

DATELINE

weekly newspaper

The Only Newspaper with Educational Timeliness

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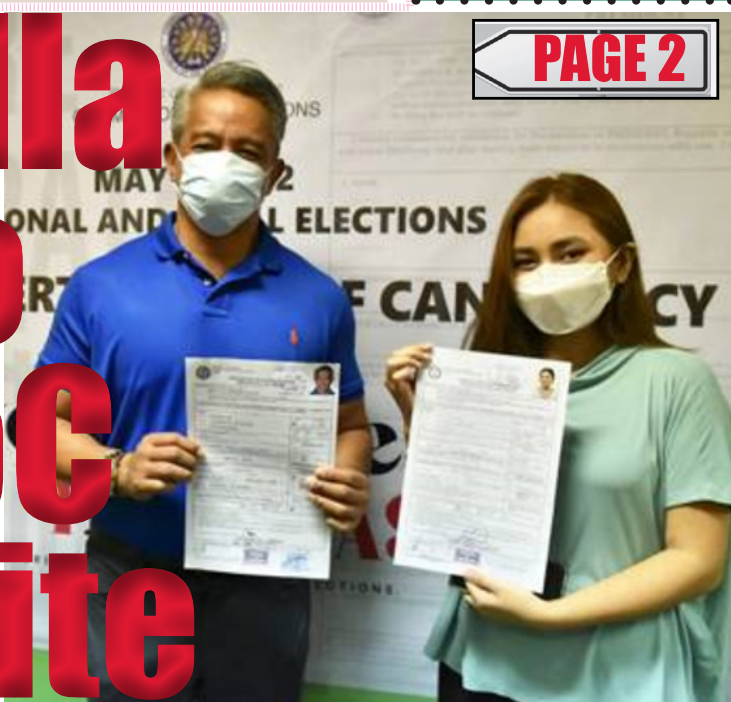
PAGE 3 Dominguez orders publication of report on MICC review of mines

i am with you always
MATTHEW 28:20



ROSARIO: Reelectionist mayor Jose Voltaire Ricafrente and his running mate town councilor Bamm Gonzales of LAKAS-CMD party filed their certificates of candidacy early Friday morning, October 1. (Photo courtesy of EDSA)

Remulla first to file CoC in Cavite



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EARLY BIRDS Incumbent Cavite Governor Juanito Victor 'Jonvic' Remulla Jr. (left) and running mate Tagaytay Councilor Athena Tolentino, filed their respective certificates of candidacy (CoC) on Friday, the first day of filing for CoCs, at the Provincial Comelec Office in Barangay San Agustin, Trece Martires City. They filed their CoCs as early as 8:01 a.m. PHOTO BY DENNIS ABRINA




Hindi ako, tatakbo sa pagkapanungulo- Cong. Cayetano

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NEGOSYO

MANALO AT MAG NEGOSYO

2 MILLION PANDAGDAG PUHUNAN

10 WINNERS OF 5K DAILY

JOEY CONCEPCION
Presidential Adviser for Entrepreneurship and Go Negosyo Founder

DTI-Laguna grants livelihood kits to LSP-NSB beneficiaries in Luisiana

PAGE 6

DOF: LANDBANK renovation a pre-pandemic project of Malacanang to house its organic staff

PAGE 7

6 presidential aspirants, 3 VP hopefuls submit CoCs



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EDITORIAL:

Enough time

We call on first-time registrants for the May 2022 national and local elections as well as those whose status have either been deactivated or just plain inactive to take advantage of the extended registration period.

The House of Representatives and the Senate this week unanimously approved a measure seeking to extend the voter registration deadline for another 30 days.

There is logic in extending the registration period from the original September 30 deadline to avoid widespread voter disenfranchisement, considering the extraordinary circumstances caused by the coronavirus pandemic which reined in the people's mobility for months from the time voters registration began.

We share the hope of national legislators that the Comelec will use the one-month extension to ramp up voter registration and ensure that more people can vote next year and give more space to thousands whose registration was delayed because of the public health emergency.

The Comelec has exceeded by 1 million its target new registrants of 4.3 million for the whole registration period, surpassing its target number of new voter registrants for the May 9, 2022 national and local elections.

At the same time, Comelec is looking to have at least 60 million registered voters for the 2022 national polls. The health crisis has been prolonged beyond the eye range of the authorities and many prospective voters, chiefly the first registrants and those who want to activate their inactive status or want to apply for change in voting precincts because of lockdowns, must not be disenfranchised.

This is why we encourage registrants to take advantage of the extension and go to the nearest Comelec registration areas in their barangays or towns to avail themselves of this political right conferred on them by the Constitution.

This right is intended to enable them to participate in the process of government to assure the elected leaders their powers are derived from the consent of the governed.

Cong. Cayetano . . .

Maagang inanunsyo na ni dating House Speaker Alan Peter Cayetano nitong Biyernes na hindi siya tatakbo sa pagka-Pangulo sa darating na halalan 2022, dahil mas gusto nya ang pagkaka-isa ng mga Filipino.

Sa unang araw ng paghahain ng Certificates of Candidacy (COC), iginiit ni Cayetano na nais niyang ituon ang kaniyang atensyon sa pagbuo ng isang five-year economic recovery plan na maaaring gamitin ng mga nais tumakbo sa pinakamataas na posisyon.

