

# DATELINE

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## CAVITE PROMOTES INCLUSIVE WORKPLACE FOR PWDs

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# VILLAR: CAVITE LAGUNA EXPRESSWAY SEGMENT TO OPEN OCTOBER

P.5



Makikita sa larawan sina Mayor Emmanuel L. Maliksi kasama ng ilang mga guests sa nakaraang Ground breaking ceremony ng ating Bahay Bulilit (Child Development Center) na handog ng Ronald McDonald House Charities of the Philippines, Inc. sa Barangay Malagasang 1-G kamakailan sa pangunguna ng City of Imus Local Council for the Protection of Children (LCPC).



HEALTHCARE SERVICES FOR TRECEÑOS: A total of 512 residents received free consultation and tooth extraction rendered by volunteer doctors and dentists from the Provincial Health Office and Trece Martires City Health Office during the conduct of medical and dental mission at Sunshine Ville in Barangay Cabuco in Trece Martires City on August 29, 2019. The locals also availed other health care services including random blood sugar testing by Multilab Diagnostic and Health Services, checking of weight and blood pressure, family planning counselling and birth control program conducted by employees from the Provincial Population Office and distribution of prescribed medicines from the provincial government. The event was made possible thru the support of 7th District Board Member Ping Remulla, TMC Mayor Gemma Lubigan, Vice Mayor Bobby Montehermoso and the members of the city and barangay councils. (Gina Perlado Pereña — with Gem Lubigan and Bagong Trece)

**Dominguez wants review of fiscal incentives once every two years-- like MICC mining audits**

**9 killed as plane crashes in Calamba village resort**









## KAPANALIG

Ni Nelson Dimapilis

The Senate Committee on Energy chaired by Senator Win Gatchalian has grilled the Department of Energy (DOE) on the status of electrification of the country as the committee started the hearing on a bill that will spur microgrid development in unserved and underserved areas nationwide.

During the hearing of Senate Bill No. 175 or The Microgrid Systems Act, Gatchalian and members of the Senate Committee on Energy quizzed Mario Marasigan, director of the DOE – Electric Power Industry Management Bureau (EPIMB), on updates regarding the progress of the DOE's electrification program.

Gatchalian made the query after he pointed out that the DOE had yet to submit its comprehensive rollout plan in pursuing the country's total electrification agenda, despite the agency's promise to provide them with concrete data during the previous hearings in the 17th Congress on the government's electrification program in April and August 2016.

"One of the most important reasons for the Department's existence is to make sure that electricity is available in all of our household," Gatchalian said. "And the target is 2022. Kung wala tayong strategy, hindi natin makamit ang 2022."

"2022 is fast approaching. Pinag-uusapan natin ito [total electrification program] since 2018. We are waiting for your commitment but 2022 is fast approaching. We need to have that kind of strategy and we need that kind of budget," he further stressed.

As of December 2017, a total of 2,399,108 of unserved households were not connected to the power grid, equivalent to 16% of households in the entire country. The majority of this number are found in Mindanao (1,345,116 households), while Luzon and the Visayas share the remaining half (529,952 and 524,040 households, respectively).

"Dahil inidentify niyo through different categories kung ano yung mga communities na walang kuryente and what type of technologies ang gagamitin for these communities. The next is how to reach those communities and how much do you need in order to reach those communities. Yun ang missing link ngayon," Gatchalian told DOE officials.

"The director had been appearing before the hearings of this committee and had been telling us that you'd have a strategy. But until now, we really need a commitment from the Department of total electrification," the lawmaker pointed out.

Gatchalian believes SBN 175 will address the acceleration of total electrification and the provision of reliable electricity service in unserved and underserved areas, as it paves the way for the installation of microgrid systems by accredited Microgrid Service Providers (MSPs).

"This bill is meant to address the legal gaps, as well as policy gaps, in terms of nationwide total electrification program of the government," he said.

In a nutshell, the Microgrid Systems Act aims to provide reliable electric services to every household in the country and accelerate total electrification in areas with no electricity access, no distribution system lines, no home power systems,

or no connection to any microgrid, or receive less than 24 hours of electricity service.

The bill also creates a streamlined process for MSPs with clear timelines and stiff sanctions for bureaucratic red tape and delay. It also removes the requirement of obtaining waivers from incumbent franchised utilities for MSPs to provide electricity in unserved and underserved areas.

