

# Hundreds of Cavite **P.3** MSMEs join Business Expo 2019



**DOH LAUNCHES OPLAN GOODBYE BULATE:** As part of the National School Deworming Month, the Department of Health in partnership with the Local Government of Carmona launched earlier this morning the program dubbed as OPLAN: Goodbye Bulate, a campaign to eliminate intestinal parasitism in children. On behalf of MAYOR ROY, CONGW. DAHLIA led the distribution of anti-helminthic drugs (pampurga) to the students of Carmona Central Elementary School. (Carsigma Office)

**SHOP AND GET A CHANCE TO WIN A SUZUKI SWIFT GL CVT!**

**3-DAY SALE**

**UP TO 70% OFF ON GREAT FINDS** **JULY 19-20-21**

**SM CITY SAN PABLO**

**BDO**

EVERY P1,000.00 PURCHASE = 1 E-RAFFLE ENTRY  
SATURDAY AND SUNDAY PURCHASES = DOUBLE ENTRIES  
1000 KADAYAN HOLDERS = ADDITIONAL 3 E-RAFFLE ENTRIES  
Per DTI-Laguna Permit No. R-07-15A, series of 2019

Per DTI-FTED Permit No. W19A, Series of 2019



**Kumain nang Wasto  
at Maging Aktibo...  
Push Natin 'to!**  
2019 NUTRITION MONTH

Celebrate SM City San Pablo's 3 day sale on July 19,20 and 21 and get up to 70% off on great funds plus a chance to win a brand new Suzuki Swift at our e-affle promo. To join just present a 1000 pesos worth of single or accumulated receipt purchase from any SM City San Pablo stores during the 3 day sale period.

- #SHOPBIG with additional 10% off for SMAC Members on the following dates:
- \* Prestige Friday (Whole day on July 19)
  - \* SMAC SATURDAY (UNTIL 12 NN ON July 20)
  - \* Sunday special (5PM TO 7PM ON July 21)
- So what are you waiting for? Mark the dates and spread the word of the best sale ever!

**EDITORIAL: Satisfaction**

Eight in 10 Filipinos say they are satisfied with the way President Rodrigo Duterte does his job.

The President also enjoys a +68 net satisfaction rating, a figure even higher than his previous record of +66 in March 2019 and June 2017. This is the latest finding by polling firm Social Weather Stations, which conducted the survey among 1,200 Filipinos between June 22 and June 26, a few days before the President crossed the halfway mark in his term.

The survey period also coincided with the controversy over the Palace's response to the sinking of a Filipino boat by a Chinese vessel. On June 9, Chinese fishermen left 22 Filipinos in the water after the latter's boat had sunk. This has prompted outrage against the Chinese and frustration among the President's critics over how he appeared to favor our giant neighbor, much to the detriment of our own fishermen.

Palace officials cheered the survey results. Presidential Spokesman Salvador Panelo said that Mr. Duterte only becomes trusted and admired the more his critics hit him with dirt.

Indeed the President's continued surging popularity is unprecedented. Usually, by the time a president crosses the halfway mark of his

or her term, the honeymoon period has long gone. It is no longer an issue of adulation or popularity but of survival, as a result of actions or omissions, or scandals that the leader may be embroiled in.

Evidently, Mr. Duterte is different. From the beginning, he has been a game-changer, upending the carefully plotted political plans of his opponents in 2016 and emerging as the dark horse in the race. He breaks out of the mold of his clean-shaven, elite-educated, proper-speaking, politically correct predecessors.

Fed up with this kind, the people continue to root for Mr. Duterte, who they claim remains effective despite—or because of—the rough edges to his personality.

But the still-surging ratings must be seen as a challenge rather than an opportunity to gloat. It's a feat, indeed, to enjoy this level of support from the public amid the numerous issues that hound the Duterte administration.

The President and his alter egos must never squander this sacred trust. They must act only in the faithful service of the nation. Satisfaction, after all, is a relative judgment that says people are all right with how the President performs his job—not objective proof that he is doing it as he should be.



SM CITY ROSARIO gives you now the spiciest and the hottest wings in town. BUFFALO'S WINGS N' THINGS is now its new chicken restaurant that will make your visit more savory. With its 18 flavors of chicken, combine with its dirty rice, eating gets more exciting and surely you will come back for more. Located at the ground floor level of SM City Rosario, hurry grab your wings and fly to delight.

**PRO-FRIENDS and MIWD Finalize Partnership for Water Supply of Parc Regency Residences**

Property Company of Friends, Inc. (PRO-FRIENDS) on June 19 sealed its partnership with Metro Iloilo Water District (MIWD) for the water supply of Parc Regency Residences and serve the needs of the over 2,000 families in the community. The agreement came after close to four years of planning and coordination. PRO-FRIENDS Senior Executive Vice President Jocelyn Guzman, who was present during the signing, closely monitored the milestones leading toward the agreement and made sure it is realized. "Parc Regency Residences is already a live community. After the main pipes were laid out,

we needed to plan the rest of the work schedule around the activities of our homeowners to minimize disruption. We are very happy for our homeowners," she said.

MIWD OIC General Manager Amaryllis Josephine Castro expressed full commitment to the project and stressed its significance. "Water security is becoming more important given the environmental changes...this partnership will give PRO-FRIENDS projects the water security their residents will need."

It may be remembered that MIWD also recently entered into a joint venture part-

nership with Metro Pacific Water to further boost its efforts to provide safe and potable water to Ilonggos. It currently services the water needs of Iloilo City and the municipalities of Pavia, Oton, Maasin, Cabatuan, Sta. Barbara, Leganes, and San Miguel.



ORANI, BATAAN LGU CONDUCTS BENCHMARKING VISIT AT PGC: Employees of the local government of Orani, Bataan headed by Mayor Efen E. Pascual, Jr. conducted a benchmarking visit at the Provincial Government of Cavite on July 02, 2019 to learn about the procedures undertaken to become ISO 9001:2015 Quality Management System certified and analyze the process in offering products and services. Vice Governor Jolo Revilla warmly welcomed the delegation at the Session Hall of the Legislative Building in Trece Martires City and extended his gratefulness for being chosen as the site of the study-visit. He reiterated that the provincial government would not be able to achieve the certification without the dedication of Governor Jonvic Remulla and support of all the departments. He also believed that the municipality of Orani has a strong potential to attain the ISO Certification. Governor Remulla also met with the visitors and emphasized the importance of being transparent and productive as it promotes a more predictable form of governance. In the afternoon, the group visited various offices of the provincial government and learned of the different practices in performing certain activities as well as their quality control functions. (Julie Anne L. Rolle)

DATELINE Weekly Newspaper has its principal business editorial office at Blk. 4 Lot 11, Ph. 6, Northeast Primarosa Subd., Mambog 3, Bacoor City with all the required BIR, DTI (CR#01576397), Barangay and City business permits and registered as a second class mail, with Permit #2005-10 from the Phil. Postal Corp. Tel Nos.(046)476-7611/(0949)-9444480; datelineweeklynews.2015@gmail.com

HEIDELITA LAT PAGINAG  
Publisher / Gen. Manager

Webster Ace Paginag  
Editor-in-Chief

Jennalyn B. Lat  
Circularion -in-Charge

Margie Bautista  
Correspondent

Irene Gascon  
Correspondent

MEMBER :

Atty. Evelyn R. Dominguez  
Legal Consultant

Jayvee Lat  
Lay-out Artist



PUBLISHERS ASSOCIATION OF THE PHILS, INC.

