

MOA SIGNING WITH NATIONAL UNIVERSITY LAGUNA CAMPUS AND SM SUPERMALLS



L-R: NU Laguna Executives: Dr. Narro Navarro (Head of Academe-Industry Linkages), Mr. Ricardo Ocampo (Director for Admissions), Dr. Nina San Miguel (Director for Academics), Mr. Benjie Uichico (Managing Director); From SM: Engr. John Jason T. Terrenal (SAVP, South Regions), Ms. Angel Toreja (AVP, South 3), Ms. Evangeline King (Regional HR Manager, South 3), Cynthia Nebrao (HR Manager, SM City Calamba/SM City San Pablo) and Ms. Nympha Maduli (HR Manager, SM City Sta Rosa / SM City Sta Rosa Tower)



SM Supermalls, with its commitment to serve the community where SM has malls, forged the very first academic partnership for the South Regions with National University - Laguna (NUL) last August 4, 2022.

In his speech, Engr. John Jason Terrenal shared one of Tatang's work life principle of being at the forefront of economic development in the region, by providing employment opportunities to future graduates of NUL. He assured the NUL Executives of the personal and professional development that SM Supermalls may provide their students.

NUL partners on the other hand expressed their gratitude to SM Supermalls for having agreed to make the partnership official. Indeed, SM Supermalls and NUL are "family" with a common goal of providing an education that works and in building a better future for the coming generations. Both parties hope that this will just be the start of many meaningful partnerships and collaboration.

Gracing the ceremonial signing were NUL's Academic Executives, namely Mr. Benjamin Uichico (Managing Director), Dr. Nina San Miguel (Director for Academics), Dr. Narro Navarro (Head of Academe-Industry Linkage) and Mr. Ricardo Ocampo (Director for Admissions), along with SM Supermalls was represented by Engr. John Jason Terrenal (SAVP - Operations, South Regions), Ms. Angel Toreja (AVP - Operations, South 3) and Ms. Vangie King (Regional Manager - HR). The event was held at the Henry Sy Sr. Hall-Learning Resource Center inside the NU Laguna Campus. PR

SMC delivers strong H1 results amid challenging conditions

San Miguel Corporation reported strong financial performance for the first half of 2022 driven by top-line gains across its businesses. This, amid the lingering effects of the pandemic, supply chain bottlenecks and inflationary pressures.

Consolidated sales revenue rose 73% to P711.4 billion on sustained volume growth and better selling prices. SMC's operating income grew by 41% to P85.9 billion mainly due to the improved performance of its fuel and oil subsidiary Petron and sustained recoveries of its food, beverage, packaging, and infrastructure businesses. EBITDA reached P91.2



billions, up 13% from the first half of 2021. Recurring consolidated net income was up 24% to P32.5 billion. With the effects of forex movements and the impact of the CREATE Law, which were reflected in its 2021 results, consolidated net income settled at P19.8 billion.

"Overall, it's been a very challenging period, with geopolitical conflict resulting in uncertainties and serious supply and costs issues that are affecting industries all over the world. Despite this, and even with the lingering effects of the pandemic, we're encouraged by the strong and increasing demand for our products and services, as evidenced by our higher volumes and

revenues in the first half. This shows that our country's economic recovery and growth are gaining pace. We will maximize every opportunity to further strengthen our performance in the second half," said SMC President and Chief Executive Officer Ramon S. Ang.

San Miguel Brewery, Inc. (SMB) achieved a strong rebound in volumes in the second quarter, resulting in an 11% volume increase to 108.2 million cases in the first half. Correspondingly, consolidated revenues grew 20% to P18.8 billion. Dequito also ex-

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VOL. XIX > No. 19 > August 15-21, 2022 > P10.00

CARD MBA opens 80th provincial office



Leaders from CARD MBA in Luzon 1 Cluster celebrated the grand opening of its 80th Provincial Office in the country. In the photos are (left to right) BOT Felda Tolen and BOT Rowena Bayuga facilitated the ribbon-cutting ceremony that marks the official opening of Ilocos Sur 2 provincial Office.