"Aniya we did a lot of praying and discerning at syempre kailangan mong tanungin sa Panginoon at sa tao, 'Ano ba'ng role mo?'"

"Kasi mas importante naman y'ung role mo at y'ung maitutulong mo rather than the position,"

Matatandaang dati ng pinag-isipan ng mamabatas ang pagka-Pangulo ng bansa noong 2016

election kung saan running mate sya ni Davao City Mayor Rodrigo R Duterte.

Layunin din ng dating house speaker na ituloy raw ang pagtulak sa 10K Ayuda Bill na magbibigay ng P10,000 direct stimulus sa bawat pamilyang Pilipino. Nais niyang gampanan ay ang humanap at magtulak ng mga bagong solusyon sa pagharap sa dalawang aspeto ng pandemya — buhay at kabuhayan.

Samantala nagpasalamat si Cayetano sa kaniyang mga taga-suporta partikular sa mga Evangelical Christian, Catholic, at Muslim na sinikap manawagan para sa isang "faith-based leadership."

Ngayong hindi siya tatakbo sa pagka-Presidente, mapapanatili niyang bukas ang komunikasyon sa mga presidential candidate patungkol sa five-year plan.

"Since hindi na isang presidentiable or isang tao lang ang nag-aadvocate, sana ito ay yakapin din at kunin din n'ung iba kasi kailangang kailangan natin ng plano,"

Kung saan mas malaya na rin daw siyang magpahayag ng mga bagong ideya "whether ito ay mga best practices around the world or iniisip din ng mga Pilipino, you know, how to better respond sa nangyayari sa atin ngayong pandemya."(TDA)

Remulla . . .

TRECE MARTIRES CITY, Cavite: Incumbent Cavite Gov. Juanito Victor "Jonvic" Remulla Jr. was the first to file for certificate of candidacy (CoC) on Friday at the Provincial Comelec Office in Barangay San Agustin, Trece Martires City.

Remulla, who is running under the National Unity Party (NUP) and local Partido Magdalo, was joined by his running mate and vice gubernatorial aspirant, Tagaytay Councilor Athena Tolentino.

Remulla vowed to continue his legacy program for Caviteños on his next term if reelected as provincial chief executive. He vowed to strengthen the internet connectivity for the entire province, maintain peace and order, and enhance the educa-

tional programs for the youth.

Remulla's programs for the province include the continuing infrastructure rehabilitation and the need to start the coastal road extension from Kawit to Tanza, to ease the traffic along Aguinaldo Highway. He aims to finish the Cavite-Laguna Expressway from Silang to Kawit and its extension project, targeted to be completed in two years.

"Cavite is the biggest province in the whole country, we have a 4.5 million population based on the 2020 census. To further improve Cavite now, we need more vaccines to reach herd immunity in the province. As of now, we received 1.5 million vaccines but our infection rates are high. I have spoken with Secretary Vince Dizon. He responded by supplying more vaccines to Cavite," Remulla said in an interview.

"As of now, Cavite is already 38 percent fully vaccinated, 28 percent received their first dose. By October 15, Cavite will start vaccinating 12 to 17 years old, who have comorbidities. Hopefully, by February 2022, we can go back to face-to-face classes," Remulla added.

Other local bets who filed their CoCs on Friday were Tagaytay Mayor Agnes Tolentino for representative of the Eighth District, reelectionist Rep. Jesus Crispin "Boying" Remulla of the Seventh District, Board Member Reinier Ambion

and Maragondon Mayor Reynaldo Rillo who are running against each other for the Eighth District seat, Tanza Vice Mayor Raymundo del Rosario and Crispin Diego Remulla for Board Members of Cavite's Seventh District.

Rosario Mayor Jose Voltaire Ricafrente and his party mates on Lakas-Christian Muslim Democrats (Lakas-CMD) have also filed their CoCs early Friday.

Other candidates under Lakas-CMD in Rosario include Bamm Gonzales for vice mayor and Vivian Andico, Roland Convento, Mike Del Rosario, Cris Go, Raul Hernandez, Crisanto Nazareno, Manny Pueblo and Mark Jay Velarde for councilor.

Mendez Nuñez mayoral aspirant Francisco Mendoza Jr. of NUP and vice mayoral bet Joselito Baban also filed their CoCs on Friday as well as Ruby Lita Bay-Remigio, Roilan Ortiz, Alex Ocampo, Ediber Peñalba, Paulino Dimaranan,

Marvin Vidamo, Romulo Martinez and Renato Dimapilis who are all running for councilor.

In Tanza, reelectionist Mayor Yuri Pacumio and vice mayoral candidate Simon Matro and eight councilors filed their CoCs at the local elections office in Barangay Daang Amaya.