**ADVERTISING RATES**

COMMERCIAL ----- P200/col.cm  
LEGAL/NOTICES ----- P160/col.cm



## KAPANALIG

NI Nelson Dimapilis

Sen. Cynthia Villar has filed a bill that will help small farmers to quickly recover from the damage brought about by natural calamities, plant diseases and pest infestations.

Senate Bill 140 or the Free Index-Based Agriculture Insurance Act establishes the enabling policy, regulatory, and funding support for a more effective crop insurance program.

"With an average of 20 typhoons a year entering the country and 2 to 4 typhoons forecast to enter the country this July alone, there is an urgent need to further increase the access by our rice, corn and coconut farmers to safety nets against the effects of climate change and extreme weather risks," Villar said.

Villar, who is expected to continue to lead the

## Villar files bill enabling small farmers to recover from typhoon damage

Committee on Agriculture and Food in the 18th Congress, noted that the Philippine Crop Insurance Corporation (PCIC) has too few participants and cannot cover all the farmers in need of their services.

In 2018, PCIC paid a total of P3.397 billion for damages to crops and properties. It also provided insurance cover to some 2.27 million farmers and fisherfolks. Assets covered included mostly rice, corn and high-value crop farms totalling 1.84 million hectares.

"When a farmer gets hit by a calamity, we want him to remain resilient. We want our farmer to get back within one week to the field to produce, support the country's food security and not fall into the poverty trap. This target of speedy but transparent payout has been made possible through the adoption of the innovative index-based insurance technologies," Villar said.

To subsidize the free premiums of farmers under the program, P6 billion shall be set aside from the current year's unprogrammed Risk Management Fund to potentially cover 2.8 million hectares of rice lands.

"To effectively reach and serve more of the country's 6 million small-hold farmers who are most vulnerable to the impact of climate change, there is a need to involve the private sector and adopt a more relevant strategy and also safeguard the food security of the broader rural population," Villar said.

Villar also noted that weather index-based crop insurance has become a very popular mode providing risk transfer on the part of millions of farmers in Asia, Africa and Latin America.

Weather Index-based Crop Insurance requires strong collaboration among the meteorological agency and/or satellite-based weather monitoring services; agriculture research institutions; insurance service providers; local government units and farmers.

The bill also creates the Climate Risk Mitigation Fund for Small Farmers where any and all unutilized amounts under the program for any given year shall be placed. This fund may be used to further enhance index-based crop insurance in the country.

"It is high time we put in place reforms that will prevent our farmers

## Hundreds...

FROM PAGE 1

Hundreds of entrepreneurs in the province recently gathered at the Tagaytay International Convention Center for the Cavite Business Expo 2019 with this year's theme "Future-Proof MSMEs: Converging Stakeholder for Inclusive Growth."

The event was initiated by the provincial government of Cavite thru the Provincial Cooperative, Livelihood and Entrepreneurial Development Office (PCLEDO) in collaboration with the Department of Trade and Industry (DTI-Cavite), and the Cavite Small and Medium Enterprises Development Council (CaSMEDC) to continually support Cavite's MSMEs.

Undersecretary Zenaida Maglaya of DTI-IV-A and DTI-Cavite Director Noly Guevara along with DTI-Cavite Business Development Division Chief Revelyn Cortez together with PCLEDO Officer-in-Charge Atty. Khervy Reyes, Provincial Administrator for Community Affairs Mr. Alvin Mojica, and PCLEDO Entrep Division Head Ms. Liza Gabatan led the ribbon cutting ceremonies to officially commence the program.

The program aims to capacitate entrepreneurs and improve their business skills with presentation of different techniques in aspects of marketing, financial and business management to further develop their products and service that could be at par with any established brand both local or international.

Usec. Maglaya mentioned how their agency assists Cavite businessmen thru its 24 DTI Negosyo Centers and revealed

plans of 'putting up same centers in the barangay level targeting around 35 barangays as pilot for the Negosyo Serbisyo sa Barangay program.'

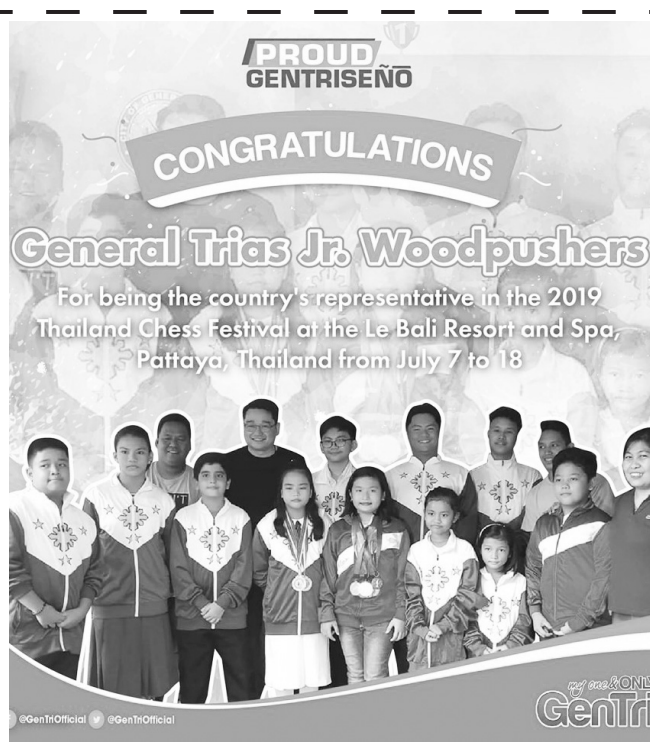
PCLEDO Entrepreneurial Division Head, Ms. Liza Gabatan gave an overview of the activity plus a presentation of the BIZ iCreate graduates to further motivate participants to pursue their dreams.