The CARD Mutual Benefit Association (CARD MBA) has again added another provincial office to its roster. On April 25, 2022, CARD MBA opened its 80th Provincial Office in the Philippines located in Tamag, Vigan City in the province of Ilocos Sur.

Establishing Provincial Offices (PO) is one of the strategies of CARD MBA to further strengthen their presence in the different communities in the country. According to CARD MBA CEO, Ms. Jocelyn A. Dequito, expansion of POs is key to speeding up the process of claiming the benefits. "With this, we are still capable of serving the growing number of CARD MRI clients. Aside from that, it will also help us to better implement our 8-24 hours strategy of claims settlement anywhere in our country." Just in the Ilocos Region, CARD MBA already has more than 61,000 total members as of March 2022.

Dequito also explained that CARD MBA now has an online app that can further assist its members, "Because of the modern times, we decided to design a mobile app called the Panatag Ka App for android phones. This app, while still in its pilot phase, will enable our members to access their information relating to their CARD MBA benefits."

The Panatag Ka App is a free mobile application designed for both CARD MBA Coordinators and CARD MRI clients. Clients will soon be allowed to view their file, review their claim history, and upload the necessary documents to claim their benefits at their convenience.

The success of the event has inspired CARD MBA to add more new provincial offices in different parts of the country as they enter the second quarter of the year.

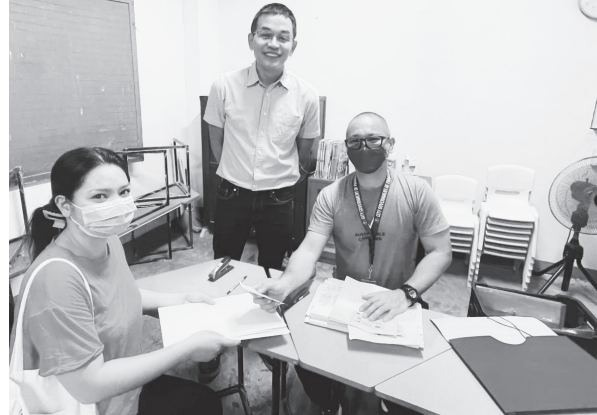
For more concern and details regarding CARD MBA insurance and service visit their Facebook official page @ CARDMBAofficial. PR

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Comelec, House to schedule Cavite 7th district special poll



EDUCATIONAL ASSISTANCE: Photo shows Parañaque City Mayor Eric L. Olivarez personally witnessed the giving of monthly allowance for SPED, Kinder and Grade 1 pupils in San Antonio Elementary School and Fourth Estate Elementary School recently in all public schools in Parañaque City. At that time they received their monthly allowances for two



months time. This is part of a project of the City of Parañaque under the leadership of good Mayor Eric L. Olivarez that every citizen of the City is a partner and as one, and together with the help of City Council members of Parañaque.

Botika on Wheels in the City of Gen. Trias



Cavite Provincial Government's Botika on Wheels visited Brgy. San Juan 1, City of Gen. Trias, Cavite, on August 2 & 10, 2022.

GO NEGOSYO AND DTI DISCUSS FUTURE MSME PARTNERSHIPS



Go Negosyo founder and president Joey Concepcion and Department of Trade and Industry Secretary

Alfredo Pascual (center) at the meeting last July 11 at the DTI. With Concepcion and Pascual were (from left) Go Negosyo's Executive Director Thermana Akram and Senior Adviser for MSME Development Engr. Merly Cruz, and from the DTI were (from right) DTI OIC Director for BSME Emma Asusano and Undersecretary Blesila Lantayona of the Regional Operations Group. STORY Page 3



'Build hospitals, but build health centers also'



Food, beverage firm kicks off efforts to reach plastic neutrality

DBM releases additional P2-B allotment to assist individuals and families in difficult circumstances

EDITORIAL: We need a transport safety agency

When lives are at stake, it really doesn't make sense for government to scrimp and save on taxpayers' money.

