

# DATELINE

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Photo shows the highlights and happenings photo ops during the CHRISTMAS RAINBOW Magical Show 2019 recently held at SM City Sta. Rosa Activity Area with MAYOR Arlene B. Arcillas and some other City officials, Barangay officials and Media Friends.

# DOF supports Sen. Cayetano call for higher alcohol taxes

P. 3



For the fifth consecutive year, the Municipal Government of Carmona led by Mayor Roy M. Loyola and Congw. Dahlia A. Loyola received the Most Prestigious Recognition given to a Local Government Unit, Seal of Good Local Governance (SGLG) Award by the Department of the Interior and Local Government (DILG).

# Olivarez named new RPOC-NCR chair, grants P10 million to council



Parañaque City Mayor Edwin Olivarez will be heading the Regional Peace and Order Council of NCR after receiving his appointment from Malacañang last October 28.

RPOC-NCR Vice Chairpersons PNP NCRPO Chief Debold Sinas and JTF-NCR commander Brig. Gen. Alex Luna together with RPOC-NCR Head Secretariat DILG-NCR Regional Director Maria Lourdes Agustin, Assistant Regional Director Juan Jovian Ingeniero paid a courtesy call to Olivarez in Parañaque City Hall Tuesday.

Status and current initiatives of the Council, particularly its role in the End Local Communist Armed Conflict (ELCAC) program under Executive Order No. 70 were discussed during the meeting.

The 2019-2020 RPOC-NCR Peace and Development Roadmap and Sustainability Plan was also presented to Olivarez, which focuses on the achievement of the following goals: strengthen RPOC Council and its Secretariat; contribute to the achievement of the UN Sustainable Development Goals and Philip-

Cont. on Page 2



CONGRATULATIONS, CITY OF IMUS! Photo shows City Mayor Emmanuel L. Maliksi posed with the award as 2019 Seal of Good Local Governance Awardee by Department of the Interior and Local Government (DILG) recently held.

Bacoor City supports HIV awareness and ending LGBT discrimination campaign P.6

EDITORIAL:

A tale of two surveys

We are getting better at cutting red tape, but we still are not doing right by our retirees.

This is the picture provided by two recent surveys that compared the Philippines to other countries. First the good news.

The Philippines jumped 29 spots in the latest World Bank roster of economies ranked by the ease of doing business, landing in 95th place among 190 economies, up from 124th last year. The World Bank's Doing Business 2020 Report, released last week, showed the Philippines was one of the top three most improved in terms of doing business.

The World Bank report cited the Philippines' implementation of regulatory reforms for starting a business, dealing with construction permits, and protecting minority investors.

On the other hand, an Australia-backed study shows the Philippines has one of the worst pensions systems for retirees compared to the rest of the world.

The Melbourne Mercer Global Pension Index (MMGPI) 2019 rated the country's retirement income protocol at 43.7 out of 100. This placed the Philippines at the fourth-lowest rank, or 34th out of 37 countries.

The local system was rated "D," defined as one that has some desirable features but come with "major weaknesses" that need to be addressed.

The study assessed a country's retirement benefits program on the grounds of adequacy, or if the pension payments are enough; sustainability, or the long-term fund life; and integrity, or its governance and regulation.

This was the first time the index covered the Philippines. MMGPI's evaluation is based on the operations of the Social Security System (SSS), which manages the retirement and other benefits of private sector workers and the self-employed.

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In terms of integrity, the Philippine pension system is at the very bottom of the list. This area considered regulation and governance, protection and communication for members, as well as operating cost.

The country was the third lowest ranking in terms of adequacy. This sub-index considered the benefits provided to the poor, as well as design features that enhance the efficacy of the overall pension system.

On the upside, the Philippines was in the top 15 for the most sustainable in terms of level of funding—perhaps because benefits are so paltry. As expected, the Palace made hay over the first survey.

Communications Secretary Martin Andanar said the "remarkable improvement" in the country's ranking was a "strong vote of confidence" in President Rodrigo Duterte's resolve to cut red tape. He attributed the improved ranking to the enactment of Republic Act 11032 or the Ease of Doing Business and Efficient Government Services Act under the Duterte administration.

He thanked all government agencies, state-owned corporations, and other branches of government "for adamantly carrying out the President's directive."

"We expect even better results in the coming years as the government remains committed to give the Filipino people an easier and more comfortable life, thanks to the President's strong political will to undertake these landmark reforms," he added.

In sharp contrast, nobody in the administration—not even the SSS—bothered to comment on the country's dubious distinction of having one of the worst pension systems in the world.

Bayan Muna Rep. Carlos Isagani Zarate was certainly correct when he said the MMGPI findings should prod the government to certify as urgent at least two bills that seek to increase pensions for senior citizens. The study, he added, should be a wake-up call to the administration on the need to alleviate the plight of the country's senior citizens. But if the official silence so far on the MMGPI survey is any indication, the Palace and the SSS seem content in their slumber.

Olivarez...

FROM PAGE 1

pine Development Plan Goals; improve efforts to combat crime and disorder; strengthened actions to resolve conflict, reduce impact of insurgency, prevent and counter violent extremism; and building drug-free communities.

Olivarez also signed a memorandum of agreement granting P10 million for support to the RPOC-NCR. The fund will be utilized to help the council perform its mandate in promoting peace and order as well as providing and creating venues for convergence among different stakeholders.

The RPOC-NCR is a recommendatory body to the National Peace and Order Council led by the President and members of the Cabinet which formulates policies and strategies to respond to peace and order problems,

and responsible in providing a forum for dialogue to thresh out concerns in the region affecting peace and order, as well as initiatives to further strengthen measures for peace and order and public safety.