Entrepreneurs who shared their stories to give inspirational tips that helped them succeed were Mr. Joey Espiritu, Owner of Tent King, Manang A's Catering, Forrent and Food Chow; Mr. Johner Fernandez, President and CEO of Life with A Plus Learning Resources Inc. and JE Fernandez Publishing House, plus representatives from Pinoy Biznet-Cyber Optimus Philippines, Inc.; First Circle Financial Technologies, Union Bank Global Linker, ROC.ph and PNB Bayad Connect.

Joey Espiritu shared: "that for every problem, the mind of entrepreneurs always work best, being able to think of creative ways on how to turn problems into profit."

Johner Fernandez highlighted the different stages in business proven to be effective in its management: the Set-up Stage for Birth Plan; Start-up for Business Plan, and Step-up for the Boost Plan.

"Be patient and understand the principles every entrepreneur need to undertake," he said.



**Congratulations, General Trias Jr. Woodpushers, for being the country's representative in the 2019 Thailand Chess Festival at the Le Bali Resort and Spa, Pattaya, Thailand from July 7 to 18!**

## Customs collects P5.9-B so far in taxes from liberalized rice imports

The government has so far collected P5.9 billion in tariffs from some 1.43 million metric tons (MT) of rice stocks imported by private traders, following the enactment of a law in March that liberalized the importation of the grain, preliminary data from the Bureau of Customs (BOC) showed.

A report to Finance Secretary Carlos Dominguez III by Customs Commissioner Rey Leonardo Guerrero revealed that the BOC collected the highest amount of rice import tariffs from the Subic Bay port at P1.37 billion.

The Port of Manila collected P978.51 million in tariffs, followed by the Manila International Container Port with P942.76 million, said Guerrero during a recent De-

partment of Finance (DOF) Executive Committee meeting.

The Port of Cagayan de Oro collected P754.13 million in tariffs from rice imports, while the Port of Davao collected P703.93 million, preliminary BOC data show.

Republic Act (RA) No. 11203 or the Rice Liberalization Act was signed and approved by President Duterte last February 14.

Dominguez has described the rice liberalization law on the shift from quantitative restrictions (QRs) to tariffs on rice imports as a "proud" accomplishment of the Duterte presidency and the DOF, given that it took more than 30 years under various administrations to get the Congress to approve this game-changing reform.

Liberalizing rice imports, he said, will not only make quality rice more affordable and accessible to Filipino families, but will also lower the country's inflation rate, revolutionize the agriculture sector and help farmers become more productive and competitive in the global economy.

Dominguez said rice tariffication has proved to be challenging because it was "a politically difficult reform to pass."

Liberalizing rice imports has made the staple food more affordable to Filipinos, making retail prices this summer cheaper by P10 per kilo.

RA 11203 created the P10-billion Rice Competitiveness Enhancement Fund (RCEF) to help palay growers and their farmers' cooperatives transition to a new rice regime.

RCEF will be used to provide farmers tools and equipment, assistance in the production, promotion, and distribution of certified rice seeds, upgrading of post-harvest storage facilities, credit assistance, irrigation support, and research and development (R&D) support.

Section 13(c) of the rice tariffication law states that 10 percent of the P10-billion RCEF shall be made available in the form of credit facility with minimal interest rates and with minimum collateral requirements to rice farmers and cooperatives.

The rest of the RCEF will be set aside for rice farm machinery and equipment; rice seed development, propagation and promotion; and rice extension services, as provided under the law.

On top of paying tariffs, rice importers will be required to secure sanitary and phytosanitary import clearances (SPSIC) from the DA's Bureau of Plant Industry (BPI), which assumed the food safety regulation function of the National Food Authority (NFA) under the rice tariffication law.

This requirement will ensure that rice imports are free from pests and diseases that could affect public health and local farm production.

FOR WITH  
GOD  
ALL THINGS  
ARE  
POSSIBLE



**FREE DENTURES FOR IMUS RESIDENTS:** Almost 100 residents received free dentures during a simple turn-over ceremony of the provincial government's **Libreng Pustiso** program on July 4, 2019 held at Green Court, Barangay Pasong Buwaya 2 in the City of Imus. The lucky beneficiaries greeted everyone with their beautiful smiles and showed appreciation to the provincial government for bringing healthcare programs closer to the people. Likewise, 3rd District Representative Alex Advincula expressed his sincerest thanks to Governor Jonvic Remulla for granting his request which benefited his constituents. Councillor Tito Monzon and ABC President David G. Sapitan were also in attendance to support the event. (Rebecca A. Patricio)

## MICC to conduct 2nd round of audit of mining firms in July

The interagency Mining Industry Coordinating Council (MICC) is undertaking the second round of its "objective, science-based, and fact-finding" audit of mining operations in the fourth week of July, and expects such a review to be completed by January next year.

Finance Undersecretary Bayani Agabin said the second audit, which will cover 17 mining operations across the country, will be conducted by the same technical teams that undertook the first round of reviews last year covering 26 mines.

"The MICC will complete the review and management teams in the second and third week of July. We will tap around 15 experts from the same technical teams that did the first audit," said Agabin who chaired an MICC meeting held recently at the DOF main office in Manila.

Agabin said the

15 experts will be grouped into three teams with five members for each panel, and will have senior and junior technical and research assistants to help them with the audit.

The review will cover the environmental, economic, social, legal and technical aspects of the mining operations, he said.

Earlier, the MICC deferred a recommendation on the lifting of the moratorium on the issuance of new mineral agreements.

Executive Order (EO) 79 imposed a moratorium on new mineral agreements "until a legislation rationalizing existing revenue sharing schemes and mechanisms shall have taken effect".

The Tax Reform for Acceleration and Inclusion (TRAIN) Law or Republic Act No. 10963 increased the excise tax on mineral products from 2 percent to 4 percent.

DENR queried whether the increase would be considered as having satisfied the condition of a legislation rationalizing the existing revenue sharing scheme.

However, the DOF clarified that TRAIN only increased the excise taxes and did not cover the implementation of a new fiscal regime for mining. The new fiscal regime proposed by the DOF covers other taxes and fees, such as royalty, windfall, profit, and incentives.

Given the clarification, the MICC resolved to defer a recommendation to lift the moratorium on new mineral agreements, stressing that a new revenue-sharing scheme and mechanisms for mining will be covered in the Package 2 plus of the Comprehensive Tax Reform Program (CTRP), which will have to be refiled in the incoming 18th Congress.

## Steps to develop human capital, attract FDIs top proposals in 2019's 1st Sulong Pilipinas

Initiatives to sharpen the competitiveness of the country's future workforce, improve the delivery of social services and attract more foreign direct investments (FDIs) top the list of "actionable" recommendations from the private sector during the first 'Sulong Pilipinas'

workshop held this year.

Presidential Communications Operations Office (PCOO) Secretary Martin Andanar, who received the recommendations on behalf of the Duterte administration during the recent workshop at the Philippine International Convention

Center (PICC) in Pasay City, said these inputs will continue to "help shape government direction in (its) crucial second half, as the administration redoubles its efforts to complete its human capital development and inclusive growth agenda."