After all, accidents, whether on land, sea or air, exact a heavy toll on human lives. Road mishaps, in particular, occur on a daily basis, with danger lurking at every turn due to human error or mechanical malfunction.

That's why private sector groups have roused a howl over President Marcos' decision to veto a bill creating an independent body to be tasked with improving transportation safety.

The Joint Foreign Chambers, Safe Travel Alliance and the International Airport Transport Association have collectively said the bill pushing for the establishment of the Philippine Transportation Safety Board (PTSB) would have resulted in better transportation safety measures and standards for the country.

Among the proposed mandates of the PTSB is to investigate transportation-related accidents.

"Presently, different agencies handle different sectors of transportation with regard to accident investigations, however, there are limitations on the ability of the investigating agencies to delve deeper and find forensic evidence on the real cause of the accidents or by witnesses of the accidents," they said.

Marcos justified his veto of the PTSB measure by saying the proposed functions of the agency were already being "undertaken by different agencies."

But private sector groups point out that the separate body is still

needed because of concerns over conflict of interest.

Most of these agencies, after all, are also tasked to regulate and/or operate the sector, hence, there is an inherent conflict of interest in the performance of their duties as an investigating body.

The Move As One Coalition, in fact, agrees that PTSB would be beneficial for the transportation sector and commuters.

"Government agencies need to welcome independent and evidence-based feedback. Otherwise, we will just continue to hear a lot of 'victim blaming' from our transportation and traffic officials - poor discipline, irresponsible behavior, human error, and lack of proper licensing and training as the reasons behind rising road deaths and injuries," the group said.

"We will continue to be blind to other likely causes, such as faulty road design, lack of proper pedestrian and bicycle infrastructure, unsafe vehicles, excessive speed limits and problematic traffic rules," they added.

One other benefit from creating the PTSB is that it can recommend road safety measures that would lead to "huge savings in health-care costs" due to "fewer injuries and fatalities from road crashes."

We agree completely with these observations, and urge Malacañang to reconsider the veto of the PTSB bill as public safety should be paramount, and redundancy can be eliminated by the simple expedient of transferring proven transportation safety experts to a single office.

SMC ...

P65.0 billion. Operating income rose 22% to P14.7 billion while net income grew 12% to P10.7 billion. Ginebra San Miguel Inc. Ginebra San Miguel Inc. (GSMI) continued to deliver consistent growth with domestic volumes growing by 9% to 22.0 million cases. Revenues improved 14% to P23.1 billion. Operating income rose 25% to P3.3 billion, while net income ended at P2.5 billion, 19% better than in the same period last year.

First half off-take volumes for SMC Global Power Holdings Corp. reached 14,336 Gwh, up 6% from the same period last year. Consolidated revenues reached P102.6 billion, a sizeable 70% increase driven by improvements in Meralco nominations and higher demand from distribution utilities and contestable customers and the commencement of its 20MW Kabankalan BESS' commercial operations.

San Miguel Foods sustained its top-line performance throughout the first half, posting a 16% increase in consolidated revenues, which reached P84.0 billion on the back of higher volumes and better selling prices.

Its Protein, Animal Health & Nutrition, Prepared and Packaged Food, and Flour segments all delivered strong revenue growth.

GO NEGOSYO ...

Go Negosyo founder Joey Concepcion recently paid a courtesy call to Department of Trade and Industry (DTI) Secretary Alfredo Pascual. In the meeting Concepcion discussed with Sec. Pascual the continuation of the non-profit's partnerships with the DTI and possible collaborations to further promote the development of MSMEs.