Gatchalian said generation companies, distribution utilities, retail electricity suppliers, or their respective subsidiaries or affiliates may engage in the business of MSPs in unserved and underserved areas, provided that a separate account is maintained for such business undertaking.

## Dominguez . . .

Finance Secretary Carlos Dominguez III said that tax incentives given to companies must be reviewed every two years as the Philippines has been too generous in giving away tax incentives to a select group of companies.

Dominguez said it is necessary to institute a system similar to that of the Mining Industry Coordinating Council (MICC), which has made it a practice to conduct regular audits of mining companies once every two years beginning in 2017.

"Incentives are called as such because they are there ostensibly to encourage firms to operate in an industry we want to develop, reinvest their earnings, train their people, create quality jobs, invest in less developed areas or places recovering from conflict or calamity, and so on," said Dominguez.

"Every peso granted as a tax incentive is a peso off the budget that could have otherwise been spent on infrastructure, health, education or social protection programs that benefit all, and not just for a few," he said. "It thus behooves the government to perform a regular audit of these companies to see if these beneficiary-firms

have indeed made use of their incentives to make an overwhelmingly positive impact on society. Otherwise, the government would not be doing its job of finding out on a regular basis if these incentives are being put to good use by the favored companies."

The Department of Finance (DOF) previously revealed that the Philippines is the only major economy in the world with a system that grants incentives to companies in perpetuity or "forever."

While other countries in the ASEAN like Thailand, Malaysia, Vietnam, and Indonesia have a cap of 5, 10, 15, or 25 years for the incentives they grant, some companies in the Philippines continue to receive incentives every year, even after they have been getting them for as long as nearly 40 years already, without any in-depth review of the costs and benefits of the tax incentives given away to them.

The Philippines gave away an estimated P1.12 trillion in tax incentives and exemptions to a select group of 3,150 companies from 2015 to 2017, according to the DOF.

Such foregone

revenues include income tax incentives, tax incentives on customs duties and tax incentives on import value added tax (VAT).

The estimated amount of P1.12 trillion given away as incentives over that three-year period is over twice the current (2019) budget of the Department of Public Works and Highways (DPWH), which is P549.4 billion.

President Duterte said in his State of the Nation Address (SONA) the proposed corporate income tax (CIT) and incentives reform package said would benefit micro, small and medium-scale enterprises (MSMEs). A select group of some 3,000 companies, including those on the elite list of Top 1,000 corporations, enjoy incentives that allow them to pay discounted tax rates of between 6 percent to 13 percent of net income only.

Package 2 of the Comprehensive Tax Reform Program (CTRP) or the Corporate Income Tax and Incentive Reform Act or "CITIRA" seeks to lower the CIT rate gradually from 30 percent to 20 percent and modernize the fiscal

## FROM PAGE 1

incentive system to establish a single menu of superior incentives that are performance-based, targeted, time-bound, and fully transparent.

The DOF had earlier clarified that CITIRA, which is the renamed bill on Package 2 filed in the 18th Congress by House ways and means committee chairman Rep. Joey Salceda, does not seek to remove tax incentives, but make sure that they are given for the right reasons.

Finance Undersecretary Karl Kendrick Chua was earlier quoted stating, "We are not saying that all these incentives are not worth it, and we acknowledge that there have been benefits in the form of job creation and investments in the domestic economy."

"However, we cannot keep giving away tax incentives indiscriminately and indefinitely, especially if the amount keeps getting bigger and bigger every year. We need to modernize and improve the incentive system, and this is why President Rodrigo Duterte in his 4th SONA, called on the Congress to immediately pass Package 2 of the CTRP," he said.



**LOCAL HEALTH INSURANCE OFFICE CONDUCTS PHILHEALTH ORIENTATION TO CAVITE FEDERATION OF SENIOR CITIZENS:** The Provincial Social Welfare and Development Office (PSWDO) with the Local Health Insurance Office Trece Martires City headed by Ms. Mercedita M. Loyola, OIC-Chief Social Insurance Officer conducted the PhilHealth Orientation for senior citizens on August 29, 2019 at the Provincial Gymnasium in Trece Martires City to impart the various benefits that they can avail from PhilHealth. Ms. Vanessa V. Agetano, Social Insurance Officer tackled the salient points of R.A. 11223, "Universal Health Care Act." while Ms. Aleli M. Ramento, Social Insurance Officer 1 presented the Expanded Primary Care Benefit Package (EPCB). Ms. Agetano pointed out that R.A. 11223 is intended to enhance the provisions under the old PhilHealth Act. One of the important developments was the introduction of system-based claim of benefits where the claimants are no longer required to present their PhilHealth ID or Member Data Record (MDR) for this purpose. Meanwhile, Ms. Ramento introduced different types of PhilHealth membership such as Formal Economy member, Informal Economy member, Senior Citizen Program member, OFW members and Lifetime members. To qualify for a Lifetime membership, the particular member should be more than 60 years of age at the time of application, no longer an income earner and has paid 10 years' worth of PhilHealth contributions. An open forum followed after the discussions and different questions and queries of the elderlies were answered and clarified. A closing remark from Ms. Edelyn V. Rodil, Social Insurance Officer II concluded the event.