Alfonso Mayor Randy Salamat, meanwhile, is formally seeking a second term and Indang Mayor Perfecto Fidel is running for this third term. (TMTIMES)

From Page 1

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SM CITY MOLINO, CAVITE – Need accessories or new gadgets for a better home schooling or work from home experience? Check out these amazing finds from your fa-

EXTRA-JUDICIAL SETTLEMENT AMONG HEIRS WITH WAIVER OF RIGHTS

Notice is hereby given that the estate of the late EUSTAQUIO ANTICRISTO ABESTAMO, consisting of personal property described as follows:

MAKE	: KAWASAKI
BODY TYPE	: TC
FRANCHISE NO.	: 2020-03596
CHASSIS NO.	: BC175A-B61416
ENGINE NO.	: BC175AEA887271
MV FILE NO.	: 0412--00000163715

have been the subject of an Extra-Judicial Settlement of Estate of the Deceased Among the Legal Heirs as per Doc. No. 4143; Page No. 95; Book No. IIII and series of 2021 of Notary Public Maser R. Benitez Imus City, Cavite

Dateline Weekly Newspapers:
Sept. 20, 27, Oct. 04, 2021



Mobile Number Portability begins Sept. 30; ensure privacy of subscribers' data

Safeguard personal information of mobile subscribers, ensure cybersecurity policies in place, and provide proper consumer welfare mechanisms in the course of porting activities, Senator Win Gatchalian said in reminding telecommunications companies as they roll out the implementation of the Mobile Number Portability Act (MNPA) on September 30.

Gatchalian called on the National Telecommunications Commission (NTC) and the National Privacy Commission (NPC) to oversee the proper implementation of the law which allows subscribers to switch between telecommunications service providers without having to change their mobile numbers; The senator urged the concerned agencies to ensure the promotion of subscribers' welfare and protect them against public exposure of mobile numbers; The unauthorized disclosure of personal information, such as an individual's name and phone number, is punishable under the Data Privacy Act.

"Sa panahon ngayon na talamak ang iba't ibang modus gamit ang mga online at mobile application platforms, importante na sinisiguro natin sa mga subscriber na mahigpit ang pagtalima ng telcos sa Data Privacy Act na kaakibat ng batas na ito at hindi mapapasakamay ng mga hindi awtorisadong tao ang kanilang personal data," said Gatchalian, author of Republic Act No. 11202 otherwise known as the Mobile Number Portability Act.

Gatchalian likewise called on the National Telecommunications Commission (NTC) and the National Privacy Commission (NPC) to oversee the proper implementation of the law which allows subscribers to switch between telecommunications service providers without having to change their mobile numbers and pay for interconnection fees for calling or texting across different networks.

The senator also urged these concerned agencies to ensure the promotion of subscribers' welfare and protect them against public exposure of mobile numbers.

Gatchalian cited the controversy now surrounding the popular Netflix's Korean series Squid Game where a supposed fictitious phone number used in the show turned out to be a real mobile number and the owner who has been using it for more than 10 years received a barrage of prank calls and texts from curious fans.

In one of its episodes, a business card with a phone number is given to a potential contestant to be able to be invited to a mysterious survival competition with a cash prize worth ₱45.6 billion.

The unauthorized disclosure of personal information, such as an individual's name and phone number, is punishable under the Data Privacy Act as Gatchalian warned the public against posting online phone numbers without the consent of the owner.

"Sa panahon ngayon na kailangan natin ng mas maayos na serbisyo lalo na't halos nakadepende na tayo sa ating mga mobile phones sa mga araw-araw nating gawain, mahalaga na maisakatuparan na ito at libre tayong makapamilya ng serbisyo ng gusto nating telco," he said.

6 presidential ...

From Page 1

MANILA – Twenty-three aspirants for national positions filed their Certificates of Candidacy (COCs) while 18 party-list groups submitted their Certificates of Nomination and Acceptance (CONAs) during the first day of the filing period on Friday.

Commission on Elections (Comelec) spokesperson James Jimenez said the low turnout may not be related to the coronavirus disease 2019 (Covid-19) pandemic. "We don't think the pandemic is actually an issue

Dominguez ...

Finance Secretary Carlos Dominguez III has ordered the preparation and dissemination of a report highlighting the key findings of independent experts tasked by the Mining Industry Coordinating Council (MICC) to conduct a comprehensive review of large-scale metallic mines across the country.

Underscoring the MICC's transparency in ordering the mining audit, Dominguez said the report should be reader-friendly and be made available not only to government officials, but also to the public.

The report would show that the MICC has done its job as mandated under Executive Order (EO) No. 79 and has made mining companies accountable for their lapses and inefficiencies, Dominguez said.

Dominguez, who co-chairs the MICC with Environment and Natural Resources Secretary Roy Cimatu, said the report should be completed and released by the second quarter of next year.

He said the report should cover not only the two-phase audit recently completed by the experts, but also the upcoming review of mines in the Bangsam-

oro Autonomous Region in Muslim Mindanao (BARMM) that is set to begin this October.

"May I suggest that as this administration is ending its term in eight and a half months, that the MICC secretariat prepare a report of all the activities of the MICC, particularly in these reviews that were done," Dominguez said during the 41st meeting of the MICC held via Zoom on September 17, 2021.

Dominguez said releasing the report would enhance the public's trust and confidence in government, and demonstrate the capability of Filipino experts in conducting mining audits.

He thanked the teams of independent experts, represented during the meeting by Dr. Gem Castillo, for its "very comprehensive report" and "for helping the MICC fulfill its mandate."

"This is the only administration that has actually done a serious review of the mining operations as mandated by the Executive Order (EO). So thank you for making this very comprehensive report," Dominguez told Castillo, in reference to EO 79.

With the third audit focused on the BARMM mines sched-

uled to be completed by April next year, Dominguez said he expects the report on all the reviews to be done by May 2022.

