center (AGRC) to strengthen the country's capabilities in omics and genome-based agricultural research and development.

According to AGRC Director and Professor Maria Genaleen Diaz, the facility will support research aimed at addressing the country's agricultural challenges, improving the sector's productivity and competitiveness, and strengthening the adoption of science and technology.

She further emphasized that the facility will help address some of the country's pressing challenges through closed and thorough research mechanisms.

"The UPLB AGRC is not only a significant investment in science, but is an investment in people, it can give our students and researchers opportunities to work in technologies that are increasingly shaping modern biology, agriculture, biodiversity conservation, food security and sustainable development, it will strengthen our research capabilities and create opportunities for our scientist to contribute to work that is competitive nationally and internationally," Director Diaz stated.

The facility houses laboratories equipped with modern equipment

and facilities, including a tissue culture laboratory and two greenhouses for micropropagation, enabling the rapid and efficient propagation of plants using advanced techniques.

The activity involved the clearing and removal of grasses, weeds, silt, debris, and other obstructions along irrigation canals and around various irrigation facilities, including Solar Irrigation Systems and their associated components and service areas.

The cleaning activities were undertaken to help maintain the cleanliness, accessibility, and serviceability of these facilities and support the efficient delivery of irrigation water to agricultural areas.

The initiative also demonstrates the importance of collaboration among NIA, DOLE, and the Irrigators Associations (IAs) in promoting the proper care and maintenance of irrigation.

The gathering brought together South Korean and Philippine leaders, including South Korean Ambassador Lee Dong-gy, National Scientist Dolores Ramirez, UPLB Chancellor Jose V. Camacho Jr., KOICA Country Director Jung Youngsun, International Rice Research Institute (IRRI) Director-General Yvonne Pino, and other scientists, researchers, and representatives from government and international institutions, underscoring a shared commitment to strengthening scientific collaboration and harnessing innovation to build a more sustainable, resilient, and food-secure future.

The discussion also covered purchasing management, including supplier evaluation, comparison of price and quality, procurement planning, and maintaining appropriate inventory levels.

Participants applied the concepts through practical exercises, reviewing their existing costing, pricing, and purchasing practices and identifying areas for improvement.

The activity is part of DTI Laguna's continuing business development assistance through its Negosyo Centers, which provide MSMEs with knowledge and guidance to support informed business decisions and more effective enterprise management. (JCMa-loles, DTI Laguna)



DOH urges tighter disease prevention amid leptospirosis, dengue surge in CALABARZON

CALAMBA CITY, Laguna (PIA)– The Department of Health (DOH) is pushing for tighter disease prevention and response measures following a spike in water-borne, food-borne, and influenza-like diseases across the CALABARZON region.

Dr. Eva Marie Torio of DOH Center for Health Development in CALABARZON, in a meeting with the Regional Disaster Risk Reduction and Management Council (RDRPMC) last September 23, warned that the wet condition during rainy seasons facilitate the widespread transmission of diseases such as leptospirosis, influenza, and dengue.

"All of these diseases usually re-emerge

and have an increasing number of cases after the typhoon season...Our recommendation is to strengthen the cholera prevention response efforts in the affected communities, particularly in Cavite and Laguna by promoting safe drinking water, sanitation, and good hygiene practices."

Torio also raised particular concern over the increasing number of leptospirosis cases, which has reached 925 cases—up by 17 percent from 792 cases in 2025.

"Even if media coverage are focused in NCR, here in CALABARZON there is a significant 17 percent increase in the total number of leptospirosis cases including 55 deaths, and we still have a lot of expected typhoons."

DTI Laguna Trains 19 MSMEs to Strengthen Business Competitiveness



CALAMBA CITY, Laguna — The Department of Trade and Industry – Laguna Provincial Office (DTI Laguna), through the Negosyo Centers in Liliw and Cavinti, provided 22 micro, small, and medium enterprises (MSMEs) with guidance on managing costs, setting prices, and making sound purchasing decisions during a seminar on September 3, 2026, at the CLDD Training Center, Mercado de Calamba, Brgy. 5 Poblacion, Calamba City, Laguna.

Titled "Basic Costing and Pricing, Effective Purchasing Management, and Consumer

Education," the seminar focused on key aspects of business management, from identifying costs and determining selling prices to choosing suppliers and managing inventory.