(Rebecca A. Patricio)





**DISASTER PREPAREDNESS.** Security personnel and select employees of SM City Santa Rosa recently underwent rigorous training in emergency and rescue conducted by the Bureau of Fire Protection. Part of the training included rescue techniques during fire, proper administration of CPR, how to effectively put out a fire and rapeling from tall buildings.



**PEOPLE HELPING PEOPLE.** In pursuit of its mandate to help as many Filipinos as possible, the SM Foundation in partnership with University of Perpetual Help (UPH) - JONELTA conducts its Gamot Para Sa Kapwa medical mission at SM City Santa Rosa in Laguna. Almost 1,000 beneficiaries were given free medical check ups by volunteer doctors and nurses from UPH. Basic eye exams as well as dental extractions were likewise available to target beneficiaries. A joint project of SM Foundation, the Department of Health and the Department of Social Welfare and Development, Gamot Para Sa Kapwa aims to provide quality health assistance to indigent communities in the country.



*As part of our 15th year, EPMPC continues its partnership with La Mesa Eco Park in its mission to educate and spread environmental awareness in the community. Every year, the EPMPC family plants 400 seedlings of Malapapaya trees. This year marks our 6th year with La Mesa Eco Park and we aim to continue this tree planting activity in the next years to come.*

## PWDs...

In order to break the barriers in the workplace and enable productive environment for Persons with Disability (PWDs), the provincial government of Cavite through the Provincial Disability Affairs Office (PDAO) conducted the Advocacy Forum in Promoting Inclusive Employment and Barrier-free Workplace in the province held on August 29, 2019 at the DPWH Seminar Area, New DPWH Bldg., Brgy. De Ocampo, Trece Martires City.

Participants to the post National Disability Prevention and Rehabilitation Week Celebration were members of the Provincial PWD Council, officers of the Federation of PWDs in Cavite, city/municipal Public Employment Services Office (PESO) Managers; and some representatives from the private companies, all thankful for the provincial government's initiative to raise awareness among them the provisions of the RA 10524 or the Magna Carta for Persons with Disability, especially on inclusive employment. The orientation on the act expanding the positions reserved for PWDs was led by Mr. Ritchmon Jose from the Department of Labor and Employment (DOLE-IV-A), discussing its aim to give PWDs equal opportunity for employment. Aside from the nitty-gritty of the act, Mr. Jose left everyone with an important quote from Scott Hamilton saying that "The only disability in life is a bad attitude," which was agreed upon by many.

In addition, a tax technician from the Bureau of Internal Revenue (BIR), Ms. Perlie Ann Garcia highlighted the tax incentives for employers hiring PWDs, sharing that private companies that employ PWDs are entitled to a gross income deduction equivalent to 25%

of the total amount paid as salaries and wages to them. Ms. Garcia also tackled discounts that establishment should give PWDs.

Meanwhile, in order to show commitment to the theme "Lokal na Pamahalaan, Kabalik sa Pagtupad ng Karapatan ng mga Taong may Kapansanan," PESO manager of Bacoor City expressed interest of organizing same forum at the city/municipal level to educate employers as well as PWDs and their families, seeking for partnership with PDAO for strict implementation of RA 10524 in their respective cities/municipalities. Others shared their best practices and their programs that reach out to PWDs like the tulong-puhunan, nego-cart projects and more for their livelihood.