It is composed of 56 members, which include the region's mayors, regional counterparts of the departments, offices, agencies and representatives of the private sector.

The Council has been previously cited as one of the best RPOCs in the country. Among its notable achievement is its hosting of the Peace and Order International Summit 2018 which brought together peace advocates and security experts from the country and abroad for knowledge exchange. (dilig.gov)



ENHANCING TRAFFIC MANAGEMENT SKILLS OF BARANGAY TANOD: Following the training on maintaining peace and order in the community, the provincial government of Cavite led by Governor Jonvic Remulla continue to capacitate Barangay Tanods, this time on effective traffic management. On November 6, 2019, another Basic Traffic Management Seminar was conducted by the provincial government's Road Safety Division for the benefit of the Barangay Tanods in the municipalities of Carmona, Silang and General Mariano Alvarez. They were oriented on road traffic apprehensions, legitimate manners in accommodating traffic disruptions, compliant behaviors on handling obstruction on normal traffic flow and other matters pertaining to traffic management. Almost 2100 Barangay Tanods received complete traffic gears such as vest, gloves and boots which they can use while performing their duties in their respective barangay. They were also given packs of rice. Local officials of the three LGUs including Carmona Mayor Roy Loyola and Vice Mayor Cesar Ines Jr., GMA Mayor Walter Echevarria and Vice Mayor Maricel Torres, and Silang Mayor Cory Poblete joined Governor Remulla showing their commitment and support to the undertaking on traffic management in the whole province. Fifth District Representative Dahlia Loyola and Board Members Ivey Jayne Reyes and Alston Kevin Anarna were also in attendance, together with some councilors from the three municipalities. (Gina Perlado Pereña)



ERC prodded over regulatory reset delays

that because of the delay in reset, it's costing the consumers close to P45 billion. During that time, we were given some schedules that ERC would follow in order to complete the reset, both for transmission and the utilities," Gatchalian pointed out.

"So may we be enlightened on the timing of this reset? When the reset will happen? And what will it take to have that reset to happen?" he pressed.

Responding to Gatchalian's queries, Devanadera assured the Senate finance subcommittee that they were still on track in implementing the regulatory reset, albeit with revised timeline. She said expected the whole process to be completed by the end of 2021.

Devanadera also defended the ERC's request for a P122-million regulatory reset reconsideration, saying that the proposed budget will go to professional or consultancy services. She asserted that the cost of the regulation should be shouldered by government and should not be passed on to the consumers.

"As we have shown, the number of personnel in ERC is too lean. And therefore, going through the regulatory reset will require consultants. It used to

Senator Win Gatchalian has urged the Energy Regulatory Commission (ERC) to stick to its commitments on the final determination of the National Grid Corporation of the Philippines' (NGCP) fourth regulatory period.

During the deliberation of the ERC's proposed P954.944-million budget for 2020, Gatchalian grilled ERC chairperson and CEO Agnes Devanadera on the delayed regulatory reset, as he scrutinized the agency's request for a P122 million regulatory reset reconsideration.

Gatchalian, chair of both the Senate Committee on Energy and Senate Committee on Finance Subcommittee E, again reminded Devanadera that power consumers are at the losing end as they are being overcharged by as much as P45 billion due to the regulatory reset delays.

"We had one hearing on the reset, I think it was last year. In that hearing, it was disclosed by Transco

DOF...

The Department of Finance (DOF) has expressed its full support for the higher alcohol excise tax rates contained in Senate Bill (SB) No. 1074, which was sponsored in plenary by Senate ways and means committee chairperson Pia Cayetano.

"We are one with Senator Cayetano in affirming that higher taxes are the most cost-effective way to discourage excessive consumption of 'sin' products," DOF Assistant Secretary and DOF spokesperson Antonio Joselito Lambino II said at a recent forum hosted by the Action for Economic Reforms at the Senate.

Finance Undersecretary Karl Kendrick Chua of the Strategy, Economics, and Results Group (SERG) said the DOF "will continue to extend the necessary technical assistance to help Senator Pia preserve the rates in the Senate ways and means committee's well-studied committee report, as plenary deliberations resume, hopefully as soon as the Senate comes back in session."

"We are one with Senator Cayetano in her push for significantly higher rates in alcohol excise taxes. Her analysis is correct that beyond the personal health costs, the socioeconomic costs of alcohol need to be mitigated. The massive economic costs of alcohol abuse justify significantly higher rates. For behavior to change meaningfully, the tax rates have to be high

enough." Chua said.

Earlier, Cayetano said a significantly higher increase in the excise tax on alcohol products would be the "singular, reasonable and patriotic conclusion" of the extensive committee hearings conducted by the Senate tax panel after members "listened to various stakeholders, questioned and analyzed relevant information provided by resource persons and experts, in both the private and public sectors."

Finance Secretary Carlos Dominguez III has described Cayetano's proposal as "well-studied," and called for the bill's swift approval in the Senate, as he acknowledged Cayetano's "strong advocacy of safeguarding the health of our people."

During her sponsorship speech last September 25, Cayetano described higher rates on "sin" products as "what our social conscience dictates, guided by our concern for the welfare of families and children, and in pursuit of the public good."

Cayetano went on to cite the massive social, physical, and psychological costs of excessive alcohol consumption.

"Wonderful lives are cut short because of people who drink and drive. We often hear about innocent people dying from road crashes—some one who was once a father, a mother, a child, or a friend. In seconds,

their lives are forever changed or wasted because a drunk person foolishly decided to take the wheel and drive," Cayetano said.