Concepcion, who also serves as the Vice Chair of the Micro, Small and Medium Enterprises Development Council, discussed with Sec. Pascual the role of digital transformation as an enabler for MSMEs, as well as the dig-

ital alliance established by Go Negosyo in 2019 and how it aims to teach MSMEs to use digital tools. Also on the agenda was the continuation of the ASEAN Mentorship for Entrepreneurship Network (AMEN) Project, which was recently awarded a US\$333,943 grant from the Japan-ASEAN Integration Fund. This brings the legacy project of the ASEAN Business Advisory Council (BAC)-Philippines to its second phase, wherein small entrepreneurs can scale up to the regional level, and the network of mentors is increased and expanded. "It is a great leap forward for the mentorship advocacy started by Go Negosyo," said Concepcion.

Concepcion also shared Go Negosyo's initiatives during the pandemic to keep the economy open and help MSMEs recover. For his part, Sec. Pascual expressed his desire to see and ensure that, during his term, more MSMEs will grow from micro to small, from small to medium, and, eventually, to become large enterprises.

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Despite rising raw material costs, the Food Group's consolidated operating income grew 3% to P8.6 billion.

SMC GLOBAL POWER HOLDINGS CORP.

Consolidated volumes from its Philippine and Malaysia operations grew 34% to 51.4 million barrels on the back of demand recovery due to sustained easing of travel restrictions and the improved pandemic situation.

With improvements in refining margins, consolidated operating income increased 79% to P16.0 billion, with net income doubling to P7.7 billion from P3.87 last year - already surpassing the full-year 2021 level.

PETRON CORPORATION

Operating income, however, declined by 26% to P12.8 billion due to unprecedented increase in fuel input costs and the deration of the Ilijan gas plant due to Malampaya gas field supply issues.

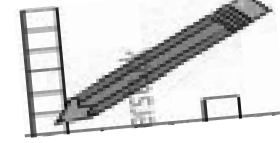
Meanwhile, revenues of the company's infrastructure arm grew 58% to P13.4 for the period in review. Its operating income soared by 160% to P6.0 billion amid higher traffic volume. PR

"The health and welfare of our MSMEs will be crucial to the recovery of the Philippines from the pandemic," Concepcion said. "MSMEs are more than 99 percent of the business establishments in the country," he said. "On their continued operation rests the employment of 62.5 percent of Filipinos," he said.

DTI has been instrumental in facilitating Go Negosyo's programs, foremost of which is Kapatid Mentor Me (KMME), which has been responsible for mentoring more than 11,000 entrepreneurs all over the country since it began in 2016. Even during the pandemic the mentoring programs continued online using social media platforms.

Go Negosyo's mentoring programs serve active entrepreneurs who are looking to scale up their businesses, and aspiring entrepreneurs who wish to begin their journey into entrepreneurship. Go Negosyo helps promote entrepreneurship among Filipinos by building on the three pillars necessary for success: money, markets and mentorship.

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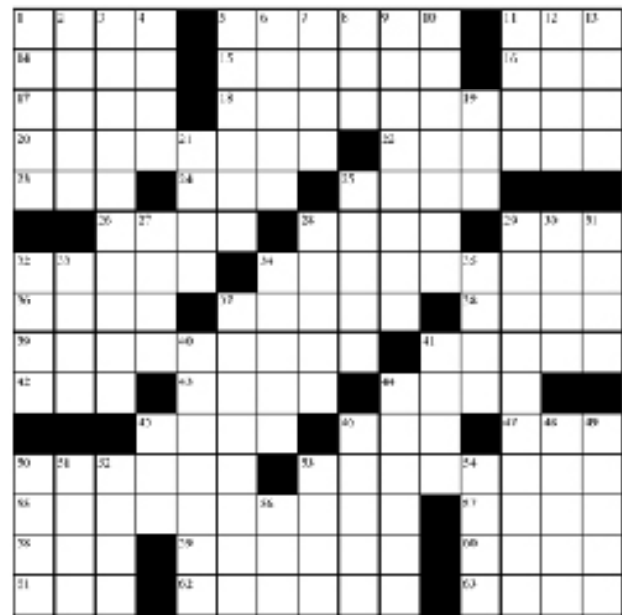