These advocates were welcomed by Administrative Officer Felimon Nueva of the Department of Public Works and Highway (DPWH), saying that the PWD Council is always welcome to use their facility; while on behalf of Governor Jonvic Remulla, guests and attendees were greeted by Provincial Administrator for Community Affairs Alvin Mojica, thanking DPWH for accommodating participants. Also, Mr. Mojica proudly shared that the provincial government has already employed a total of 44 PWDs as of 2018, telling that PGC will continue to hire PWDs with qualified skills that will match the job description of a certain position. Likewise, Ms Tina Puyat from the Office of Board Member Dennis Lacson who heads the Committee on Women, Family, Children, PWDs, Elderly and Social Services at the Sangguniang Panlalawigan pledged for creation of ordinances in the province that will protect PWDs and

help them further develop.

On the other hand, Disability Affairs Officer IV Ms. Maris Haloc, head of PDAO, provided everyone with the definition of PWD which according to the United Nations Convention on the Rights of Persons with Disabilities include those who have long-term physical, mental, intellectual or sensory impairments which in interaction with various barriers may hinder their full and effective participation in society on an equal basis with others. However, Ms. Jossa Carreon, a Youtube influencer who has orthopedic disability has her own definition for PWD. Ms. Carreon told listeners and her followers that as for her, PWDs stand for Persons with Determination. She was able to open the minds of everyone inside the room with her words of motivation – to embrace differences and be proud because there's always hope.

Since not having equal opportunities can put one at the back of the pack, PDAO has also invited the Operations Lead of Project Inclusion Network, Mr. Jim Nemeño from the Unilab Foundation, for the discussion on Access to Work Model: Breaking Barriers to Work Place. Mr. Nemeño started his presentation with true stories of employed PWDs to catch attention of participants. He was able to teach how to empower PWD jobseekers through career coaching facilitation; plus how to enable disability readiness of employers and how to engage strategic sectors by partnering with different organizations for a holistic access to work model. Mr. Nemeño also disclosed that 90% of PWDs perform at par or even better with their co-workers as per the Global Disability Inclusion, proof that hiring PWDs is really a win-win situation in the society.

In closing, Provincial Social Welfare and Development Officer Fely Servañez thanked everyone's cooperation and contribution to achieve an enabling workplace for PWDs in Cavite. With more than 42,000 PWDs in the province as of year 2018, the government must continue to encourage private companies to believe when PWD jobseekers say "I can do that." (Rochelle D. Bawalan)

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## EXTRAJUDICIAL

NOTICE IS HEREBY GIVEN THAT THE ESTATE OF THE LATE MANUEL B. MINTU HAS BEEN EXTRA-JUDICIALLY SETTLED BY HIS HEIRS THRU EXTRAJUDICIAL SETTLEMENT OF ESTATE AS PER DOC. NO. 498 ; PAGE NO. 101 ; BOOK NO. 29 ; SERIES OF 2019 , BEFORE NOTARY PUBLIC ATTY. CESARIO G. GONZALES, JR

**Dateline Weekly Newspapers:  
September 09, 16 & 23, 2019**







# EK School Caravan Delights Students of The Mabini Academy in Batangas



Living up to its promise of providing and creating magical experiences, Enchanted Kingdom went down south last September 3, 2019 in a progressive city of Lipa in Batangas giving the students and faculty members of The Mabini Academy one magical treat to remember.

Thrilled to the energy-filled fanfare, onlookers were amused with the surprises and gimmicks of the world-class and premier theme park in the country. Top billing the EK squad was the jolly wizard Eldar dancing all-out to "I Love EK" jingle. Colorful EK characters were all real scene-stealers in a one-day fun activity.

Highlighting the school tour was a spellbinding showcase of talents by Enchanted Kingdom's home-grown performing artists. EK brought their musical act titled Bayani: The Republic, featuring iconic Filipino heroes.



Lodged at EK booth were EK memorabilia, bundled promos, and discounted tickets. Educational materials and activity kits were given away to the students beneficial to further their learnings at school.

For more information, please visit [www.enchantedkingdom.ph](http://www.enchantedkingdom.ph) or call (02) 584-3535 / (02) 830-3535. For announcement updates, visit our official Facebook page at [www.facebook.com/enchantedkingdom.ph](http://www.facebook.com/enchantedkingdom.ph).