According to Fi-

nance Assistant Secretary Antonio Joselito Lambino II, the No. 1 recommendation presented by the private sector during this year's first Sulong workshop at the PICC was the refinement of the K-12 basic education program through the skills enhancement of instructors and integration of in-demand skills in the curricula.

Landing at second and third places on the list were the promotion of water security through the rehabilitation of existing water dams and the creation of a Cabinet-level Department in charge of water resources management; and ensuring the effective implementation of the Ease of Doing Business (EODB) Law and appointment of the head of the Anti-Red Tape Authority (ARTA), Lambino said.

'Sulong Pilipinas' is the annual consultative conference between the Duterte administration and the private sector. This year, participants from civil society, development partners, the academe, and youth leaders engaged in workshops to produce 10 actionable recommendations, which have been effective in helping the government focus its efforts in implementing game-changing reforms.

Lambino has been a prime mover of 'Sulong Pilipinas' since it was first held in Davao City in June 2016 before then-Davao City Mayor Rodrigo Duterte took over as President.

Other recommendations on the list, ranked Nos. 4 to 6, were: making grants available to startups and enabling technology transfer to stimulate the growth of innovative digital startups; strengthening agricultural infrastructure and logistics to boost farm productivity; and amending the Magna Carta for micro, small and medium enterprises (MSMEs), enacting the Warehouse Receipts Act and Weather-Indexed Agricultural Insurance plus accelerating efforts to address high foreign shipping costs and port congestion.

The rest of the recommendations, ranked Nos. 7 to 10, were: ensuring strong agency performance by appointing competent technocrats as secretaries of key departments; enacting a modern and sustainable national policy in land and marine use; rehabilitating and upgrading major railways and airports to boost tourism; and amending the

Public Services Act, Right of Way (ROW) Act, and the economic provisions of the Constitution to fast-track infrastructure development, Lambino said.

The top 10 recommendations were presented by George Barcelon and Ma. Alegria Limjoco, chairman and president, respectively, of the Philippine Chamber of Commerce and Industry (PCCI), which has been a strategic partner of 'Sulong Pilipinas' since its inception.

"Even before the Duterte administration formally assumed office in 2016, Sulong was a demonstration of its willingness to listen," said Limjoco.

"In our experience, these workshops with the public have been complemented by decisive action on the part of government," Barcelon added.

In receiving the recommendations, Andanar reiterated the Duterte administration's "strong emphasis on the wider public's input in the crafting of public policy," as he pointed out that previous top recommendations from Sulong participants have led to the crafting of multiple packages of the Comprehensive Tax Reform Program (CTRP); the implementation of the "Build, Build, Build" program; and enactment of the National ID system; the EODB Act; and the Universal Health Care (UHC) Law.

During the Sulong workshop, which was held after the Pre-State of the Nation Address (Pre-SONA) forum of the Economic Development and Infrastructure Clusters of the Duterte Cabinet, Finance Undersecretary Karl Kendrick Chua spoke about the progress the administration has made thus far in its socio-economic agenda.

Chua reiterated the five key economic priorities for the second half of President Duterte's term, as discussed earlier that day by Finance Secretary Carlos Dominguez III.

These are: the accelerated implementation of "Build, Build, Build;" the passage of the remaining CTRP packages; the pursuit of reforms related to the increase in FDIs and jobs; the improved implementation of reforms (e.g. Ease of Doing Business and rice tariffication); and the strengthening of farm productivity.

This provided context for workshop participants—they included representatives from business, civil society, the academe, and the youth—as they engaged in discussions to identify the top actionable recommendations for government, Lambino said.

Andanar said the administration "will press ahead with game-changing reforms and decisive government action" towards eradicating extreme poverty and building a prosperous society by 2040.

Held last July 1, the first in a series of Sulong workshops scheduled this year comes at the midterm of the Duterte administration. It is the 7th leg of the annual consultative forum, counting from the time it was first convened in 2016.

During the inaugural 'Sulong Pilipinas' in 2016, participants gave their inputs on the Duterte administration's Zero-to-10 Point Socio-economic Reform Agenda, which helped deliver the CTRP, infrastructure modernization, national ID system; and the EODB Law, Lambino said.

Lambino said that the 2017 'Sulong Pilipinas' recommendations on ensuring accessible primary healthcare for every Filipino led to the passage of the UHC Law and a new tobacco tax reform measure to help finance UHC.

Meanwhile, recommendations from Sulong 2018 on helping guide the administration's push for reforms in agriculture, led to the implementation of programs under the Rice Liberalization Act, Lambino said.

*i am  
with you  
always*

MATTHEW 28:20

# CARD MBA opens 63rd Provincial Office in Isabela

On June 24-28, CARD MRI through CARD, Inc. and CARD Bank conducted community health fairs in the province of Antique. A total of 1,832 microfinance clients of CARD, their dependents, and the general public received free medical, dental, and optical services.

Likewise, our microinsurance arm, CARD MBA, opened its 63rd provincial office in Isabela. The PO is expected to serve more than 75,000 microfinance clients of CARD, Inc. and CARD MRI Rizal Bank, Inc. in the area.



CARD Mutually Benefit Association (CARD MBA), the microinsurance provider of the four financial institutions of CARD Mutually Reinforcing Institutions (CARD MRI), opened its 63rd provincial office in Roque St., Centro West, Santiago City, Isabela on June 25, 2019.

The provincial office in Isabela is expected to serve more than 75,000 microfinance clients of CARD Inc. and CARD MRI Rizal Bank, Inc.

“What we provide at CARD MBA is a microinsurance that is inclusive. Through this continuous expansion, we hope that we will be able to reach those who are in the far-flung areas and provide them the most affordable, accessible, and fastest microinsurance product,” said May S. Dawat, CARD MBA Chief Executive Officer.

CARD MBA is an association fully owned and managed by its members who are mostly Nanays (mothers) and microfinance clients of CARD MRI financial institutions. It offers basic life insurance, retirement fund, load redemption fund, and golden life insurance program among its members.

The Association also provides non-financial services or community development support to its members such as CARD MRI Disaster Relief Assistance Program (CDRAP), mass wedding, Build-Operate-and-Transfer (BOAT) Program, and scholarship grants to the children of its MBA Coordinators and BOAT Program beneficiaries.

The BOAT Program helps interested organized groups (OGs) that do not have the financial and technical capacity to institutionalize a microinsurance scheme in their organization to have a community-based microinsurance technology. This is in the hopes of providing microinsurance protection among the members they serve.