Citing Dr. Orlando Ocampo, the Chief of the Trauma division of the Philippine General Hospital (PGH), Cayetano said that "55 percent of the injured patients" treated in the PGH emergency room "have alcohol on their breath. 25 percent of these injured patients are blood alcohol content positive."

"We are convinced that the number of those driving under the influence is much, much more," Cayetano added.

The Department of Health (DOH) estimates that there has been a total of 10,372 road crashes resulting from alcohol consumption.

Cayetano also cited the adverse health impacts of alcoholism.

"Alcoholism is associated with at least 39 main diseases, including liver cirrhosis, cancer, pancreatic disease, hypertensive disease, tuberculosis, diabetes, and even behavioral and psychotic disorders.

Data from the World Health Organization (WHO) also showed that in 2016; 4,431 per 100,000 population of Filipinos died from liver cirrhosis; 16,418 from

hypertensive diseases; and 8,526 from tuberculosis—all of which were due to excessive use of alcohol," Cayetano said.

"The impact of our problem on alcoholism, Mr. President, is not felt by the drinker alone," Cayetano added, enumerating the negative social impacts of alcohol abuse.

"When heavy drinking is involved, severe physical violence is more likely to take place. Studies found alcohol misuse to be a significant contributor to family violence," she said.

"Ginoong Pangulo, ilan na po ba ang mga bata na nakasaksi ng pambubugbog ng nanay dahil lasing ang kanilang ama? Millions of Filipino children endure this violence at home. Many of them end up developing mental and emotional problems, or worse, repeating the cycle of abuse themselves. It is within this Senate's power to create safer environments for our children," she added.

The costs Cayetano listed echo the arguments of an article by the weekly The Economist, which ranked alcohol as the drug that causes the most overall harm.

The article cited a 2010 study by British medical experts David Nutt, Leslie King and Lawrence Phillips that ranked intoxicating substances according to the

be that some amount for the consultancies are being provided by the regulated agencies," the ERC chairman explained.

The lawmaker from Valenzuela, however, believes that timetable of two years that the ERC set for the completion of the regulatory reset is too long, especially given the budget that the agency is requesting to be allocated for the program.

Gatchalian appealed to Devanadera to shorten the time frame of the regulatory reset, saying that it has already been delayed for years.

In reply, the ERC chairperson gave her assurance that the commission will work hard to finish the regulatory reset by the end of 2020 instead of their original timetable of 2021.

"I think it's a no-brainer that P122 million will go super far and our consumers will get some form of reprieve, hopefully, based on your audit of the assets. We will work very hard to source that P122 million because we want to see the P45 billion in return," Gatchalian said.

"I think it's really due to the consumers that we shorten this as much as possible so we can refund that amount, if ever, to our consumers," he added.

FROM PAGE 1

harm the users cause on themselves and on others when they consume the drug.

The study found that while alcohol is not the most damaging substance to physical health alone, the injury it can cause to the user owing to accidents, and its impact on the user's relationships make it among the drugs that can cause the most self-harm (more than amphetamine and cocaine).

The same article also cited the significant social costs of alcohol, including environmental, economic, and community harm, as well as adverse impacts on family relations and peace and order.

Preliminary estimates from the DOF indicate that alcohol may have an economic cost of as much as 1.7 percent of gross domestic product

(GDP) every year, equivalent to about a third of the country's annual health expenditure.

"Time and again, the manufacturers of these products have asked us to be "reasonable" with rates. In our experience, Mr. President, this argument is rarely, if at all, used to advocate for the Filipino family. Reasonable should not be code for "lower prices." Cayetano said. "For us Senators of the Republic, a reasonable proposal is one that actively protects the Filipino family. The only way to go is that which leads to the protection of people's lives."

SB 1074 was in the period of interpellation when the Congress took a break last Oct. 4, 2019. The Senate and the House of Representatives will resume session on Nov. 4, 2019. (dof.gov)

EXTRAJUDICIAL

NOTICE IS HEREBY GIVEN THAT THE ESTATE OF THE LATE MARISSA M. MARIN HAS BEEN EXTRA-JUDICIALLY SETTLED BY HER HEIRS THRU EXTRAJUDICIAL SETTLEMENT OF ESTATE WITH WAIVER OF SHARES AS PER DOC. NO. 98 ; PAGE NO. 39 ; BOOK NO. 21 ; SERIES OF 2019 , BEFORE NOTARY PUBLIC ATTY. CESARIO G. GONZALES, JR.

Dateline Weekly Newspapers: Oct. 28 - Nov. 04 & 11, 2019

Republic of the Philippines  
Fourth Judicial Region  
REGIONAL TRIAL COURT  
BRANCH 23  
TRECE MARTIRES CITY

Foreclosure Case No. F-268-19A

EAST-WEST BANKING CORPORATION,  
Mortgagee,

- Versus -

ALBERT GABAY PALACIOS represented  
by his Atty-In-Fact JINALYN HERNANDEZ CHIU  
Mortgagor.