## Conti's Bakeshop and Restaurant launched at SM City Bacoor



### Conti's Bakeshop & Restaurant at SM City Bacoor Upper Ground Floor

SM CITY BACOR, CAVITE - Craving for flavorful food? SM City Bacoor now have Conti's Bakeshop and Restaurant ready to serve you and your family on your next meal! The store now joins the list of Casual Dining Restaurants offering different types of food at the mall's upper ground floor. From appetizers to desserts, Conti's will surely make not just your tummy happy but also your heart full. Start your meal with one of their must-try appetizers! Choose from their famous Calamari, Crispy Squidlets, Buffalo Wings, Gambas y Champiñon al Ajillo and more! Take your main course to the next level with their tasty Baked Salmon or Baked Prawns, Lengua Estofado, Roasted Beef Belly, American Grilled Ribs, Grilled Porkchops, Chick-

en Roulade or Chicken Ballotine. If you're into the healthier options, you can try their Mango Royale Salad and Symphony Salad. Well, surely you'd leave a room for desserts so you can try their Mango Bravo and Salted Caramel Cakes with tastes you surely can't forget. You can also bring

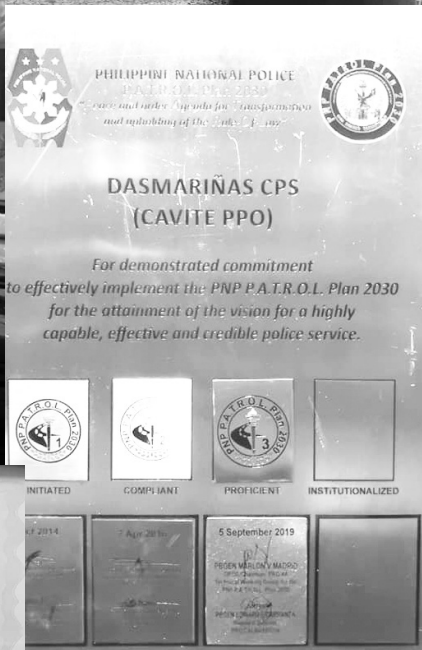
your family and meet your friends here and munch on their snacks. Choose from Garlic Sotanghon, Pancit Palabok, and the perfect rainy day food-Arroz Caldo! So what are you waiting for? Conti's Bakeshop and Restaurant is waiting to serve you at SM City Bacoor Upper ground Floor. Bon Appetit!

### ERRATUM

This is to correct the error made in the publication of Notice of Extra Sale filed by Home Development Mutual Fund versus FELINO FRANCO LOVENDINO JR., married to REA OZAETA LOVENDINO PUBLISHED in Dateline Weekly Newspapers dated Aug. 05, 12 & 19, 2019. In the Mortgages address, it should be read as MARTIN DE PORRES, in the tech. terms. 3rd line it should be read as L.R.C., AND IN THE 4TH LINE IT SHOULD BE READ AS MUNICIPALITY and not as published.

Dateline Weekly Newspapers: August 09, 2019

## DASMARIÑAS CITY PNP POLICE STATION RECEIVES SILVER EAGLE AWARD



The unrelenting effort of the city's police force in maintaining peace and order has finally paid off as it has earned a SILVER EAGLE AWARD yesterday, 5th September 2019 held at the Camp BGen Vicente P. Lim Grandstand in Calamba City during the PNP P. A. T. R. O.

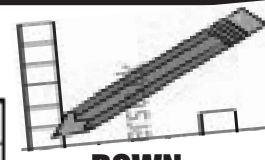
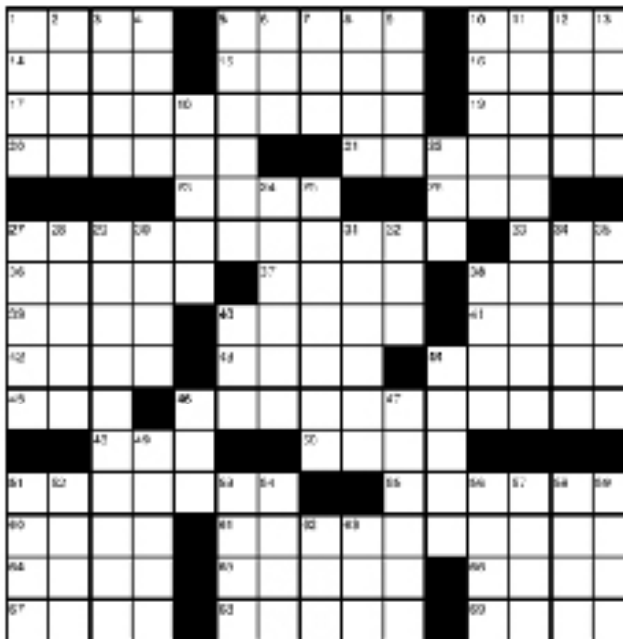
L. (Peace and Order Agenda for Transformation and Upholding of the Rule of Law) awarding ceremony. In attendance to receive the hard-earned recognition assisting Hon. Mayor Jenny Austria-Barzaga are PNP COP Nerwin Ricohermoso and Ms. Sonia Gementiza. The city's progress can only be achieved when Peace and Order is in place. Onward, forward, City of Dasmariñas!