"The report should be in such a form that can be used by the ordinary reader and the public, and that it be made widely available, not only to government officials, the legislature, maybe even in the judiciary, but also to the public in general," Dominguez said.

Dominguez said the publication and release of the report on large-scale mines will encourage the provincial/city mining regulatory boards, which are under the direct supervision of the Department of Environment and Natural Resources (DENR), to undertake similar audits on small-scale mining operations under their respective jurisdictions.

Working from 2018 to 2020, the teams of experts conducted their audits in two phases and focused on the economic, sociocultural, technical, environmental and legal aspects of mining operations to ensure the "comprehensiveness and objectiveness of the review process."

The review, which covered 44 large-scale metallic mines across the country, revealed that the majority of

from page 1

the mines passed the legal and technical aspects of the audit, but required major reforms in the environmental, social and economic aspects of their operations.

Mines and Geosciences Bureau (MGB) Director Wilfredo Moncano pointed out during the meeting that after the first phase of the MICC audit revealed that many metallic mines required major reforms, the DENR issued several administrative orders to address the deficiencies of the mining operations uncovered by the experts.

After the series of DENR directives, Moncano said most of the mines showed "marked improvements" in the conduct of their operations.

The review of mining operations is mandated by EO 79 issued in 2012, but it was only during the Duterte administration that the MICC undertook this task to ensure the compliance of mining companies with existing environmental standards, laws, rules and regulations, and to rationalize the management and utilization of minerals toward sustainable development.

A total of 29 experts forming technical review teams (TRTs) were involved in the first and second phases of the review ordered by the MICC. (PR)



SM Marketmall Dasmariñas Management headed by the Assistant Mall Manager, Mr. Raymond Untalan and City of Dasmariñas Market Administration, managed by the Market Administrator, Ms. Martha Roberta "Oma" C. Barrion, worked together to provide vests and aprons for the local vendors of SM Marketmall wet and dry market. SM and LGU continue supporting small businesses, even in the simplest ways.

here because this is exactly the pattern we see every time we have the filing. The first day really doesn't see a lot of filers," he said in an interview.

"But for the most part, candidates tend to cluster at the end of the period and this is especially true now that the end of the period is October 7 and 8, both of which are numbers that look fairly auspicious. We feel that is really a bigger factor than Covid," he added.

Six aspirants to succeed President Rodrigo Duterte submitted their COCs, including Senator Manny Pacquiao.

The others are Laurencio Yulaga, who claimed to be a Harvard University graduate; Leysander Ordenas, allegedly a former military officer, teacher, and migrant worker; Dave Aguila; Dr. Jose Montemayor; and Edmundo Rubi.

Three vice presidential hopefuls, led by former Manila mayor, Buhay party-list Representative and Pacquiao runningmate Lito Atienza, also filed their COCs. The two others are Yulaga's runningmate, Alex Lague, and Rochelle David.

Senator Risa Hontiveros will seek another term and filed her COC with 13 others, including two former senators, Antique Representative Loren Legarda and Sorsogon Governor Francis Escudero, who filed his documents through his lawyer.

A total of 18 party-list organizations similarly filed their list of nominees and CONAs -- ACT-CIS, AGAP, Kabayan, An-Waray, DIWA, Pilipinas Para sa Pinoy, Alona, TODA, Cancer, People's Volunteer Against Illegal Drugs, 1-Pacman, Marino, Ako Tanod, Ang Probinsyano, PBA, COOP-NATCCO, WACCAA, and 1-Rider. (PNA)

REINVENTED BASICS AT FOREVER 21

Feel the Holidays at SM City Santa Rosa



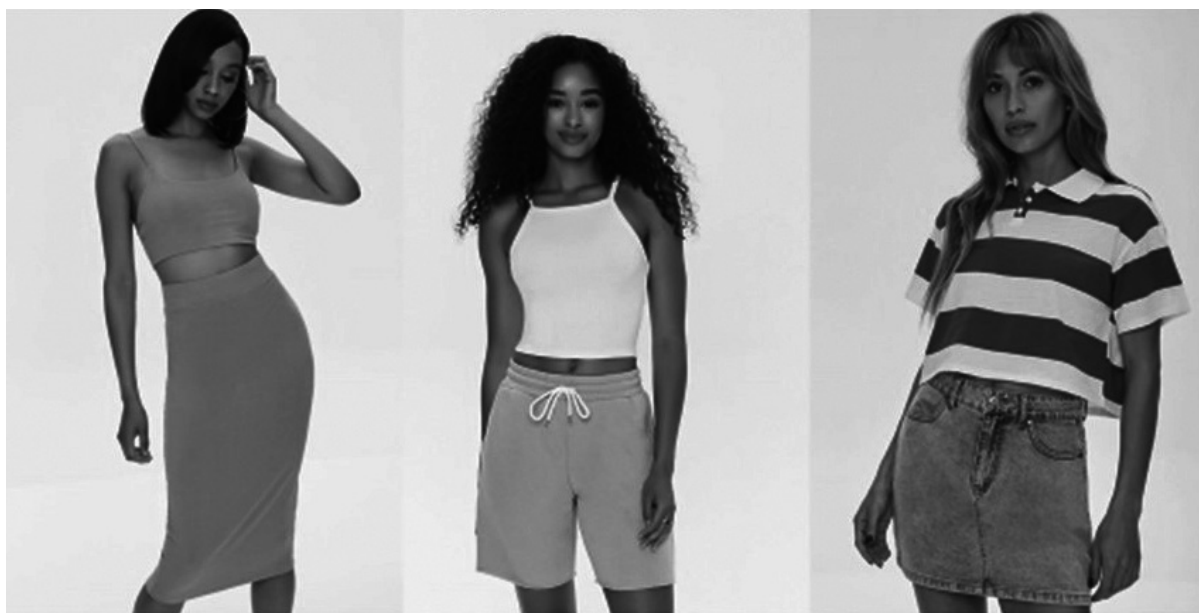
Be zoom ready with this balloon sleeved white top. Available at Forever 21.