X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135 as Amended by Act 4118 filed by mortgagee, EAST-WEST BANKING CORPORATION with business address at East-West Corporate Center, The Beaufort, 5th Avenue cor. 23rd St., Bonifacio Global City, Taguig City against the mortgagors, ALBERT GABAY PALACIOS rep. by his Atty-In-Fact JINALYN HERNANDEZ CHIU with residence and postal address at L17 Blk. 04 Kensington 21, Brgy. Navarro, General Trias City, Cavite and/or 111 Libis Espina Street, Brgy. 14, Caloocan City to satisfy the mortgage indebtedness which as of July 15, 2019 amounts to ONE MILLION EIGHTY TWO THOUSAND TWELVE PESOS AND 02/100 (P1,082,012.02) Philippine Currency, inclusive of interest and penalty charges as of said but excluding the foreclosure and other necessary expenses incidental to this foreclosure and sale and, the undersigned Sheriff will sell at public auction on DECEMBER 19, 2019 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. 057-2017043040

Lot No. 17 Block No. 4 Plan No. Pcs-04-028596

Portion of: Lots 1688-A, 1688-B (LRC) Psd-8235 & Lot 1718, San Francisco De Malabon Estate, Decree Np. N-4270, LRC Rec. No. 5964  
Location: Barangay of Navarro, Municipality of Gen. Trias, Province of Cavite

Boundaries:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	NW	Lot 16, Block 4, Pcs-04-028596
2-3	NE	Lot 15, Block 4, Pcs-04-028596
3-4	SE	Road Lot 7, Pcs-04-028596
4-1	SW	Lot 18, Block 4, Pcs-04-028596

AREA: FIFTY SQUARE METERS (50) more or less

"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 and time, it shall be held on January 09, 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, 24 October, 2019.

(SGD.) LUCIO C. ALEJO III  
Sheriff IV

Copy Furnished:

ONA PAMFILO & BUBAN LAW OFFICES  
Counsel for the Mortgagee  
6th Floor, Eastwest Corporate Center  
5th Ave. cor 23rd St., Bonifacio Global City,  
Taguig City

MR. ALBERT GABAY PALACIOS  
MS. JINALYN HERNANDEZ CHIU  
L17 Blk. 04 Kensington 21, Brgy. Navarro,  
General Trias City, Cavite and/or  
111 Libis Espina Street, Brgy. 14,  
Caloocan 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:  
October 28, November 04 & 11, 2019

Republic of the Philippines  
Fourth Judicial Region  
REGIONAL TRIAL COURT  
OFFICE OF THE CLERK OF COURT  
City of Bacoor

Foreclose No. 2019-195

For: Extra-Judicial Foreclosure of  
Real Estate Mortgage

NATIONAL HOME MORTGAGE FINANCE CORP.,  
Mortgagee,

- Versus -

LYDIA POMARIAGA,  
Mortgagor.

x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135 as Amended by Act 4118 filed by the mortgagee, NATIONAL HOME MORTGAGE FINANCE CORP., of 104 Amorsolo St., Legaspi Village, Makati City and against the mortgagors, LYDIA POMARIAGA of 1381-B, Pagkakaisa St., Makati City to satisfy the mortgage indebtedness which as of August 2019 amounts to ONE MILLION SIX HUNDRED NINETY FOUR THOUSAND SEVEN HUNDRED NINETY FIVE PESOS AND 57/100 (P1,694,795.57) Philippine Currency, exclusive of interest, penalties and other charges, the undersigned of her duly authorized representative will sell at the public auction on NOVEMBER 22, 2019 at 10:00 o'clock in the morning or soon thereafter, at the main entrance of the Hall of Justice of Bacoor, 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-396793

"A PARCEL OF LAND (LOT 49, BLK. 04 OF THE cons./SUBDIVISION PLAN PSD-04-2103-057596, being portion Of Lot 5804-A, Fls-1848 L.R.C. Rec. No. ), SITUATED IN the Bo. of Molino, MUN. of Bacoor, PROVINCE of CAVITE x x x x CONTAINING AN AREA OF FIFTY FIVE (55) SQUARE METERS x 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 November 29, 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.

City of Bacoor, 21 October 2019.

(SGD.) LIZA D. VICTA  
Clerk of Court VI

Copy Furnished:

ATTY. DANTE Q. RIZADA  
NATIONAL HOME MORTGAGE FINANCE CORP.,  
5th Floor, Filomena Bldg., No. 104 Amorsolo St.,  
Legaspi Village, Makati City

LYDIA POMARIAGA  
-1381-B, Pagkakaisa St., Makati, Metro Manila  
-Camella Homes Springville East Lot 49 Blk. 4, Bo. Molino, Bacoor, Cavite

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:  
October 28, Nov. 4 & 11, 2019

IBEX Alabang Site Official Opening last November 6. Joining the ceremony were IBEX Global COO David Adahl, PESO Muntinlupa chief Glenda Aniñon, Mr. Troy Limbago, Mr. Jojo Uligan and IBEX Global CEO Bob Dechant. IBEX is a mission-driven BPO company and a global provider of contract center services and back-office processing. Alabang Site currently have 800 seats but will grow to 1,200 by 2020.



# City of Bacoor Awarded Seal of Good Local Governance for the fifth Consecutive Year



The City Government of Bacoor achieved another milestone as it was awarded the Seal of Good Local Governance (SGLG) for the fifth consecutive year. Out of the 81 provinces, 145 cities, and 1489 municipalities evaluated by the Department of the Interior and Local Government, only 380 or roughly 20 percent passed the stringent assessment system for local governance.

Mayor Lani Mercado Revilla says, "We will always seek the highest level of governance for the people of Bacoor as we strive towards our vision of a dynamic and progressive Bacoor, operating under global corporate standards, supported by innovative infrastructure systems, and rooted in its culture and heritage."

She adds, "I am grateful for the SGLG program of DILG for providing the path towards excellence for me and my team. Through the SGLG program, the City Government of Bacoor is able to provide the best public service that our beloved constituents rightfully deserve."