**ACROSS**

- 1 Oliver's plea
- 5 U.S. Mex - Can. accord
- 10 Very short time, for short
- 14 Cry from the crow's nest
- 15 "Oh no, not \_\_\_\_\_!"
- 16 Hairy Himalayan
- 17 Om-maker's goal?
- 19 Final Four org.
- 20 "How should I know??"
- 21 Affirm under oath
- 23 "Got You (Where I Want You)" alt-rock band, with "The"
- 26 Figure on a revolutionary's T-shirt
- 27 Record-breaking level
- 33 Prof's helpers
- 36 Harried dad's heart's desired?
- 37 Its a long story
- 38 Name on a cognac bottle
- 39 "Rule Britannia" composer Thomas
- 40 Portents, or things which may follow the ends of 17, 27, 46 and
- 61 across, and 11 and 9 down
- 41 Labelled line on a graph
- 42" \_\_\_\_\_ there, done that!"
- 43Melchior and Bathasar, e.g.
- 44Record label for Enya and Monkees
- 45 Foot araw
- 46 Ended up atop a dime?
- 48 Agent's org.
- 50 "G.I. Jane" portrayer
- 51 Highway egress
- 55 Where a baseball player might be out, and a suburbanite might be in
- 60 Met melody
- 61 Your Gramp's age
- 64 Russell of "Felicity"
- 65 Where Dolphins play
- 66 Word after lava or hrrricane
- 67 Like incompetent ninjas
- 68 The Final Four, e.g.
- 69 Foe of the Master Control Program

**CROSSWORD PUZZLES**



**DOWN**

- 1 It may be bounding or buried
- 2 "Horrors!"
- 3 Piece of "the San Francisco treat"
- 4 Set one's sights on
- 5 Relative of Greek fire
- 6 Get along
- 7 DOT org.
- 8. Minor spasms
- 9. From the top
- 10 Avian aper
- 11 It'll give you an out when the cops come
- 12 Louisiana, to Louis
- 13 "Aloha, Armando!"
- 18 Equip q dhip once more
- 22 Command level: Abbr
- 24 Response to "Are you working a crossword?"
- 25 Danced the Corlina state dance
- 27 Gulf in the Middle East
- 28 Cast ones bait
- 29 Don't get caught in it
- 30 Learner's permit holder, often
- 31 Start a blaze
- 32 It'll raise a blaze
- 34 Acid in proteins
- 35 Bulletin board VIP
- 38 Cheeleader's cries
- 40 Wee, in Dundee
- 44 "Something to talk About" rocker Bonnie
- 46 Agent's org.
- 47 Muscat residents
- 49 Pinkie's pal, on Animaniacs
- 51 Acorns' offspring
- 52 One way to run
- 53 Unpaid chauffeurs, often
- 54 Ballerina's bend
- 56 Raplier part
- 57 Bridge guru Sharif
- 58 Dead - tree twitter?
- 59 NFL Countdown network
- 62 It may make a lake
- 63 RCA competitor

**SUDOKU**

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**Eight tips for healthy eating**



These eight practical tips cover the basics of healthy eating, and can help you make healthier choices.

**The key to a healthy diet is to:**

Eat the right amount of calories for how active you are, so that you balance the energy you consume with the energy you use. If you eat or drink too much, you'll put on weight. If you eat and drink too little, you'll lose weight. Eat a wide range of foods to ensure that you're getting a balanced diet and that your body is receiving all the nutrients it needs.

It is recommended that men have around 2,500 calories a day (10,500 kilojoules). Women should have around 2,000 calories a day (8,400 kilojoules). Most adults are eating more calories than they need, and should eat fewer calories.

**Base your meals on starchy carbohydrates**

Starchy carbohydrates should make up just over one third of the food you eat. They include potatoes, bread, rice, pasta and cereals.

Choose wholegrain varieties (or eat potatoes with their skins on) when you can: they contain more fibre, and can help you feel full for longer.

Most of us should eat more starchy foods: try to include at least one starchy food with each main meal. Some people think starchy foods are fattening, but gram for gram the carbohydrate they contain provides fewer than half the calories of fat.