Dawat also emphasized that the opening of new provincial offices is part of the five-year strategic plan of the Association to insure forty million Filipinos in the country. “This achievement of CARD MBA signifies the strong commitment of everyone in the Association. My heartfelt gratitude to the members of our Board of Trustees, the management and staff, and our members nationwide for their unwavering support to CARD MBA,” shared Dawat.

The opening of the PO was led by CARD MBA Acting Deputy Director for Operations Mr. Erwin Venancio, CARD, Inc. Regional Director Ms. Estrella de Villa, and Former Board of Trustee Ms. Rosemarie Cortez.

To date, CARD MBA insures more than 18.8 million individuals nationwide.

## DENR Calabarzon welcomes new reg'l director

CALAMBA CITY, Laguna — Gilbert Gonzales, who took over as new regional director of the Department of Environment and Natural Resources (DENR) Calabarzon Friday, urged his colleagues to hurdle any obstacle in addressing all environmental issues in the region.

“We should not just be doing a day to day work just to be able to accomplish something. We must be focusing on the actual environmental issues,” Gonzales said during a simple turn-over ceremony at Calabarzon regional office here on Friday (July 5).

“Hindi dapat maging obstacle kung gaano kalaki 'yung problema (It should not be an obstacle no matter how big the prob-

lem is). Somewhere along the way we can find alternatives on how to address the issues. I want everybody to have that kind of thinking,” he added.

He replaced former DENR Calabarzon (Cavite, Laguna, Batangas, Rizal, and Quezon) regional director Maria Paz Luna.

Prior to his new post, Gonzales was officer-in-charge of the Assistant Secretary for Field Operations-Southern Luzon.

A native of Albay, Gonzales was also a former regional director of DENR Environmental Management Bureau (EMB) in Bicol (Region 5), assistant director of

EMB Central Office, bureau director of EMB, and former regional executive director of DENR Bicol and Central Visayas (Region 7).

Gonzales, a Career Executive Service Officer III, is a graduate of Mapua Institute of Technology with a degree in Civil, Environmental and Sanitation Engineering and took a Master Degree in Environmental Studies in New South Wales University in Sydney, Australia.

DENR Undersecretary Juan Miguel Cuna, who graced the turnover rites, said DENR Calabarzon is “fortunate” for having a top-caliber regional director like Gonzales

Cuna also lauded Luna for a job well done as former head of DENR Calabarzon. “The DENR Central Office is more than willing to help the Region (Calabarzon),” Cuna assured. (PNA)



(CHD) is one of the social development programs of CARD Mutually Reinforcing Institutions (CARD MRI) under its Microfinance and Health Protection (MaHP) Unit. The initiative aims to reach clients who live in areas where access to health services is limited. CARD MRI is a group of 21 development institutions including CARD, Inc. and CARD Bank, which aims to end poverty in the country by providing financial and non-financial services. To date, the Community Health Day has been conducted in more than 291 municipalities in the Philippines benefitting more than 175,000 Filipinos.

CHD serves Antiqueños. A series of Community Health Day (CHD) were conducted by Center for Agriculture and Rural Development (CARD), Inc. (A Microfinance NGO) and CARD Bank in the municipalities of Bugasong, Patnogon, Sibalum, San Jose, and Hamtic in the province of Antique on June 24-28, 2019. A total of 1,832 microfinance clients, their dependents, and the general public benefitted from the medical, dental and optical services rendered during the health fairs. Community Health Day



**SPLASH ISLAND**

**THE SM STORE LUGGAGE BOY BAGS WDSF AWARD**



The SM Store Sales Associate Christian “Xian” Tecson was named 1st Runner-Up in the ‘World’s Best Sales Associate at a Department Store’ category during the recent World Department Store Forum 2019 held at Ritz-Carlton Tokyo. Known as SM’s Luggage Boy, Tecson’s passion, skills and unique creative selling info-tainment techniques went viral last year. Shown in photo with their trophies are The SM Store Christian Tecson (center), The SM Store SVP – Business Unit Head for Shoes, Bags and Accessories Aldwin Co (left), and IGDS President Paolo De Cesare.



SM Luggage Boy Xian Tecson’s trademark “split” reaches Tokyo.

The SM Store sales associate Christian “Xian” Tecson was named 1st Runner- Up in the ‘World’s Best Sales Associate at a Department Store’ category during the recently concluded World Department Store Forum 2019 held at the Ritz-Carlton Tokyo.

Known as the SM’s Luggage Boy, Christian, or Xian to many, currently works as a Sales Associate under the Luggage Department of The SM Store Lipa. He has attracted much attention by infusing creativity, fun and innate customer interface in his work with his gasp-out-loud technique in selling luggage.

Xian does creative selling through info-tainment where he’s able to explain technical product features in the most entertaining and captivating way. What’s more interesting about his creative selling approach is the way he incorporates dance skills including his trademark “split” in his routine which is now known the “Zipper Dance”.

Last July 2018, he has gone viral in social media after one of his customers uploaded a video of him on Facebook while he explains and demonstrates the features and durability of the luggage he was vending that time. This was featured in different platforms including 4 local television networks, 9 local broadsheets and digital website pages. SM’s Luggage Boy went global as international broadcasts including Korea’s SBS News and Australia’s ABC News picked up his story.

Xian also became The SM Store’s Customer Service Rewards National Champion in 2018, a rewards program that aims to recognize all frontline service providers of The SM Store who consistently deliver exceptional shopping experience.



SM Luggage Boy Xian Tecson’s trademark “split”, now known as the “Zipper Dance” is part of his info-tainment selling approach that became viral in social media.



REGIONAL TRIAL COURT  
BRANCH 23  
TRECE MARTIRES CITY

Foreclose Case No. F-061-19

**UNITED COCONUT PLANTERS BANK,  
Mortgagee,**

- Versus -

**SPS. JUAN S. PADUGA AND  
TEOFILA S. PADUGA,  
Mortgagors.**

X -----X

**NOTICE OF EXTRA-JUDICIAL SALE**

Upon Extra-Judicial Petition for Sale under Act 3135 as Amended by Act 4118 filed by mortgagee, UNITED COCONUT PLANTERS BANK with business address at UCPB Executive Bldg., Makati Ave., Makati City against the mortgagors, SPS. JUAN S. PADUGA AND TEOFILA S. PADUGA, with residence and postal address at Phase 18-A1, Blk. 15, Lot 1, NGCHP, Pilot Area, Quezon City to satisfy the mortgage indebtedness which as of January 18, 2019 amounts to THREE HUNDRED FOURTEEN THOUSAND NINE HUNDRED SIXTY PESOS AND 00/100 (P314,960.00) Philippine Currency, inclusive of interest, and penalty as of said & attorney’s fees but the undersigned sheriff will sell at public auction on August 27, 2017 at 10:00 o’clock in the morning at the main entrance of the Office of the Sheriff, located at the Provincial Capitol Building, Trece Martires City, Cavite, to the highest bidder for CASH and In Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. T-525466