The Seal of Good Local Governance is one way for DILG to promote integrity and good performance among local government units. Through its progressive assessment system, local government reforms and development are institutionalized as LGUs are given distinction for their performance.

The evaluation for this year's SGLG necessitated a higher bar of performance among local governments as DILG implemented the "All-In" assessment principle. Local governments must thus pass all seven areas of competence including: financial administration, disaster preparedness, social protection, peace and order,

The CITY OF DASMARINAS is SGLG 2019 AWARDEE!

Photo shows City Mayor Jenny AUSTRIA Barzaga posed with the most coveted Seal of Good Local Governance (SGLG) award being given by Department of Interior and Local Government to an LGU is earned by the City of Dasmaringas as a testament to its commitment in providing the best services possible to all its constituents and transparency in the conduct of all programs and projects as a result of a more progressive and efficient management. Every LGU is evaluated using the 8 components, namely: Financial Administration, Disaster Preparedness, Social Protection, Peace and Order, Business Friendliness and Competitiveness, Environmental Management and Tourism, Culture and the Arts.

CONGRATULATIONS.



business friendliness and competitiveness, environmental management, and tourism, culture and arts.

Mayor Lani says, "Each year, the challenge becomes harder because the expectations especially from our people also increase exponentially. It is fortunate that I have the full support and commitment of the Bacoor City Council. Every step of the way, I am in constant consultation with Vice Mayor Karen Evaristo and all the councilors from Districts 1 and 2. I value their wisdom and knowledge, I treasure their advice and inputs, and I am very appreciative of their assistance in pursuing our collective vision for our beloved city."



The first lady mayor of the City of Bacoor is not about to rest on her laurels, however. After receiving the SGLG for five consecutive years, Mayor Lani Mercado Revilla is committed to following this path to excellence, and welcoming opportunities for learning along the way.

## STICK WITH THE NEXT GENERATION OF GOOD TASTE AT MANG DOMENG'S BIBINGKA - SM CITY MOLINO



Mang Domeng's Bibingka at SM City Molino Lower Ground Floor

SM CITY MOLINO, CAVITE - Something deliciously Filipino is waiting for you at SM City Molino Lower Ground Floor. What started as a family cooking tradition for several years ago became a well-loved Filipino family comfort food to many. Mang Domeng's Bibingka is always prepared in a traditional manner, just like when their family members cook and sell it just outside their house. Since then, their family recipe was passed through generations and in 2016, the product was introduced to the market and immediately became a big hit.

Mang Domeng's bibingka has a very traditional distinct taste only they can offer. This is the perfect pasalubong for your mom and aunts, and the whole family to enjoy while bonding. So go, grab and enjoy the taste of home at Mang Domeng's Bibingka at SM City Molino Lower Ground Floor.

MINDANAO DAILY BUSINESS WEEK

Veteransbank

Ayala

BPI SECURITY BANK BanKo

The 2019 SEARCH FOR OUTSTANDING MINDANAO BUSINESS LEADERS & ENTREPRENEUR is on



For NOMINATIONS of ENTRIES ON THE FOLLOWING CATEGORIES, please send photo and company/contestant profile to Mindanao Daily/BusinessWeek Secretariat, Tanleh Bldg, Abelianosa St., Cagayan de Oro City, or email to amediante@gmail.com

- Mega-Entrepreneur, Micro-Entrepreneur, Housing Industry leaders, Tourism Industry Leaders, Hotel Industry Leaders, Agro-Industry Leaders, Outstanding Women Business Leaders, Social Entrepreneur, Auto Industry Leaders, Transport Industry Leaders, Resort Industry Leaders, Best Environmental CSR

Entry Requirements:

- 1. Nominees or candidates in various categories shall be nominated by an individual, organization or group or the Local Government Units (LGUs)
2. Nominations shall be accompanied by the following documents which can be mailed, or emailed to the awards secretariat not later than November 15, 2019.

SELECTION PROCESS:

The Board of Judges shall be composed of known personalities from the Media, Business Community, the Academic, and select government institutions invited by the Awards Secretariat.
-Entry forms and documents shall be furnished to each of the five judges
-Entries shall be published in the BWM & MDN and other newspapers
-Results of the Selection Process shall be published in newspapers and other media outlets.
Awardees shall be personally informed by the Secretariat thru mail, or email

RATIONALE OF THE PROJECT -

The achievements of various Mindanao business leaders and entrepreneurs need to be recognized, not only by government institutions and social awards bodies but from the media as well.
BusinessWeek Mindanao as a forerunner of information on the various business leadership and entrepreneurial strides of Mindanaoans deem it as a part of its social responsibility to trumpet such achievements for others to emulate and thus propel a Mindanaoan consciousness in every economic and business stakeholder, whether small or great, the responsibility to help Mindanao achieve sustainable development of its economy.

MISSION & VISION OF THE AWARDS -

The holding of BWM Awards annually would serve as catalyst for a continued and concerted effort of business leaders and entrepreneurs to seek greater heights and strive for success in the noble mission of propelling Mindanao and its people towards full economic growth and sustainable development.