Tiered midi skirt dress worn with a cropped top from Forever 21

Classic cropped button front shirt



Christmas is just around the corner, and in SM City Santa Rosa, its around the mall's premises. See their interactive, Instagram-worthy exhibit that features several art installation that's all about uplifting mood of the mall goes for the upcoming holidays. Visit the first ever drive by art exhibit in partnership with Bosyen Paints Philippines and SM featuring the home grown artists of Laguna. ccto SM City Santa Rosa Page.



Wear this muted color knit set on your next zoom gathering

Basic French terry sweat shorts for everyday use

Show up for virtual classes with this orange striped polo shirt

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Dateline Weekly Newspapers: Sept. 20, 27, Oct. 04, 2021



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Easy to wear drawstring shorts

Cuban collar shirt for men available at Forever 21

Comfortable drawstring pocket shorts for men



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September 25, 2021


10:00 A.M – 5:00 P.M

Ground Floor Beside LBC



SM CENTER IMUS VOTER REGISTRATION FAQs

- Application forms are available for free at the site. Forms may also be downloaded at comelec.gov.ph, or accomplished online at irehistro.comelec.gov.ph. For application forms filled out via the mobile app, just present the QR code.
- Bring at least one valid ID (original and photocopy) and your own ballpen.



SM CENTER IMUS VOTER REGISTRATION FAQs


Bring one of the following Valid IDs (Original and Photocopy)

- Employee's ID
- Postal ID
- PWD ID
- Student/Library ID
- Senior Citizen's ID
- Driver's License
- NBI Clearance
- Passport
- SSS/GSIS ID
- RCP/IPB ID
- New TIN ID
- New Philhealth ID



SUPERMALLS

GADGETS WITHIN BUDGET AT SM CITY MOLINO CYBERZONE



SM CENTER IMUS VOTER REGISTRATION FAQs

- Only applications from residents of Imus or transferees to the specified coverage area will be accommodated.
- 100 Residents from Brgy. Alapan 1-C and 100 Residents from Bucandala 3 by appointment will be accommodated. Additional 200 walk-in registrants from any Barangays in Imus will also be accepted.



VOTER'S REGISTRATION CITY OF DASMARIÑAS

OCT. 11-15, 18-22 & 25-30

8AM - 5PM

UPPER GROUND LEVEL
IN FRONT OF YAKIMIX

Voter's Registration at SM City Dasmariñas is extended! Voter's Registration schedule at SM City Dasmariñas: October 11-15, 18-22 & 25-30. Visit SM City Dasmariñas Facebook page for details.

Gadgets
WITHIN BUDGET

Cyberzone

SM CITY MOLINO

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DTI-Laguna grants livelihood kits to LSP-NSB beneficiaries in Luisiana



The Department of Trade and Industry – Laguna Provincial Office, in cooperation with the Local Government Unit of Luisiana, grants livelihood kits to the beneficiaries of Livelihood Seeding Program – Negosyo Serbisyo sa Barangay (LSP-NSB).

A total of 36 beneficiaries from 6 barangays in the said municipality were awarded with livelihood kits in order to continue their businesses as they have been affected by the COVID-19 pandemic. Additionally, Cong. Benjamin C. Agarao, Jr., representative of the Fourth District of Laguna, provided an additional PhP 1,000.00 capital for the LSP-NSB beneficiaries to further aid their livelihood.

The said event was also graced by key officials from varying government offices, namely: DTI-4A Regional Director Marilou Q. Toledo, DTI-Laguna Provincial Director Clarke S. Nebrao, Senior Board Member Jam Agarao, Luisiana Vice-Mayor Armando Taguilaso, and ABC President Isabelita Rivera.

LSP-NSB is one of the flagship programs of DTI which aims to provide a wider business development assistance by providing government services to the public through the local government units. Its goal

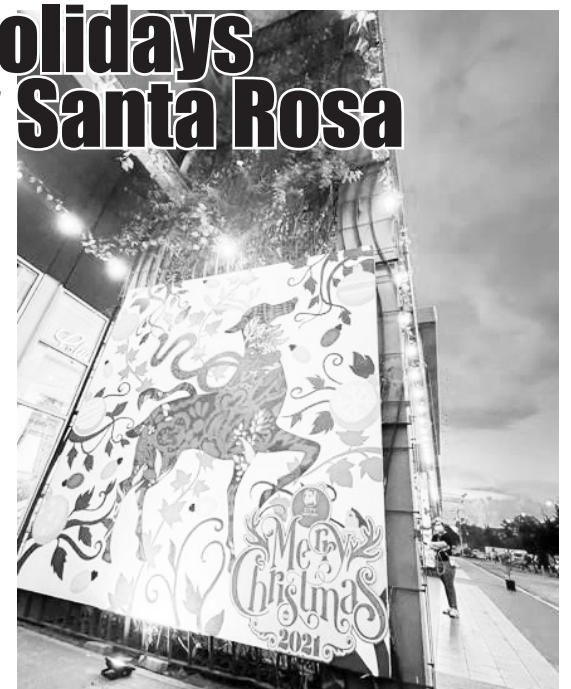
is to further capacitate the barangays, through its personnel, on how to provide basic information dissemination or basic business advisory to the MSMEs in their area.