“A PARCEL OF LAND (LOT 15, BLK. 61 OF THE CONS.-SUBDIVISION PLAN, Pcs-04-042108-006991, BEING A PORTION OF CONS. OF LOTS 2837-B (LRA) PSD-349640; LOT 2843-C (LRA) PSD-351029 & 3205, San Francisco de Malabon Estate) situated in the Bo. of Buenavista, Mun. of General Trias, PROVINCE OF CAVITE. Bounded on the NE., along line 1-2 by Lot 14; on the SE., ALONG LINE 2-3 by Lot 13 both of BLK. 61; on the SW., along line 3-4 by Rd. Lot 62; on the NW., ALONG LINE 4-5 BY Lot 17 & on the NE., along line 5-1 by Lot 16, both of Blk. 61 all of the cons.-subd. Beginning at the pt. marked “1” on the plan x x x CONTAINING AN AREA OF TWO HUNDRED SIXTY THREE(263) SQ. METERS more or less x x x.”

“All sealed bid must be submitted to the undersigned on the above stated time and date.”

“In the event the public auction should not take place on the said date, it shall be held on September 03, 2019 without further notice.”

Prospective buyers or bidders are hereby enjoined to investigate for themselves the title to the said property and encumbrances, if any there be.

Trece Martires City, 01 July, 2019.

(SGD.) LUCIO C. ALEJO III  
Sheriff IV

Copy Furnished:  
UNITED COCONUT PLANTERS BANK  
UCPB Executive Bldg., Makati Ave., Makati City

SPS. JUAN S. PADUGA AND  
TEOFILA S. PADUGA,  
Phase 18-A1, Blk. 15, Lot 1,  
NGCHP, Pilot Area, Quezon City

**WARNING: It is absolutely prohibited to remove, deface or destroy this Notice of Extra-Judicial sale on or before the date of the sale.**

Dateline Weekly Newspapers:  
July 08, 15 & 22, 2019

**EXTRAJUDICIAL**

Notice is hereby given that the estate of the late LOURDES PAMAN (5000 square meters), consisting of a Lot 3380, of the S. C. de Malabon Friar lands G.L.R.O. Record No.6832) situated at the Municipality of Tanza, Province of Cavite, Island of Luzon, consisting of a total area of FIFTEEN THOUSAND FOUR HUNDRED NINETY (15490) SQUARE METERS embraced and covered by TCT No.23245of the Registry of Cavite Province, have been the subject of an Deed of Self Adjudication of a Portion of a Parcel of Land as per Doc.No.180; Page No.37; Book No. XXI and series of 2019 of Notary Public Jameswell M. Resus of Naic, Cavite.

Dateline Weekly Newspapers:  
July 15, 22 & 29, 2019

**EXTRAJUDICIAL**

Notice is hereby given that the estate of the late NORBERTO O. TIMOSA who Died on January 10, 2019, has been the subject of Extra-Judicial Settlement With Waiver of Rights. His Left a motorcycle. Type: Honda/CGX125SHD3, Yr Model: 2014, Engine No.: KYY30E019074, Chassis No: KYY30019098, Plate No.: DO34855, MV File : 0448-00000292111. among the legal heirs as per Doc.No.261; Page No.53; Book No. 3 and series of 2019 of Notary Public CRISANTO U. PASCUA of Imus City, Cavite.

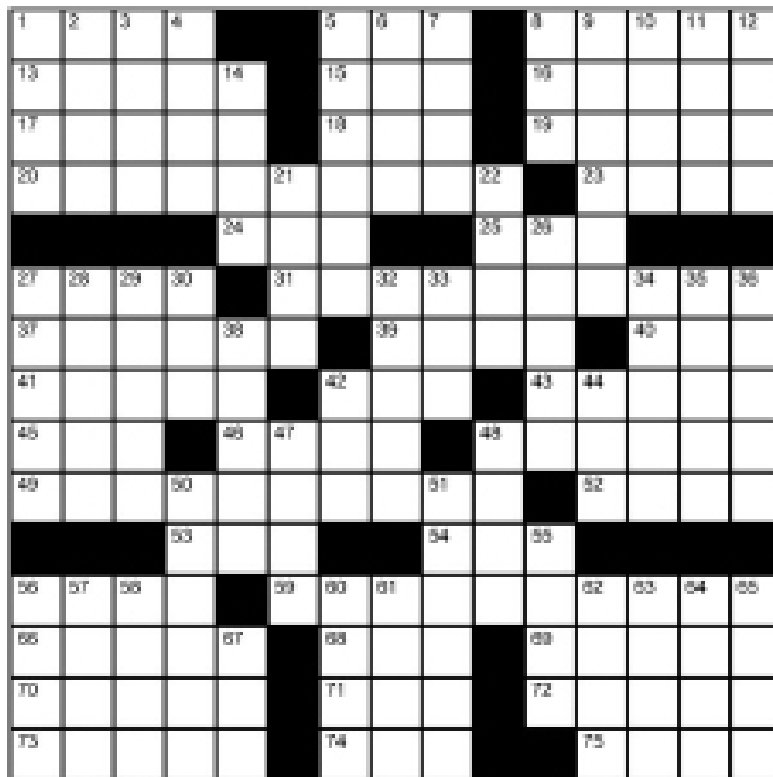
Dateline Weekly Newspapers:  
July 08, 15 & 22, 2019



# CROSSWORD

## ACROSS

- 1 Played "Hava Nagila" at a bat mitzvah, say
- 5 Quaint "wow"
- 8 "August: \_\_\_ Country"
- 13 Martin's "Laugh-In" Partner
- 15 Norman Lear's "\_\_\_ in the Family"
- 16 Animated film whose name comes from the Yiddish word for "fear"
- 17 Month before Febrero
- 18 Zilch
- 19 Pretty
- 20 \*Lots and lots
- 23 Forget-me-\_\_
- 24 "Yeah right!"
- 25 British Lexicon: Abbr.
- 27 Trendy berry
- 31 \* Gardening brand
- 37 Hanukah potato treats
- 39 Soothing plant
- 40 See 36-Down
- 41 Fencing swords
- 42 Gun named after an Israeli
- 43 Silent film actress Nita \_\_\_
- 45 Boston skyscraper, with "the"
- 46 Fork part
- 48 Month when Hanukkah starts
- 49 \*Randomly came across
- 52 Ancient Greek instrument
- 53 D.D.E. opponent, twice
- 54 "The Fresh Prince of \_\_\_-Air"
- 56 Prefix with-valent
- 59 \*Approximation