Ice Trolls at the 3rd Level of SM City Bacoor



SM CITY BACOOR, CAVITE - Who says Ice Cream can't be more fun? Bangkok's famous Scrolled Ice Cream is here at SM City Bacoor, disguised in Witty Names of your favorite Celebrities! Enjoy watching

how these creamy goodness are frozen in a cold plate and scraped into trolls, added up with lots of flavorful toppings just for you! Try their best sellers; Dingdong Dan "Teas" (Matcha flavored) scroled ice cream with the perfectly earthy bittersweet flavor and James "Ferre" Reid (Nutella) scroled ice cream which is perfectly sweet to cheer you up. But if you wanna go basic, try their "Choco" Martin (Chocolate) or Enchong



Bacoor City supports HIV awareness and ending LGBT discrimination campaign

Bacoor City Mayor Lani Mercado-Revilla hosted recently a two-day event in support of the HIV awareness and to end LGBT discrimination campaign in the city.

Thousands of participants from the different sectors from health, education, media, non-governmental organizations and others joined the activity initiated by City Councilor Alde Pagulayan of the Sangguniang Panlungsod Committee on Health.

According to Pagulayan, the event aims to help address the alarming health issues in relation to HIV in the province.

Meanwhile, 6th District Board Member and Chairperson of the Committee on Health Kerby Salazar expressed his appreciation to the people behind the event and thanked the city government for being the first LGU in the province to join the LGBT+ in fighting for their cause.

"Now is the time to actively fight for the LGBT rights and represent their voice," BM Kerby Salazar said.

He enjoined everyone to join the 1st Cavite Gay Pride March on November 29, 2019 at the provincial capital grounds in Trece Martires City.

Cavite LGBT+ Alliance Coordinator Ivan James Fermandejo, talked about the stigma and discrimination that people living with AIDS go through including their families. He emphasized how lack of information and misinformation contributed to the situation.

During the two-day activity, program directors and counselors of the Department of Health discussed the basic concepts of HIV and AIDS, and the prevention of HIV transmission. They encouraged everyone to be tested and treated properly to live a healthy life with HIV.

Other topics talked about were: timely, relevant and sufficient information on Gender, Sex and Sexuality; giving human rights approach to the best interest of public health; lectures and discussion on the new strategies in preventing HIV/AIDS; service delivery in CALABARZON for PLHIV Clients; and the role of media in the fight against HIV/AIDS.

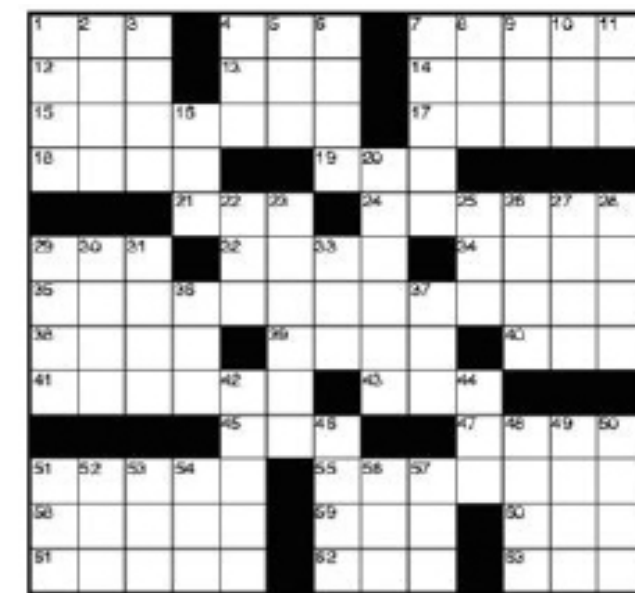
Provisions of the Sexual Orientation and Gender Identity Expression Equality (SOGIE) Bill also known as the Anti-Discrimination Bill and Republic Act 11166, otherwise known as the "Philippine HIV and AIDS Policy Act were also part of the discussion.

A panel discussion capped the activity featuring panelists composed of Dr. Gloria Hernandez of the Gen. Emilio Aguinaldo Memorial Hospital (GEAMH), Dr. Michael Angelo Marquez of Bacoor Social Hygienic Clinic, Dr. Ferdinand Mina of Imus and Dr. Soledad Mendiola of Dasmariñas

Moderated by Provincial Health Office STI/HIV/AIDS Coordinator Haydeliza Maderazo, the participants aired their hopes, concerns, and doubts during the panel discussion.

Dee "Caffe" (Mocha) Ice Cream, perfect starters for those who want their sweet cravings satisfied. But if you want to add up some some twists and level ups, try their Premium Flavors: Vice "Mangga" (Mango), "Alden "Berry" Chards (Strawberry), Sam "Milky" (Biscoff), Daniel "Pastillas" (Ube), Cookies Quen Cream (Oreo Ice Cream), and Papa "Pea" (Choco Banana) Ice Cream. So stroll and scroll at Ice Trolls at the 3rd Level of SM City Bacoor!

CROSSWORD



ACROSS

- 1 \_\_\_ on the back (praise)
4 Peter Pan and Skippy competitor
7 More than \_\_\_ as many total entries as any other crossword dictionary
12 Keogh Plan alternative
13 2002 Writer Olympics host
14 Bret Harte character
15 The only crossword dictionary based on the clues in America's most \_\_\_ crosswords
17 "Cannery Row" star
18 Gloria Vanderbilt logo
19 Computer capacity unit, for short
21 Checkout scanner ID: Abbr.
24 More than teri times as many \_\_\_ (like "Titanic") as any other crossword dictionary
29 Wind heading: Abbr.
32 Mesopotarnian kingdom
34 Sarari \_\_\_
35 Appropriately, there are 40 entries under this word, meaning "Thorough"
38 "Darling, Je Vous \_\_\_ Beaucoup" ("55 song")
39 Has brunch
40 NYSE regulator
41 More than ten times as many \_\_\_ (like Chevy and Oreo) as any other crossword dictionary