CROSS

- 1 Field where the Met play
5 Street sport
11 "And there you have it"
14 Scoop
15 Chessplayer's favorite tribe
16 Tina Fey's alma mater, 1992
17 Shake tube
18. With serious decision-making to perform
20. Some Oklahomans
22 Largest of the Britist Virgin Islands
23 Be bound
24 ER workers
25 Losr lake
26 Degrees of wealth
28 Utopia
29 Murmuring sound

- 32 Garnage
34 Ubiquitous food products
36 Makes believe
37 Pointy parts
38 Move slowly
39 Which person
41 John Leonard Orr's crime
42 Nordie nat.
43 "Monsoon Wedding" and "Vanity Fair" director
44. Brown
45 It's rung
46 London is there: abbr.
47 Flagged item "farewell to thee"
53 "this is exactly what they said..."
55 Football position that gets a lot of interceptions, casually
57 Also : Fr.
58 Seene
59 Tennis follower
60 Bien Phu (1954 battle site)
61 Pride of a gym rat
63 Capture

KROSSWORD



WORDHUNT

C H J Y S F P N E X J K U Y G
D N F P V J J P R I N T E R O
K I U B K I P R V J B N B P T
W Y G S C R A P B O O K A E E
N Q K I E V J Z S V M P V G N
C J D V T K Z V E B E I X W F
A S I N U A N N V R T W V A T
J E R O U S L E A A X F T O G
W F B X Y S E L E M E N T S O
B G Y P D D B R L I Z Q Z G B
D S H A C C C P G F R S T Q Z
K S R E W O L F G T P T H Y W
S B G M E M O R I E S H A Z A
T T Z W Z V P Q I P M R H U I
T P Y S W R I B B O N S T S H

DOWN

- 1 Router brand
2 Dragging behind
3 Engine shaped like a left of the alphabet
4 Early voter in the primaries
5 Pitching great Warren and rancher George
6 Chopin
7 "Whre you"? response
8 It's measured in cc
9 Free
10 Columba and such
11 South American capital city
12 Darwinian subj.
13 Unisex first name
19 Computer key letters
21 Blue's singer Robert
25 Shower
27 A First Lady's first name
28 City planner
29 Child of

- your father's sister or yourmother's brother
30 reek sauce
31 British or French
32 Best Supporting Actress winner, 1969
33 A number of Texans, perhaps
34 Polite
35 Historical
37 Mother of Madelaine and Kyd Duchovity
40 Baseball precursor
41 Lofty, in combinations
44 Martin of " SCTV"
45 Asian currency unit
46 Upright
48 Clueless
50 - Canadians
51 Beach, to Italians
52 1977 comedy directed by Carl Reiner
53 Any minute now
54 Leg muscles
56 Ergot infects it

WORDHUNT

L B M Y S T E R I O U S M
O E C Z P G M A G I C A L
G A Y P E R F E C T R S G
B S M Y T H U X J S C P H
E T T A L E S Q S Q D A U
A Q D A J T U N I C O R N
U R A I N B O W R F T K Y
T F M Y S T I C A L G L S
I Z O N R K O B I I F E W
F E L E G E N D A R Y Y I
U V F A N T A S Y X V F L
L F A I R Y T L E D D H D

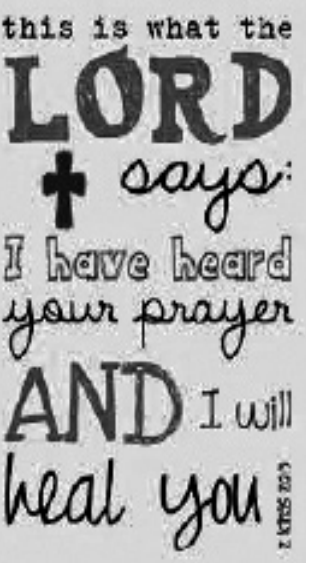
- PERFECT LEGENDARY MYSTICAL RAINBOW BEAUTIFUL WILD SPARKLE MYSTERIOUS BEAST REAL TALES
MYTH UNICORN FAIRY FANTASY MAGICAL PERFECT LEGENDARY MYSTICAL RAINBOW BEAUTIFUL WILD