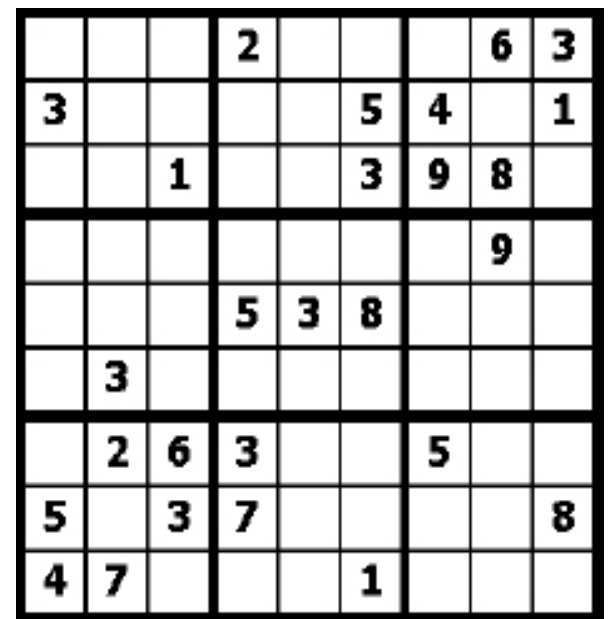
- word\
- 66 Clergyman's home
  - 68 Japanese sash
  - 69 Many a snowbird's home in Florida
  - 70 Biblical forefather
  - 71 Actress Charlotte of "The Facts of Life"
  - 72 Prevent Legally
  - 73 African name that derives from Hannah
  - 75 "Jacob and \_\_\_" (Joseph and the Amazing Technicolor Dreamcoat" song)

## DOWN

- 1 Actress de Matteo of "The Sopranos"
- 2 Erica who wrote "Fear of Flying"
- 3 Vessel in still-life paintings
- 4 Game option fo those who dont want to share their secrets
- 5 Indian leader who notably never won a Nobel peace Prize
- 6 Nobel Peace Prize winner Wiesel
- 7 Rihanna refrain for a rainy day
- 8 \_\_\_ Kosh B'Gosh
- 9 \_\_\_For the Goyim
- 10 Folk singer Guthrie whose grandmother was poet Aliza Greenblatt
- 11 Hanukkah "money"
- 12 Barely manages, with "out"
- 14 His ark didn't hold a Torah
- 21 Scottish hats
- 22 Meshuggah
- 26 1983 Nicholas Gage memoir
- 27 Bet preceder?

- 28 "Its a Wonderful Life" director
- 29 Devoured
- 30 D.D.D.'s nickname
- 32 Tore down
- 33 Sacha Baron Cohen's "Da \_\_\_G Show"
- 34 Quaint "Wow!"
- 35 Passenger
- 36 With 40-Across, what the Maccabees used to light the menorah
- 38 Cosmetician Lauder
- 42 French "a"
- 44 Chatroom acronym
- 47 The Weizmann \_\_\_ of Science: abbr.
- 48 Word before cap or jerk
- 50 Siang term for countryman
- 51 Conan of late night TV
- 55 Doily material
- 56 Rabin's killer
- 57 Alan Alda TV series
- 58 \_\_\_B'rith
- 60 Dance in the "Hanukkah, Oh Hanukkah" song
- 61 Israeli diplomat Abba
- 62 Bruce Springsteen nickname, with "the"
- 63 Not fooled by
- 64 Japanese noodle
- 65 Hanukkah toys... which are associated with a holiday saying found in the store of the answer to the four asterisked clues
- 67 Modern prefix with friendly

# SUDOKU



# HALAMANG GAMOT ALUGBATI



Scientific name: *Basella rubra* Linn.; *Basella lucida* Linn.; *Basella cordifolia* Linn.  
 Common name: Alugbati, Libato (Tagalog); Malabar nightshage o Spinach vine (Ingles)

Ang alugbati ay isang halamang gumagapang na kalimitang nakikitang tumutubo sa kahit saan. Ito ay may mapupulang baging o sanga at hugis puso na dahon. Ang bunga ay maliliit na bilog na parang paminta na kulay lila. Nagkukulay ang bunga nito na mapula o kulay lila kung kaya't madalas itong ginagamit bilang kolorete sa mukha.

### ANO ANG MGA SUSTANSYA AT KEMIKAL NA MAAARING MAKUHA SA ALUGBATI?

Taglay ng dahon ng alugbati ang ilang mga sustansya tulad ng saponin, vitamin A and B. Mayroon din itong glycosides, saponins, tannins, flavonoids, terpenoids, at carbohydrates. Ang maliliit na bunga naman ay may taglay na mucilage at iron. May ilang pag-aaral din na nagsasabing taglay ng halamang ito ang carotene, vitamin C, at nitrate.

### ANONG BAHAGI NG HALAMANG GINAGAMIT BILANG GAMOT, AT PAANO GINAGAMIT ANG MGA ITO?

**Ugat.** Ang katas ng ugat ay kinukuha sa pamamagitan ng pagdikdik dito o kaya at sa paglalaga nito.  
**Dahon.** Ang mga dahon ay karaniwang nilalaga o kaya ay kinakatasan upang makuha ang malapot na dagta.

**Baging o sanga.** Kinukuha rin ang malapot na dagta mula sa mga baging at sanga ng halaman sa pamamagitan ng pagdikdik dito.

### ANO ANG MGA SAKIT NA MAAARING MAGAMOT NG ALUGBATI?

Ayon sa mga pag-aaral at nakagawian ng ilan, ang ilan sa mga sakit na maaaring malunasan sa pamamagitan ng paggamit sa halamang alugbati ay ang sumusunod:

1. **Buni.** Ang pagpapahid ng malapot na dagta ng dahon at mga sanga ng alugbati ay makatutulong sa masabilis na pagpapagaling sa buni sa balat.
2. **Pagtatae o disinterya.** Ang pag-inom sa malapot na dagta mula sa dahon at mga sanga ng alugbati ay makagagamot daw sa pagtatae o disinterya.
3. **Altapresyon.** Maaaring ipainom ang pinaglagaan ng dahon ng alugbati sa taong dumaranas ng pagtaas ng presyon ng dugo.
4. **Pagsusugat.** Makatutulong ang katas ng dahon ng alugbati na hinalo sa mantikilya sa mabilis na paggaling ng mga sugat sa balat. Maari ring itapal ang mga tinadtad na dahon sa apektadong balat.
5. **Pagtatagihawat.** Ang dagta ng alugbati ay mainam para hindi lumaki ang mga tagihawat sa katawan.
6. **Ulcer.** Ang pagkakaroon ng ulcer sa sikmura ay maaaring mabilis na mapagaling ng pag-inom ng pinaglagaan ng dahon ng alugbati.
7. **Pananakit ng sikmura.** Ang pinaglagaan ng ugat at mga sanga ng alugbati ay mainam para sa pananakit ng sikmura.
8. **Pananakit ng ulo.** Ang malagkit na dagta na mula sa mga dahon at sanga ay pinapahid sa ulo para mawala ang pananakit na nararanasan.