- 43 Former US Airways rival
45 Comparative suffix
47 ay Leno prominent feature
51 Mr. T's TV group
55 The only crossword dictionary with full coverage OF Contemporary life and \_\_\_
58 Actress married to composer Kurt Weill
59 "Today I \_\_\_ man!"
60 Barnyard sound
61 The only crossword dictionary with "sound bite", "world-class", and thousands of other \_\_\_ terms
62 Lumberjacks tool
63 Alphanumeric trio

DOWN

- 1 Gladys Knight's group
2 Pretty maids all in \_\_\_
3 Spanish snack
4 Summer mo.
5 "Love \_\_\_ Many, Splendored Thing!"
6 Pig's home
7 "The Rain in Spain" is one
8 Doctor of Sci-fi Crete, for example: Abbr.
10 Op. \_\_\_ (footnote phrase)
11 Ending for ethyl
16 Burnese

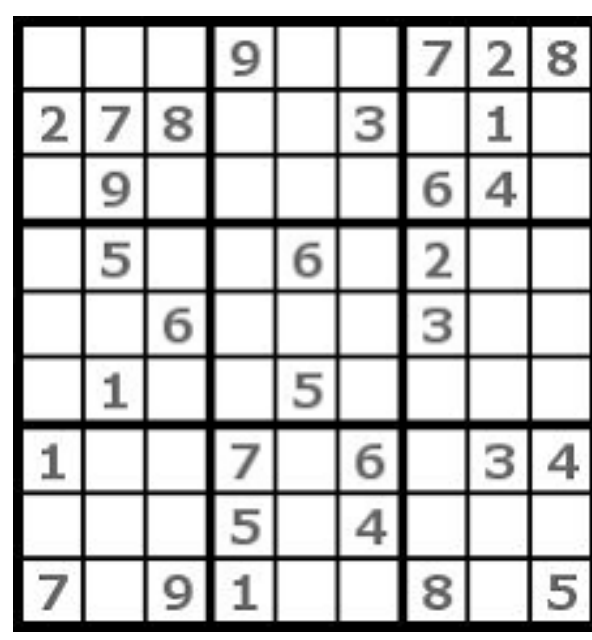
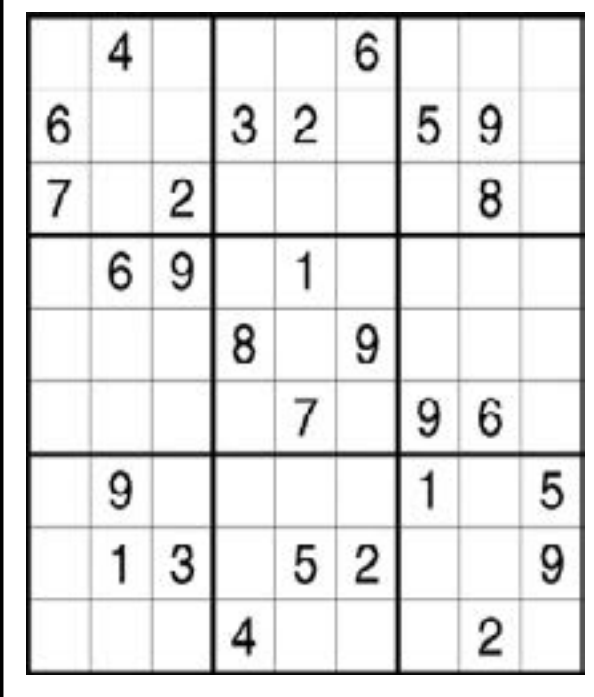
- statesman
20 Kelly the clown
22 \_\_\_ capital income
23 Morty Python member
25 Jettas and Beetles
26 Darne Judi
27 Dencg film
28 Risky business, for short
29 Union bane
30 "Bon \_\_\_!" (French farewell)
31 Actress Thompson
33 "Take on Me" rock group
36 Magic marker
37 Where Sydney is capital: Abbr.
42 Yankee great's nickname
44 Get busy
46 Some TV's Dromedary feature
49 Desert Storm site
50 \_\_\_ miss (close call)
51 Caricaturist Hirschfeld et al.
52 \_\_\_ Aviv
53 Disney deer
54 First name of the author of "we the living"
56 Actress Thurman
57 John Grisham's profession

WORDHUNT



- AMPERE, CARNOT, EINSTEIN, GAUSS, HERTZ, KEPLER, NEWTON, SHRODINGER, ARCHIMEDES, CHADWICK, FARADAY, HAMILTON, HOOKE, KIRCHHOFF, PAULI, TESLA, BOHR, COULOMB, FERMI, HAWKING, HUYGENS, LORENTZ, PLANCK, THOMSON, BOLTZMANN, CURIE, FEYNMAN, HEISENBERG, JOULE, MAXWELL, ROENTGEN, VOLTA, BORN, De BROGLIE, GALILEO, HENRY, KELVIN, MILLIKAN, RUTHERFORD, YOUNG

SUDOKU



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## CARD MRI Kaunlaran Caravan: a contribution to achieve global goals

The fourth leg of CARD MRI Kaunlaran Caravan for 2019 was held in General Santos City on October 18, 2019 to provide the local community a wide range of community development services. There were free medical, eye, dental, prenatal check-ups, product development, financial literacy through storytelling and dental health education for kids, livelihood training, and insurance product orientation. Also there were free services such as haircut, nail cleaning, and massage where more than 500 benefitted in the said programs and services. Simultaneously, 28 couples from the B'laan tribe community exchanged vows in a mass wedding organized by CARD Mutual Benefit Association (CARD MBA). This is the last Kaunlaran Caravan that will be organized by the organization in 2019. "We are happy

that this caravan have shown impact in the lives of the communities we serve. For 2020, we will again add more beneficial programs and services to better serve more locals," shared CARD MRI Managing Director Flordeliza Sarmiento.