Keep an eye on the fats you add when you're cooking or serving these types of foods because that's what increases the calorie content, for example oil on chips, butter on bread and creamy sauces on pasta.

**Eat lots of fruit and veg**

It's recommended that we eat at least five portions of a variety of fruit and veg every day. It's easier than it sounds.

Why not chop a banana over your breakfast cereal, or swap your usual mid-morning snack for a piece of fresh fruit?

Unsweetened 100% fruit juice, vegetable juice and smoothies can only ever count as a maximum of one portion of your 5 A DAY. For example, if you have two glasses of fruit juice and a smoothie in one day, that still only counts as one portion.

- Base your meals on starchy carbohydrates
- Eat lots of fruit and veg
- Eat more fish – including a portion of oily fish
- Cut down on saturated fat and sugar
- Eat less salt – no more than 6g a day for adults
- Get active and be a healthy weight
- Don't get thirsty
- Don't skip breakfast

**Eat more fish – including a portion of oily fish**

Fish is a good source of protein and contains many vitamins and minerals. Aim to eat at least two portions of fish a week, including at least one portion of oily fish. Oily fish contains omega-3 fats, which may help to prevent heart disease.

Oily fish include:

- salmon
- mackerel
- trout
- herring
- fresh tuna
- sardines
- pilchards.

Non-oily fish include:

- haddock
- plaice
- coley
- cod
- canned tuna
- skate
- hake

If you regularly eat a lot of fish, try to choose as wide a variety as possible.

You can choose from fresh, frozen and canned: but remember that canned and smoked fish can be high in salt.

**Cut down on saturated fat and sugar**

**Saturated fat in our diet**

We all need some fat in our diet, but it's important to pay attention to the amount and type of fat we're eating. There are two main types of fat: saturated and unsaturated. Too much saturated fat can increase the amount of cholesterol in the blood, which increases your risk of developing heart disease.

The average man should have no more than 30g saturated fat a day. The average woman should have no more than 20g saturated fat a day, and children should have less than adults.

**Saturated fat is found in many foods, such as:**

- hard cheese
- cakes
- biscuits
- sausages
- cream
- butter
- lard
- pies.

**Eight tips for healthy eating cont. on next week**

# SM LIFESTYLE, INC. IS A VENUE PARTNER OF THE 30TH SEA GAMES

SM Lifestyle Inc., the lifestyle and entertainment arm of SM Prime Holdings, is now an official venue partner of the upcoming 30th SEA Games this November 30 to December 11.

“We’re excited to be part of the 30th SEA Games this year, and can’t wait to see all the athletes in action inside our venues,” says Mr. Herman Medina-Cue, Chief Operations Officer of SM Lifestyle, Inc.

It is an honor for our group to contribute to the endeavors of PHISGOC in hosting the games in our country and bring Filipino pride by showcasing our world-class venues.”

The Mall of Asia Arena was announced as the final venue for the 5-on-5 Basketball games, one of the much-awaited events in the line-up of competitions. The games at the Arena will run from December 4 to 10, with the Philippine team defending their title as champions for the Men’s Division.

For Ice Sports, SM Skating Mall of Asia will be the official venue for Ice Hockey happening on December 1 to 8; and SM Skating Megamall will hold the competitions of Figure Skating from November 29 to December 1 and Short Track



**SM-30TH SEA GAMES PARTNERSHIP:** SM Lifestyle, Inc., the lifestyle and entertainment arm of SM Prime Holdings, is now an official venue partner of the upcoming 30th SEA Games this November 30 to December 11. The Mall of Asia Arena was announced as the final venue for the 5-on-5 Basketball games; while for Ice Sports, the SM Skating Rink will be the official venue for the Ice Hockey competition, and the SM Megamall Rink will hold competitions for figure skating, and Short Track. SM Tickets will likewise be providing its full-service online ticketing system and their dedicated customer care hotline for the games. In photo, SM Lifestyle COO, Herman Medina-Cue shakes hands during the signing ceremony with Ramon Suzara, COO of PHISGOC to signify SM Lifestyle’s support for the upcoming 30th SEA Games

on December 3 & 4. Despite being a tropical country, the Philippines has proven to excel in these sports, with the Philippine Ice Hockey team defending their title as champions of the region, coming from their gold medal finish in Kuala Lumpur last 2017.

This will be the 4th time the Philippines will be hosting the SEA Games, with 2005 being the last year the country hosted the games. With over 56 sports to be played and more than 10,000 athletes participating, the 30thSEA Games this 2019 is set to be one of the biggest events in the region this year.