Table with numbers and letters: 5 3 7 6 3 6 1 9 5 9 8 6 8 6 3 4 8 3 1 7 2 6 6 2 8 4 1 9 5 8 7 9

Table with numbers: 7 1 4 2 9 5 6 4 6 2 8 6 1 2 7 1 9 3 8 6 5 2 4 8 4 1 6 1 8 2

Table with numbers: 4 7 6 8 6 4 3 2 7 8 9 4 8 6 4 2 1 3 4 5 3 2 4 1 5 6

- SCRAPBOOK DIGITAL PAPER PREVIEW ELEMENTS FLOWERS LEAVES CREATIVE SUZYQ HYBRID PRINTER RIBBONS BRADS MEMORIES



Food ...

changes on an institutional level, in a way that affects all operations and demonstrates our resolve as a world-class manufacturer," URC's president and chief executive officer Irwin Lee said in a statement Thursday.

"The culminating goal," he said, "is to establish a sustainable value chain within a few years."

With "Juan Goal for Plastic", URC hopes to help convert post-consumer waste into something useful, and to be an active part of consumers' collect-and-recycle activities.

Under this program, several plastic collection sites have been set up in the country, with more to be opened within the year. Through its La Carlota sugar mill in Negros Occidental and in partnership with the city of La Carlota, Barangay Roberto Salas Benedicto (RSB) and the Sangguniang Kabataan of Barangay RSB, URC is collecting PET (polyethylene terephthalate) bottles and other types of plastic every month. It is exchanging plastic waste for cash, matching weight for "environmental points".

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Heading : 10
Body Text : 8
Space : Single space



SM CITY TRECE MARTIRES
Oro Italia is now open at SM City TreceMartires- Looking for a statement jewel to partner up with your OOTD? Visit SM City Trece Martires' new jewelry store- Oro Italia! Be glam and stand out with the glitz and gold from Oro Italia Fine Jewelry!

IT'S BACK-TO-SCHOOL SEASON AT SM STATIONERY

Whether your kids are bound to attend face to face or virtual classes, SM Stationery has all the school stuff a student needs for the back to school season. Keep one in track with lessons and schedules. Keep your kids creative with writing pads pens, as well as sketchpads for budding artists. Fun and fashionable backpacks, totes, and carry-all bags will help keep their things organized as they head off for school.

All these and more are available at SM Stationery located in all The SM Store branches nationwide. Keeping up with the times, there are digital accessories ideal for e-learning. These include a wireless mouse, keyboard, headset, tripod, and monitor riser. These will surely make virtual schooling easier and more convenient for kids. A desk lamp would be the light stuff for your home school area.

And of course, there are notebooks to

For a more convenient shopping experience, check out <https://smstationery.com.ph/> or ShopSM.

Follow @smstationeryph on Facebook and @smstationeryph on Instagram for more exclusive deals and updates!



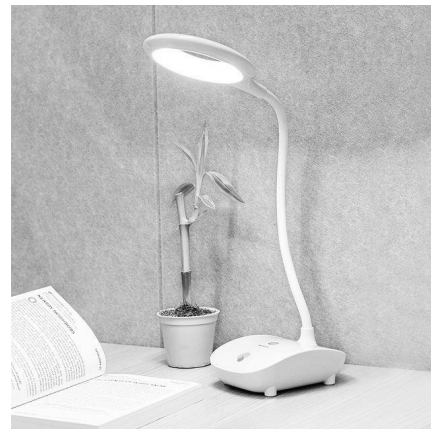
Stay selfie ready with this webcam with stand.



Bluetooth headset for your online lectures.



Selfie ring light with lazy pod available at SM Stationery



Rechargeable desk lamp for your daily reading.



A pastel-colored mouse and keyboard combo for your online class set up.