Negosyo Center Business Counselors Ms. Trixia Mae M. Sulte of Negosyo Center Liliw and Mr. Joebert C. Maloles of Negosyo Center Cavinti served as resource speakers. They guided participants in identifying business costs, computing selling prices, and determining appropriate profit margins.

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Organization secures Gold for Visionary HR Leadership and Silver for ESG & CSR Excellence, reinforcing its commitment to high-potential talent growth and nationwide community impact.

Share

Some of the most meaningful work within an organization happens quietly, away from the day-to-day routine. It unfolds when employees step forward to volunteer in coastal clean-ups, assemble relief

packs for disaster-affected communities, or establish structural pathways that help colleagues envision long-term careers within the company. Recognizing a workplace culture where corporate purpose and personal growth converge, SM Supermalls received two major honors at the Economic Times Human Capital Awards Southeast Asia 2026 during a formal gala ceremony held on July 24 at One Farrer in Singapore.

Building a Culture Where People Thrive



Trusted, tech-savvy, and transformative. The 7-year employee experience transformation journey of HR is anchored on leadership synergy, people empowerment, digital innovation, sustainability, and shared purpose, helping build a future-ready organization.



Employee volunteers join the Happy Walk with Down Syndrome Association of the Philippines Inc., Brigada Eskwela, and coastal clean-up to give back to the community.

At the center of the Gold recognition for Visionary HR Leadership is a strategic commitment to investing in the holistic employee experience. Over recent years, SM Supermalls has instituted unified frameworks encompassing talent and career development, learning and technology systems, leadership pipelines, culture-building efforts, and well-being initiatives. By combining human-centered leadership with digital capabilities, the company has transformed its human resources operations, generating a reported 230 percent return on investment from HR technology deployments over a three-year timeline.

These strategic investments have delivered measurable operational milestones across the organization achieving 99 percent retention rate among high-potential talent, alongside a 75 percent informal succession realization rate for critical roles. Furthermore, overall employee retention at SM Supermalls is at par with global high-perform-

The prestigious regional platform awarded Cheryl Ruth L. Agsaoay, Group Head and Senior Vice President for Human Resources, the Gold Award for Visionary HR Leadership. Simultaneously, SM Supermalls earned the Silver Award for Excellence in Employee Involvement for ESG & CSR, acknowledging its organization-wide mobilization of human capital toward environmental, social, and governance causes.



Cheryl Ruth L. Agsaoay, Group Head and Senior Vice President for Human Resources, SM Supermalls, receives the Gold award for Visionary HR Leadership. SM Supermalls celebrates two recognitions at the Economic Times Human Capital Awards Southeast Asia 2026, honoring its people-centered approach to leadership and employee involvement in ESG and CSR.

The company's people-first philosophy extends past internal talent management into direct community involvement. Through SM Cares, the corporate social responsibility arm of SM Supermalls, employees actively participate in nationwide coastal cleanup drives, disaster response efforts, and accessibility workshops designed to foster inclusivity for senior citizens and persons with disabilities. In the first half of 2026 alone, 40 percent of the total workforce volunteered time and talent to support localized initiatives across the Philippines.

"Our business exists to serve people, and that responsibility extends beyond our malls. We are proud of how our employees continue to step for-

ward and contribute their time, talent, and heart to causes that uplift communities. When purpose and people come together, meaningful impact follows" said Steven T. Tan, President, SM Supermalls

Together, the two awards highlight an integrated organizational strategy: one aspect focuses on cultivating an environment where professionals can build fulfilling careers, while the other empowers those same individuals to contribute meaningfully to society. Viewing these accolades as a standard for continuous improvement rather than a final destination, SM Supermalls remains dedicated to advancing its HR practices and community programs throughout the country.

About SM Super-

October 07 - 13, 2026

at Economic Times Human



Cheryl Ruth L. Agsaoay, Group Head and Senior Vice President for Human Resources, SM Supermalls, receives the Gold award for Visionary HR Leadership. SM Supermalls celebrates two recognitions at the Economic Times Human Capital Awards Southeast Asia 2026, honoring its people-centered approach to leadership and employee involvement in ESG and CSR.

one of Southeast Asia's largest mall developers and operators, with 90 malls in the Philippines and 9 in China. For generations, SM has grown alongside Filipino communities by creating destinations where people, businesses, and opportunities come together.

Through "My SM", SM continues to evolve with the changing lifestyles of Filipino communities—creating places where people can discover, connect, move, play, and recharge through thoughtfully designed experiences, better connectivity, and spaces that bring everyday life closer together.