# Gardenia in Pampanga - a distribution gateway to the North Luzon region



**Gardenia in Pampanga Ribbon Cutting led by its President Jun “Simplicio” Umali with Ms. Tina Domondon the Gen. Manager of Vita Food Products Inc., in charge of bread production and Marketing Manager Nestor Constancia of Gardenia Bakeries Philippines ensures the marketing and distribution of finished Gardenia products all over the nation. (Photo by Lito Ochotorena/NSD-PAPI)**

Mabalacat, Pampanga - Gardenia president Jun Umali highly assures Gardenia is bringing the future of breadmaking here in Central Luzon and excited to embrace the limitless possibilities in the North Luzon region as they officially open a completely new and automated bread plant in Pampanga.

Gardenia Bakeries inaugurates a fully-automated bread manufacturing facility inside TECO industrial estate in Mabalacat, Pampanga strategically situated near two major expressways, the North Luzon Expressway (NLEX) and the Subic-Clark-Tarlac Expressway (SCTEX). It offers an efficient trade and distribution gateway to the North Luzon region all the way to Ilocos and Cagayan Valley as well as Central Luzon provinces.

Umali explained the plant inauguration's theme 'Bake to the Future 2.0'. "For the first time in Gardenia's history in the Philippines, Gardenia Bakeries opens two huge factories with sophisticated technologies in a span of four months. This is truly a significant milestone for Gardenia in its 21 years in the Philippine bakery industry," Umali stresses.

He also described how Gardenia applied the best technol-

ogies on its new production line. "The whole plant is computer-controlled starting from the use of an upgraded concept in the ingredient handling and makeup systems, proofing, use of robotics in handling baking pans and a unique technology in the depanning process which promises to be gentle to the bread, completely untouched by human hands," Umali said.

"The use of tumbler to check all four sides of the loaf bread and the presence of tornado cleaner to ensure all baking pans are clean and free of crumbs were also incorporated in the process," Umali added.

The oven baking system will continue to use environment-friendly liquefied petroleum gas (LPG) like in the other Gardenia factories.

Umali highlighted, "all equipment, machines and baking technologies are sourced from the best baking equipment suppliers from all over the world including Germany, the Netherlands, Japan and the USA. We also added new equipment suppliers that will enhance the whole baking process."

"The expertise in making advanced equipment from different sources operates as one integrated and a fully automated system is a pro-

prietary technical capability developed by Gardenia in its factories in Asia. This fusion of technology differentiates us from the competition," Umali asserted.

The sophisticated technology partnered with a proprietary manufacturing process and combined with premium and finest ingredients all contribute to the freshly-baked aroma, softness and delicious taste of world class Gardenia breads Filipinos love.

Umali also shared that the plant is designed to allow consumers to visit and witness the modern baking process through a catwalk plant tour especially for consumers from North Luzon.

Wide array of high quality breads

Umali further noted that the new plant will be Gardenia's second largest facility, next to its Laguna plant. "This new factory has a white loaf production line, a flavored loaf line, a bun and pandesal line and a snack toast line. With these four new production lines, the Pampanga factory will be able to produce nearly 400,000 loaves and buns every day ready for delivery to supermarkets, groceries and convenience stores," he said.

Vitabread Food Products Inc handles bread manufacturing for the North

and Central Luzon bread needs, and support Metro Manila markets; while Gardenia Bakeries Philippines ensures the marketing and distribution of finished Gardenia products. Tina Domondon, Vita-bread General Manager, explained that wide selection of Gardenia products will be produced in the Pampanga bread facility, including white breads, health bread selections, flavored loaf offerings, buns or pandesal, and Neubake loaf and bread rolls.

Strategic bread factory location

The P 2-billion plant is located adjacent to major transportation hubs of Subic Sea Port, Clark International Airport and the newest business district, Clark Global City. Umali explained that the new [bread] plant is accessible for direct logistics connections, "All of our plants are strategically located. For instance, in case of breakdowns or natural disasters, our plant in Pampanga can supply Metro Manila up to South Luzon. Same is true for our bread factories in Cebu and Cagayan de Oro. Our Cagayan de Oro manufacturing facility can serve the Visayas market, or the Cebu plant can be a backup for the Mindanao plant, in case of unforeseen events."

Meanwhile, Domondon revealed current logistics and distribution capabilities, "Gardenia is reaching Benguet, Ifugao, Mountain Province, Isabela, Kalinga and as far as Cagayan. With Vitabread in place, we will be able to reach even the smallest stores in these regions and nearby areas. Gardenia bread in every corner of the community, we will make it possible," she said. When asked about the pollution effect of the coal-fired power plant where TECO is one and the recent home of Gardenia in Central Luzon, Umali explained prior entering into contract with TECO, Gardenia Philippines visited the entire area within the plant to inspect any leak of emission the plant might exposed. Fortunately TECO is a compliant of all the permits needed to operate particularly the ECC from the DENR. And their location is almost 2km away from the TECO plant compound.

Increased bread supply all over the country "With the two new bread factories, the Mindanao and the North Luzon plants, Gardenia now has a combined capacity of producing more than 1.8 million loaves and buns per day, serving the bread requirements of Filipino consumers nationwide. The increased production

capability and expanded operations require more extensive market saturation, new area penetration and wider distribution coverage to reach more Filipino consumers in the farthest north and farthest south of the Philippines," Umali explained.

Filipinos are now assured of increased and sufficient supply of freshly baked Gardenia products every day and especially during peak demand seasons like Christmas and New Year.

"As the market leader in the industry with more than 60% market share, we can contribute in ensuring food security and continuous supply of breads, not only during long weekends or when there are special occasions, but also even when there are typhoons, flooding or earthquakes," Umali asserted.

Umali also cited the importance of its logistics and distribution capabilities to ensure wider reach and market coverage. "As we bring our fresh, great-tasting quality products to more and more Filipinos, we will definitely expand our fleet of trucks all over Luzon and Metro Manila to distribute across various distribution channels," Umali said.

Gardenia's rapid sales growth makes it necessary to add more plant facilities to cater to the increasing bread demand in the Philippines.

"While we are a rice-eating country but due to lifestyle changes and increased health consciousness of Filipinos, bread consumption is growing," he explained. Umali added that the Philippines' consumption of bread per person is still lower compared to its neighbouring countries like Malaysia and Singapore, which is about three to five times more per capita. With increased supply and availability of quality and great-tasting bread, consumption is expected to grow faster.

Also Umali happily announced their office is willing to coordinate with government and non-government agencies when it comes to the aspect of their community social services.