The beneficiaries identified are culled from identified barangays, specifically those in the vulnerable communities affected by natural or human-induced calamities such as epidemics and pandemics. (NEValencia-no, DTI-Laguna)



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NOTICE

Notice is hereby given that the estate of the late ANTONIO CASTILOY, consisting of a parcel of land (Lot 395-D-4 of the subd.plan (LRC) Psd-314427 approved as a non-subdivision project, being a portion of Lot 395-D (LRC) Psd-292386 L.R.C. Record 1331) situated at Brgy. San Jose, Ternate, Cavite consisting a total area of TWO HUNDRED SIXTEEN (216) SQUARE METERS, embraced and covered by TCT No.T-1095835 of the Registry of Cavite Province, have been the subject of an Extra-Judicial Settlement of Estate of the Deceased Among the Legal Heirs as per Doc.No.478; Page No.96; Book No.XXII and series of 2021 of Notary Public Jameswell M. Resus of Naic, Cavite.

Dateline Weekly Newspapers:
Sept. 27, Oct. 04 & 11, 2021

DOF...

The renovation of what used to be the headquarters of the Land Bank of the Philippines (LANDBANK) in Makati is part of the infrastructure works being undertaken by the Department of Public Works and Highways (DPWH) which started in 2019, Finance Secretary Carlos G. Dominguez said in a statement.

"The structure, located along Sen Gil J. Puyat Avenue will be transformed into a "green" building to house the organic personnel of the Office of the President (OP). Building works started almost two years ago, before the COVID-19 pandemic hit not only the Philippines," said the DOF chief.

Dominguez, who is also LANDBANK Chairman, pointed out that official documents show that the renovation project in the building has nothing to do with the institution of LANDBANK and its functions.

"The project was already included in the budget of the DPWH under the 2019 General Appropriations Act (GAA); this means that it was planned in 2018 or earlier," he said

LANDBANK moved to its present main office at the LANDBANK Plaza in Malate, Manila 20 years ago after it transferred the ownership of its previous headquarters in Makati City to the National

Government in 2011.

Dominguez issued the statement to disprove claims made by former Bayan Muna Rep. Neri Colmenares during a recent House committee meeting that the renovation project on the former LANDBANK building that was included by the DOF in the proposed 2022 national budget was a "deplorable misuse of public funds" amid a pandemic-induced crisis.

"Mr. Colmenares is, as usual, totally wrong. The budget for the project was requested by Malacañang long before the pandemic, and has nothing to do with LANDBANK," Dominguez said.

Documents show that the OP and the DPWH have been in communication regarding the LANDBANK "structural retrofitting" project on the former LANDBANK building since October 2019 as this was already included in the DPWH budget for that fiscal year under its "Regular Agency Fund, Continuing Appropriations, Republic Act 11260, FY 2019 General Appropriations Act, Contingent Fund."

The Special Allotment Release Order (SARO) for the project was released by the Department of Budget and Management (DBM) in July 2020. (PR)



California 1st US state with Covid-19 vax mandate for schools

LOS ANGELES – California became the first state in the United States to announce plans to require student vaccination for the coronavirus disease 2019 (Covid-19) by adding the vaccine to the list of vaccinations required for schools, such as the vaccines for measles, mumps, and rubella.

According to an order approved by Governor Gavin Newsom on Friday, students in the Golden State would be required to be vaccinated for in-person learning after those vaccines against Covid-19 get full approval from the Food and Drug Administration (FDA) for students.

Newsom's latest order, the first of its kind nationwide, will roll out in two phases, with the first taking effect for students aged 12 years and over following full approval by the FDA for that entire age group. The FDA approved the

vaccine for children aged 16 years and over in August.

Newsom said California would apply the mandate for students aged 12 years and up as early as January 1 next year but possibly as late as July 1, depending on when the FDA authorization takes place and then would apply the mandate for students under 12 years of age in a second phase after the FDA gives the green light.

"The state already requires that students are vaccinated against viruses that cause measles, mumps, and rubella – there's no reason why we wouldn't do the same for Covid-19. Today's measure, just like our first-in-the-nation school masking and staff vaccination requirements, is about protecting our children and school staff, and keeping them in the classroom," a statement released by Newsom's of-

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	2	7		3			1
4			1		2	6	5

rice read. "Vaccines work. It's why California leads the country in preventing school closures and has the lowest case rates. We encourage other states to follow our lead to keep our kids safe and prevent the spread of Covid-19."

California continues to maintain the lowest case rate in the country and is one of only two

states to have advanced out of the "high" Covid-19 transmission category of the US Centers for Disease Control and Prevention.