My SM. Your Most Loved Supermall.

DOE moves to implement LPG, Kerosene tax suspension

"For many families, LPG and kerosene are part of the household budget every month. Our priority is to ensure that the tax relief is reflected promptly in the market so that the savings reach Filipino households as quickly as possible," DOE Secretary Sharon S. Garin said.

The Department of Energy (DOE) welcomed President Ferdinand R. Marcos Jr.'s issuance of Executive Order No. 125, s. 2026, sus-

pending excise taxes on LPG and kerosene amid elevated global oil prices. Based on applicable excise tax rates, the suspension removes ₱3.36 per kilogram on LPG, equivalent to ₱36.96 for a standard 11-kilogram cylinder, and ₱5.60 per liter on kerosene, providing direct savings for households that rely on these fuels for cooking and other daily needs. The measure follows the DOE's certification that the one-month average Dubai crude oil

price reached US\$99.41 per barrel, exceeding the US\$80 threshold under Republic Act No. 12316.

The DOE will work with concerned agencies and require oil companies to submit monthly information on the cost components of covered petroleum products to help ensure that the excise tax suspension is properly implemented and that the intended savings are reflected in the market for Filipino consumers.



October 07 - 13, 2026

CALABARZON juvenile council calls for stronger referral system for CICLs

CALAMBA CITY, Laguna — The Regional Juvenile Justice and Welfare Council (RJJWC) CALABARZON is pushing for a stronger and more coordinated referral system to ensure that Children in Conflict with the Law (CICLs) receive timely, appropriate, and child-sensitive intervention in their communities.

The call was raised during the council's 3rd Quarter Monitoring and Facility Visit on Sept. 8, which covered selected police stations and local government offices in Laguna. The activity reviewed the handling of CICL cases and identified gaps in coordination, documentation, referral, and intervention.

In Pakil, Women and Children Protection Desk (WCPD) personnel led by PCpl. Richelle I. Araya shared the barangay's experience in handling cases involving children, including incidents of theft and physical injury. The monitoring team stressed the need to promptly coordinate cases with the appropriate social welfare office for assessment and intervention.

Department of Social Welfare and Development (DSWD) IV-A Social Welfare Officer II August E. Perpetua of the

Protective Services Division emphasized proper referral procedures and complete case documentation before a child is turned over to the Municipal Social Welfare and Development Office (MSWDO). Medical certificates and other relevant records, he said, provide social workers with essential information for assessing the child's circumstances and needs.

Perpetua also underscored the importance of child-sensitive approaches during interviews and assessments, particularly in cases involving possible abuse or violence. He encouraged frontline workers to follow prescribed procedures and use appropriate assessment tools when necessary.

In Kalayaan, the monitoring team discussed with MSWDO Officer Aime Magana the handling of CICLs involved in physical injury cases, including children aged 13 and 14. The council highlighted the role of barangays and the Barangay Council for the Protection of Children (BCPC) in ensuring prompt referral and community-based interventions suited to each child's age and circumstances.

The monitoring team, composed of repre-

sentatives from JJWC, DSWD, Philippine Information Agency (PIA) CALABARZON, and Department of the Interior and Local Government (DILG) IV-A, also called for continuing training and technical assistance for barangay personnel. Preventive efforts such as school lectures, anti-bullying activities, school visits, and community education were cited as measures to address concerns before they escalate.

Meanwhile, Lumban police personnel led by PSMS Marife Recio reported community initiatives, including regular patrols, coordination with barangay Violence

Against Women and their Children (VAWC) desks, and school lectures on anti-bullying and the Safe Spaces Act. The monitoring team also discussed the need for suitable temporary shelter where children can be kept separate from adult offenders.

The RJJWC CALABARZON emphasized that a functional referral network linking barangays, police, schools, MSWDOs, DSWD, and other concerned agencies is vital to connecting CICLs with appropriate services without unnecessary delay, while ensuring that interventions focus on protection, rehabilitation, and the child's welfare.

OPCDO Conducts Seminar on Digital Literacy and E-Commerce for Cavite MSMEs

The Provincial Government of Cavite, through the Office of the Provincial Cooperatives Development Officer (OPCDO), conducted the Seminar on Digital Literacy and e-Commerce – CLICK. CREATE. SELL. Digital Success for Cavite MSMEs: Marketing, Content, and E-Commerce Growth on September 17, 2026, at the Cavite Provincial Government Center, Trece Martires City.