All in one school backpack for only Php 299.



Fun colored totes for your school stuff. Available at SM Stationery.



Keep your school stuff together with this canvas shoulder bag.



Monitor riser for your daily classes available at SM Stationery.



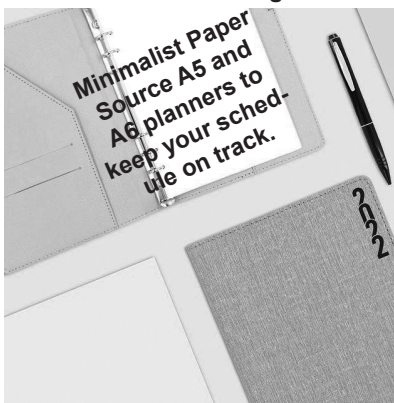
Artherapy dotted notebooks will help you keep your goals on the dot.



Unleash your creativity with these sketchpads from SM Stationery.



Be a math whiz with this Casio scientific calculator available at SM Stationery section.



Minimalist Paper Source A5 and A6 planners to keep your schedule on track.

SM City Dasmariñas' security guards value honesty and integrity

Good deeds of its people are a reflection of SM's corporate value of honesty and integrity and bespeaks well of the attributes of a good member of the SM Security force, worthy of praise and emulation. SM City Dasmariñas guards from Stinger Security Services, Inc. and Combined Blue Dragon Security and Services, Inc. proved honesty and integrity still present.



SG. Noeme C. Magnase of Stinger Security Services Inc., turned over to the Customer Relations Services (CRS) Office to keep a black wallet that contains assorted cards, ID's and cash amounting to six hundred pesos (Php 600.00) bill which she recovered at the Food Court Dining Area.



SG Floyd A. Imbing of Stinger Security Services Inc., turned over to the Customer Relations Services (CRS) Office to keep a mobile phone (Vivo, Blue) with an estimated present value of Php. 5,000.00 which he recovered at the Food Court Area. Thereafter, the owner appeared at the CRS office to claim the gadget.



SG April Joy G. Dela Reyna of Stinger Security Services Inc., turned over to the Customer Relations Services (CRS) Office for safe keeping a mobile phone (Iphone, Black, black casing) with an estimated present value of Php. 8,604.00 which she recovered at the Food Court Charging Station.



SG. Jerico M. De Dios of Combined Blue Dragon Security and Services, Inc., a detailed roving guard at the Motorcycle Parking, endorsed to the CRS Office a Brown wallet containing assorted ID's and cash amounting to Php. 650.00 pesos and was immediately returned to the owner.

WHAT'S NEW AT LEVEL TWO?



SM CITY BACOR, CAVITE – What's new at level two? Two of what you've always missed and craved for! SM City Bacoor brings you a taste like home in

a homy dining experience with Kuya J's great Filipino gastronomic delights, and Mr.Softy's smooth and creamy soft-served ice cream. Bring your family for a sumptuous lunch or dinner at Kuya J Restaurant and enjoy their savory Filipino dishes everyone loves! Got kids in the family? Treat them with Mr. Softy's soft-serve iced cream for a little sugar rush and happy smile! Head now with your family and kids at the 2nd Level of SM City Bacoor and enjoy these.

SOFT AND CREAMY CRAVINGS WITH MR.SOFTY – SM CENTER IMUS

SM CENTER IMUS, CAVITE – Ice cream solves everything! So don't miss this cute kiosk that brings so much smiles on the faces of kids and those who are young at heart. Have a taste of the must-try Mr.Softy Signature Creations, flavor's you'll surely come back for! Visit Mr.Softy at SM Center Imus today and refresh your day in the sweetest way!



Green Man Mall Tour

August 18 11am SM City Malinao 4pm SM City Rosario	August 19 11am SM City Dasmariñas 4pm SM City Trece Martires
August 20 11am SM City Lucena 4pm SM City San Pablo	August 21 11am SM City Colamba 4pm SM City Batangas

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