California, the most populous state in the US, reported more than six million public school students in April, according to the state's Department of Education. (Xinhua)

Crossword Puzzles

ACROSS

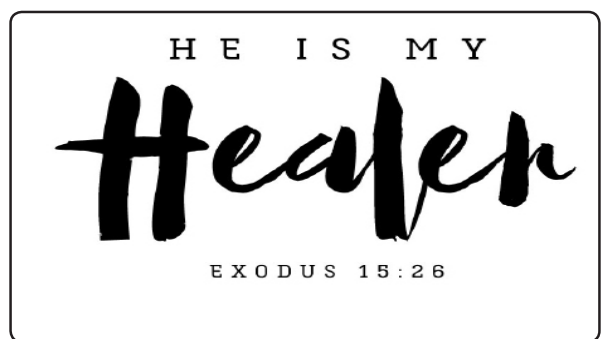
- 1 Grand, as an adventure
- 5 Calgary's prov.
- 6 (K) Suddenly bright star
- 12 Famed fiddler
- 13 (K) Farmer's pasture
- 14 "National Velvet" author Bagnold
- 15 (K) Tools that turn pancakes
- 17 Got 100 on, as a test
- 18 Violate the law
- 20 Memorial tribute
- 23 (K) Lowest whole number
- 24 (K) By oneself
- 25 Food connoisseur
- 29 Genetic initials
- 30 (K) Did more than walk
- 31 (K) Two words spoken when people get married
- 32 (K) They care for children
- 35 (K) Parts of chickens
- 37 (K) Opposite of young
- 38 Motherless calves
- 39 Promise for the New Year
- 43 (K) Became older
- 44 (K) Give some thought to
- 48 Four-time Super Bowl-winning coach Chuck

1	2	3	4	5	6	7	8	9	10	11
12				13				14		
15				16				17		
			18				19			
20	21	22				23				
24					25			26	27	28
29				30				31		
32			33	34			35	36		
			37			38				
39	40	41				42				
43					44			45	46	47
48					49			50		
51					52			53		

- 49 (K) Humpty Dumpty was one
- 50 (K) Fish used in salads
- 51 "Robinson Crusoe" locale
- 52 (K) Make a statement
- 53 Whirlpool
- 8 (K) Closer
- 9 (K) Less than twice
- 10 (K) Competes
- 11 (K) Puts two and two together
- 16 More than suggest
- 19 African antelope
- 20 (K) Deserve through hard work
- 21 Bone by the biceps
- 22 (K) Give out temporarily
- 25 (K) Car fuel
- 26 Type of camp or bus
- 27 (K) Borderline
- 28 (K) Flip, as a coin
- 30 (K) Makes something less than what it was
- 33 (K) Chicken soup
- 34 (K) Not feeling well
- 35 Courts
- 36 (K) Set ablaze
- 38 Faded and dirty
- 39 Wife of a rajah
- 40 Narcissists' problems
- 41 (K) Opposite of buy
- 42 Ceremonial gown
- 45 (K) Firecracker that does not go off
- 46 (K) Opposite of beginning
- 47 Comic actor Romanc

Sudoku Puzzles

		6			7	2		
8				4			5	6
1	5	9	8			7	3	
	1		3		2			5
2		5				6	9	8
	6	7		9		1	2	
7			4			8		
							1	
6		3	2					9



FINANCIAL INCLUSION AND SHARI'AH FINANCING

by Jaime Aristotle B. Alip, PhD



President Rodrigo Duterte delivered his last State of the Nation Address last week, but economists say poverty and unemployment will remain high even after his term ends. The National Economic and Development Authority (NEDA) projected the country's poverty rate to average between 15.5% and 17.5% this year, partly due to the coronavirus pandemic's adverse effects on the economy. NEDA also noted that joblessness will remain elevated at around 7% to 9% by 2022.

These projections highlight the need for financial inclusion – that state wherein everyone, especially the poor and vulnerable, have effective access to financial services that could help improve lives. Millions of Filipino families are poor, while economic and social inequality remains a challenge. This is especially true in the case of Muslim Filipinos, who comprise 10% of our population. The three poorest provinces in the country are predominantly Muslim.

We must strive to enable our Muslim brothers and sisters to lift themselves from the quagmire of poverty. One way of doing this is by giving them access to financial services that are in accord with their laws and traditions.

Most Impoverished

The poorest regions, based on PSA's 2018 Family Income and Expenditure Survey (FIES), are ARMM, Region 9, Region 8, CARAGA, and Region 12. Four of these regions are in Mindanao, but the most impoverished is the Bangsamoro Autonomous Region, which has a whopping 61.3% poverty incidence. This means that 3 out of every 5 persons in the region are poor. The situation is even worse in the provinces of Lanao del Sur, Sulu, and Basilan, where nearly 2 out of every 3 people are poor.

The situation is aggravated by the fact that many Muslim Filipinos do not have access to financial services which could help raise their productivity and standard of living. Islam prohibits interest charging, as this equates with usury (riba); forbids speculative transactions involving risks (gharar); and avoids transactions on sinful things (haram), such as pork, alcohol and gambling. With these tenets, Muslims' participation in the formal financial system remains low.

Shari'ah-Compliant Financing

Shari'ah (also spelled sharia) is the Islamic religious law that governs the day-to-day life of all Muslims. As it covers all aspects of life, a truly inclusive financial system necessitates Sharia-compliant financial services for Muslim Filipinos.