SM Tickets will be providing its full-service online ticketing system and their dedicated customer care hotline for the 30thSEA Games. As the largest ticketing service in the country, all tickets to the 30th SEA Games will be available across all SM Tickets outlets nationwide located at the Mall of Asia Arena Box Office, and SM Malls through its Business Centers inside The SM Store and ticket booths located at SM Bowling, SM Skating, and SM Cinemas. Tickets may also be purchased online through [www.smtickets.com](http://www.smtickets.com) or through the on-site ticket booths at select games and events.

## CMPAG’s quest: Spreading love, smiles, and folk music

The evolution of music from folk to modern greatly affect the lives of youth nowadays. Even with the new trends, there is a group of children and teenagers in San Pablo, Laguna who still sways and swings to the tune of traditional Southern Tagalog music.

This group, who aims to become instruments in preserving the culture and arts of Southern Tagalog created in 2015, is called CARD MRI Performing Arts Group (CMPAG).

Bring back the golden times

CARD MRI Hijos Tours, one of CARD MRI’s institutions, started in 2013 with the aim to promote the culture,

local tourism, and heritage of San Pablo, Leyte and Samar, Iloilo, Davao and Baguio; empowering the rich history of those places.

“The way we can ensure that our unique culture will still be alive years from now is to teach the younger generation to appreciate our traditional music and dances,” said Marilyn Manila, president, CARD MRI Hijos Tours Inc. Now, one of the advocacies of the community-based tour company is to preserve the traditional dances and songs in the hearts of the youth.

“By letting them become knowledgeable about our culture and arts, they learn an important

piece of our history,” Manila added.

The CARD MRI Performing Arts Group is composed of CARD MRI clients’ children and CARD-MRI Development Institute (CMDI) students. From the weekly rehearsal, where they are taught folk dances and kundiman, they are also trained on the importance of discipline, teamwork, and camaraderie.

In every step they take Wearing their brightest smiles as their best accessory in every performance, the performers delight their audiences with a heartfelt, nostalgic feeling; a sense of love for the history of our country.

“It was an honor and

a great experience to perform folk dances in front of different people and seeing them happy with our performances. Whenever we perform, we also tell ourselves to bring pride not only to our group, but also to CARD MRI and to our country. We don’t just perform, we introduce our rich culture to the people,” said Nicole Ann Santos, a member of CARD MRI Performing Arts. CMPAG recently performed during the 20th anniversary celebration of the Microfinance Council of the Philippines on July 25, 2019. Some of the other notable performances of the group was during Her Majesty’s Queen Maxima of the Nether-



In the photo shows the members of the CARD MRI Performing Arts Group in their recent performance at Manila Prince Hotel, Ermita, Manila.

lands visit in July 2015 and during Banko Sentral and Rafael B. Buenaventura Microfinance Foundation Inc.’s Paeng Microfinance Awards.

CARD MRI, through CARD MRI Hijos Tours, will continue to inspire the youth of the importance of history and culture, enabling our traditions as Filipinos to live on generations from today.

## CARD RBI soon to open in Mindanao; expects to provide wide array of financial services to locals

CARD MRI Rizal Bank, Inc. (CARD RBI) is set to open its first branch in Mindanao in Oroquieta City, Misamis Occidental on August 19, 2019.

“CARD RBI’s expansion in Mindanao is an opportunity for us to reach more of the underprivileged communities. We want to ensure that they can receive equal opportunities in terms of financial and community development services,” said RBI President and CEO Elma B. Valenzuela.

Valenzuela also added that this expansion will provide more relevant products and services that would help them grow socially and economically.

CARD RBI, is a member institution of CARD Mutually Reinforcing Institutions (CARD MRI) that provides bank-

ing services such as micro and SME loans, remittance, and savings solution. In its seven years of operation, it has already served a total of 434,829 clients from its 26 branches in Luzon and Visayas.

Simultaneously, a savings caravan will also be conducted in the opening day to urge the local population to develop the habit of saving.

“We want our dear clients to realize the value of saving in a bank. With this, they can gradually gain financial freedom and become ready in times of financial distress,” she added.

To date, CARD RBI posted PhP 2.5 billion savings deposits and have a total of PhP 3,090,628,574 loans outstanding.

FOR WITH  
GOD  
ALL THINGS  
ARE  
POSSIBLE