The event is done quarterly in one place to bring the programs and services of the institutions under CARD MRI.

Kaunlaran Caravan started on 2017 and has been continuously serving clients and the general public. "We will continue to invest in our people to help them break the chain of poverty that strangles them," Sarmiento said. CARD MRI is a group of 23 institutions driven to eradicate poverty in the country. It is committed to provide relevant programs and services to achieve the sustainable development goals and end poverty in all its forms.

## CARD RBI now serves Negros Occidental

CARD MRI Rizal Bank, a microfinance-oriented rural bank, opened its branch in San Carlos City, Negros Occidental on October 15, 2019. The newly-opened office is the bank's 28th branch nationwide. The bank opening was led by CARD RBI President and CEO Elma B. Valenzuela, and member of the Board of Directors

Suzette Marquez. Present also were clients and members of CARD RBI.

Said Valenzuela, the bank opening in Negros Occidental is one step toward reaching financial inclusion.

"This is CARD RBI's way of fulfilling our commitment to bring financial access to communities. We are happy with the warm welcome of the people of Negros. This only shows that more people in the countryside are in need of banking services," said Valenzuela.

CARD RBI's 28th branch is located at V. Gustilo St., Cor. Dos Hermanos St., Brgy. III, San Carlos City, Negros Oc-



cidental.

Since its acquisition in October 2012, CARD RBI has served 467,690 clients, with PhP7,168,148,266 amount of loan disbursed, and 99.14% repayment rate.

## ACPC releases initial P180-M RCEF to Landbank

Cash-strapped palay farmers can now breathe a huge sigh of relief after the Department of Agriculture - Agriculture Credit Policy Council (DA-ACPC), released an initial P180 million from the P1-billion credit component of the Rice Competitiveness Enhancement Fund (RCEF).

Land Bank of the Philippines (LBP) assistant vice president Edgardo Luzano said the P179.69 million loanable funds can now be accessed by eligible farmers from 59 provinces nationwide.

The amount is part of the P500-million credit component of the P10-billion RCEF fund obligated to LBP.

Luzano encouraged palay farmers to take advantage of the subsidized loan, which they can use to increase their productivity through purchase of inputs, machineries and other farm equipment.

To help ease the loan application process, Luzano said that LBP has set separate eligibility criteria for individual rice farmers and cooperative members.

For individual farmers, they should be enlisted in the Registry System of Basic Sectors in Agriculture (RSBSA) and has no outstanding balance from formal lending institutions and DA-

ACPC credit conduits. Also, they should have undergone technical training on rice-related projects.

Further, they only have to fill out a one-page loan application form, and present one government-issued ID or barangay certification. For individual farmers who use machines and equipment provided by RCEF, they need to provide a copy of a business permit.

Meanwhile, rice farmers who are members of cooperatives can also avail of the loan facility provided that they are duly registered with CDA, accredited by the DA, no adverse findings on the cooperative and its principals have strong back office support with defined Operational Structure, must be profitable and have financial capability conditions, must exhibit loan ratio below 25 percent, have certificate of compliance from CDA, and have undergone relevant technical training on rice-related projects.

Interested borrowers from cooperatives need to pass documentary requirements - including loan application for, certificate of accreditation from DA, photocopy of certificate of registration from the CDA, bio-data of incumbent officers and board of directors with ID,

authorized board resolution, audited financial statement, business/farm plan, and updated business permit.

"The documentary requirements may seem tedious, but most are already and readily available in their cooperatives," Luzano said, noting that the documents will only be required for first time applicants.

"They will no longer be required to re-submit the same documents for additional or renewal of loans," he added.

As of October 17, Luzano said that 80 percent of the total funds available to LBP is already availed (P17.64 million) or being processed by lending centers (P124.66 million).

Besides the P500-million allocation from RCEF, the LBP also supports the Department of Agriculture in other lending operations such as Sikat Saka Program, Agricultural Competitiveness Enhancement Fund (ACEF), and AFFORD-ARBs.

A total of 21,545 rice farmers benefitted from the different lending programs with a total credit value of P1.6 billion.

LBP hopes to make its loans more accessible to farmers by bringing the lending programs down to municipality level and other unserved areas. (DA.GOV.)

## CAVITE HAILED AS 3RD PLACER IN THE 7TH REGIONAL COMPETITIVENESS SUMMIT



The province of Cavite was recognized as one of the top three finalists in the 7th Regional Competitiveness Summit held on October 24, 2019 at PICC in Pasay City. The award was given by the Department of Trade and Industry as they bestow recognition to highly competitive cities, municipalities and provinces who have exerted efforts to surpass its competitiveness in various fields of government service. In the most competitive provinces, all awardees came from CaLaBaRZon region, as Cavite bagged the 3rd place, while Rizal and Laguna got the 1st and 2nd place, respectively. On the other hand, the City of General Trias ranked first place in the Economic Dynamism Pillar of Cities and Municipalities Competitiveness Index (CMCI). In the Government Efficiency Pillar, Cainta, Rizal reclaimed its top rank in the 1st-2nd class municipalities, while Taytay, Rizal and Silang, Cavite landed in the 2nd and 3rd places, respectively. (PICAD)