In recent years, there has been much interest in Islamic financing in the Philippines. Conferences on the topic, initially led by civil society organizations, were held as early as 2015, followed up by forums sponsored by international financial institutions and government agencies. In 2018, the Bangsamoro Organic Law mandated the development of an Islamic banking and finance system in the country. This was strengthened by the passage of RA No. 11439 in 2019, which allowed the operation of domestic and foreign Islamic banking players, to facilitate the development of Islamic finance in the country.

Despite these laws, however, there remains only one Islamic bank in the country, the Al-Amanah Islamic Investment Bank. There are reports that foreign Islamic banks – including Qatar Bank and Malaysian institutions CIMB Islamic and City Credit Investment Bank – had expressed an interest in setting up operations here, but these are yet to come to fruition. In the meantime, a few microfinance institutions, such as the Peace and Equity Foundation, the ASA Philippines Foundation,

and the Center for Agriculture and Rural Development (CARD) are filling in the gap, making financial services such as banking, credit, microinsurance, remittance, and other services available to Muslim communities. The Paglambo Project

The Paglambo Project is a Sharia-inspired microfinancing program that CARD started in 2018. It was the product of a series of dialogues and learning visits between two Ramon Magsaysay awardees: the Dompot Dhuafa, an Indonesian non-profit organization, which won the Magsaysay Award in 2016, and CARD, which won the Magsaysay Award for Public Service in 2008. The Dompot Dhuafa ran a very successful Islamic microfinance and banking scheme, which inspired CARD to develop a similar Sharia-compliant program for Muslims in areas where they operate.

Initially, Paglambo only had two units in Marawi, Lanao del Sur and Shariff Aguak, Maguindanao. However, the program expanded quickly, proving the need for microfinance to serve Muslim communities. The project grew from only 56 Muslim families as members to 4,182 after only a year of operation. Following a visit by project staff to Dompot Dhuafa's offices in Indonesia, the project introduced an education loan program which uses the Murabahah concept of the Islamic financial system. The Murabahah concept allows the borrower to obtain money from the lender to buy goods for his or her business. The parties agree on the markup on the goods, thus, the lender gets a fixed profit based on the agreement, and eliminates the interest system which Islam prohibits. Since many Muslim families needed help to support their children's schooling, a Kafalah Islamic contract was added to the existing Sharia financing contract. This is just one of many ways by which CARD redesigned its financial products to respond to the needs of the community.

To date, the Paglambo Project has 35 units in Lanao del Sur, Maguindanao, Zamboanga City, Basilan and Tawi-tawi. Its client-members number 43,000, with a capital build-up of PhP76.5M. The average loan repayment rate is very high, at 96.54%. Notably, its unit in Kapatagan, Maguindanao had a 100% repayment rate despite the COVID pandemic.

Among the contributory factors are cultural sensitivity and respect for the community. CARD's staff made courtesy calls to Muslim elders to introduce the program. They also coordinated with village leaders and like-minded organizations in the area. Communication was key, as attested by the manager in Kapatagan, whose unit members grew because she was able to explain that the financial products under Paglambo is

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halal or in accord with Islamic faith. When the pandemic hit the region, they had initial setbacks, but she created a viber group to keep communication lines open. This spelled the difference, as daily interaction in the group made the members feel a sense of unity and encouragement, which supported them through the challenges of the pandemic. She said that this was the key to their 100% loan repayment rate.

Call to Action

Islamic microfinance can deepen financial inclusion. Not only because it delivers Sharia-compliant products for Muslim communities, but also because it is specifically created to support the needs of the poor and underserved. The need for public and private financial institutions to offer Islamic banking and financing service is urgent, especially amid the pandemic that is wreaking havoc on the lives of the poorest and most vulnerable. Islamic financing can help micro, small and medium enterprises offering Halal products and services. With more providers, we can help our Muslim kababayans thrive even during this pandemic.

Dr. Jaime Aristotle B. Alip is a poverty eradication advocate, with more than 35 years of experience in microfinance and social development. He is the founder of the Center for Agriculture and Rural Development Mutually-Reinforcing Institutions (CARD MRI), a group of 23 organizations that provide social development services to 7.4 million economically-disadvantaged Filipinos nationwide and insuring more than 28 million lives. CARD's innovative financial and enterprise development services targeting the poor has won many accolades, including the Ramon Magsaysay Award for Public Service in 2008, and for Dr. Alip, the prestigious Ramon V. del Rosario Award for Nation Building in 2019. Dr. Alip is an alumnus of the Harvard Business School, the Southeast Asia Interdisciplinary Development Institute and the University of the Philippines.

CALLING ALL CAVITE ENTREPRENEURS AT SM CITY BACOR!

SM CITY BACOR, CAVITE – Christmas is just around the corner! So before Sleighbells, Christmas trees and mistletoes are everywhere, register now and don't miss the chance to showcase your products in our Christmas Market exhibit happening this October 1, 2021 to January 6, 2022 here at SM City Bacoor! Calling all Cavite Entrepreneurs who got what it takes to make this Christmas happier despite of the pandemic with their product offers! Interested exhibitors may submit their concept & christmas product/item photos at smcb.mktg2021@gmail.com. See you!