The activity was conducted in response to the Training Needs Survey undertaken by OPCDO, which identified digital literacy, digital marketing, and e-commerce as among the capacity-building needs of MSMEs. The initiative also supports the Provincial Gov-

ernment's economic development goals of modernizing cooperatives and MSMEs and strengthening their participation in the digital economy.

Attended by 51 participants, the seminar provided practical learning on AI literacy, content creation, digital marketing, e-commerce, and responsible online selling. The session was facilitated by Ms. Maria Jamaica Soriano of MJV Training Consultancy Services.

Through this activity, OPCDO continues to provide responsive capacity-building programs that address the needs of MSMEs and support their adoption of digital business practices, wider market access, and sustainable growth.

Imuseño, open na ang MCI HMO Lounge



Noong September 28, 2026 pormal na nag-bukas ang MCI HMO Lounge para sa komportableng approval process sa inyong HMO at insurance provider sa Medical Center Imus, Buhay na Tubig Road, Imus City, Cavite. Kasama dito ang first-ever

AgoraPod dito sa Cavite na ginawa para sa mabilis na approval ng konsulta sa Intellicare and AVEGA Managed Care users! □ Bukas ang aming HMO Lounge ng Monday to Saturday, 6:00AM to 10:00PM sa 3rd floor ng Outpatient Building (via North Elevator).

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EDITORIAL:

Korapsyon: Ang Magnanakaw na Hindi Nakikita, Ngunit Lahat ay Binibiktima

By: Glen Obias-INTERN

Sa bawat pisong ninanakaw ng mga tiwaling opisyal, isang batang hindi nakakapag-aral ang nawawalan ng pag-asa. Sa bawat proyektong hindi natapos dahil sa katiwalian, isang komunidad ang naiiwang naghihintay. At sa bawat pangakong napapalitan ng pansariling interes, mas lalong lumalalim ang sugat ng sam-bayanang Pilipino.

Ang korapsyon ay hindi lamang pagnanakaw ng pera ng bayan. Ito ay pagnanakaw ng kinabukasan. Ito ang dahilan kung bakit may mga ospital na kulang sa kagamitan, mga paaralang sira ang silid-aralan, at mga kalsadang madaling masira kahit bagong gawa. Ang pondo na dapat sana'y para sa kapakanan ng mamamayan ay napupunta sa balsa ng iilan.

Mas masakit pa rito ang unti-unting pagkawala ng tiwala ng mamamayan sa pamahalaan. Kapag ang katiwalian ay nagiging pangkaraniwan at ang pananagutan ay nawawala, nabubuo ang paniniwalang walang saysay ang pagiging tapat. Ito ang pinakamapanganib na bunga ng korapsyon—ang pagpatay sa pag-asang maaari pang magkaroon ng tunay na pagbabago.

Ngunit ang laban sa korapsyon ay hindi lamang tungkulin ng gobyerno. Responsibilidad din ito ng bawat mamamayan. Ang pagtangg sa panunuhol, ang matalinong pagboto, ang pagbabantay sa paggamit ng pondo ng bayan, at ang paninindigan para sa katotohanan ay mga hakbang upang unti-unting maputol ang siklo ng katiwalian.

Ang Pilipinas ay hindi mahirap na bansa; pinahihirap ito ng korapsyon. Hangga't may mga taong inuuna ang sariling kapakanan kaysa sa serbisyo publiko, mananatiling mabigat ang pasanin ng mamamayan. Panahon nang wakasan ang kultura ng katiwalian at itaguyod ang pamahalaang may integridad, pananagutan, at tunay na malasakit sa bayan. Sapagkat ang bawat sentimong ninanakaw ay katumbas ng pangarap na ipinagkakait sa isang Pilipino.

15 students oriented for deployment to McDonald's branches in Cavite



On September 22, a total of 15 students participated in the Special Program for Employment of Students (SPES) Orientation at McDonald's Buhay na Tubig, City of Imus branch, and were prepared for deployment to various McDonald's branches across the province of Cavite. The orientation provided the students with important information and guidelines as they prepared to begin their deployment. The session was facilitated by Ms.

Anina Bayot, from McDonald's, together with Ms. Rizalie Pinpin-Enero, Department Head of OPG-OPPESM. Also present during the orientation was Bacoor PESO Manager, Dr. Abraham D. De Castro, who joined the activity in support of the students and the program. The activity aims to help equip the students with the necessary knowledge and expectations as they take their first steps toward gaining valuable workplace experience. — OPIO