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Pagpupugay sa mga Bayani ng Bacoor! Ngayong araw, pormal nating pinasinayaan ang Bacoor Heroes Tower, isang bantayog ng alaala, ta-pang, at sakripsiyong inialay ng mga anak ng Bacoor para sa Inang Bayan. Lalong naging makahulugan ang okasyong ito sa pagdalo ng mga kaanak ng ating mga bayani, na nagsilbing buhay na tulay sa pagitan ng ating kasaysayan at kasalukuyan.

Pinapaalala nila sa atin na ang kabayanihan ay hindi lamang bahagi ng nakaraan, kundi isang pamana na patuloy na isinasabuhay. Ang Bacoor Heroes Tower ay nagsisilbing paalala at panawagan na pahalagahan ang ating kasaysayan, igalang ang mga nag-alay ng buhay, at ipagpatuloy ang diwa ng paglilingkod sa bayan. Mabuhay ang Lungsod ng Bacoor! #LaniMer-cadoRevilla #LoveMyBacoor



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Nagkaroon po tayo ng coordination meeting ngayong umaga para sa magiging turnover at inauguration ng mas pinaganda at pinalaking Kawit Ka-layaan Hospital. Nakasama po natin sina Cong. Jolo Revilla, ang Department of Health, Cavite Provincial Government, municipal health office at iba pang mga kinatawan upang mas mapaingting at mapalawak pa ang ating serbisyong pangkalusugan sa lalawigan, at agarang matugunan ang mga pangangailan-gan ng bawat isa. Amin pong sisiguraduhin at pagbubutihin ang isang serbi-syong medikal na may kalidad, maayos, mabilis at para sa lahat.



Kinumusta po nating muli ang ating mga kababayang Imuseño na maagang nagbabayad ng kanilang buwis upang samantalain ang 20% dis-count na hatid ng Pamahalaang Lungsod ng Imus.

Maraming salamat po sa inyong kooperasyon at patuloy na pagtitiwa-la sa pamahalaang lungsod. Ang inyong pagiging maagap sa pagbabayad ng buwis ay malaking tulong sa pagpapatupad ng mga programa at proyektong para sa kapakanan ng bawat Imuseño. #AngatAngImus #AlagangAdvincula



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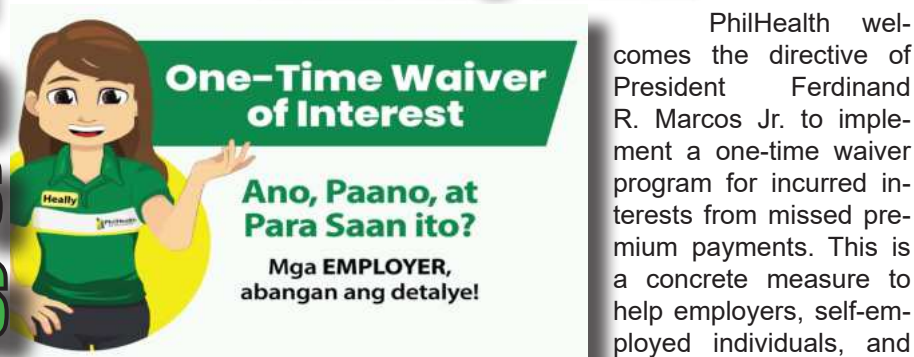
# Cavite gov't sustains health drive with medical, dental mission in Trece Martires City



## CARD Bank opens 2nd Islamic banking branch in Marawi City

## NLEX-C5 Northlink Segment 8.2 Section 1A Reaches Halfway Mark

## PhilHealth Implements One-Time Interest Waiver to Help Employers and Members Settle Contributions



**One-Time Waiver of Interest**

Ano, Paano, at Para Saan ito?  
Mga EMPLOYER, abangan ang detalye!

PhilHealth wel-comes the directive of President Ferdinand R. Marcos Jr. to imple-ment a one-time waiver program for incurred in-terests from missed pre-mium payments. This is a concrete measure to help employers, self-em-ployed individuals, and other covered members

## DTI Laguna and Partners Open MSME Trade Fair at SM City San Pablo for Coconut Festival



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## 207 DILG personnel pass 2025 Bar Exams

MANILA—A total of 207 personnel from the Department of the Interior and Local Government (DILG), including those from its attached agencies, are among the more than 5,000 passers of the 2025 Bar Examinations.

Of the 207 passers, two are from the DILG-Central Office and 15 from regional offices, the agency said in a statement on Friday.

Meanwhile, 109 are from the Philippine National Police, 40 from the Bureau of Fire Protection, 29 from the Bureau of Jail Management and Penology, eight from the National Police Commission and three from National Commission on Muslim Filipinos.

One of the passers, Hana Rea Pagapong of DILG Region 10, said that with her achievement, she will continue to serve the people of Misamis Occidental.

"I plan to use this opportunity to further serve my community in Misamis Occidental by building on my ongoing work of guiding elected public officials, particularly at the barangay level," she said.

Kareen Estabillo of the DILG Bureau of Local Government Development, meanwhile, said passing the Bar strengthens her work at the Local Fiscal Reform and Development Division.

"This equips me with legal knowledge necessary in reviewing proposed and existing policies to ensure its compliance with the law while ensuring at the same time that it will benefit the LGUs and their constituents," she said.

Senior Fire Officer Gilbert Berou of the National Fire Training Institute said his experience as a first responder shaped his journey to becoming a lawyer.

"My service in the BFP and my calling as a lawyer are united by one purpose: to serve with honor, competence, and dedication to the public good," he said.

The successful examinees are set to take their oath as new lawyers on Feb. 6, 2026 at the Philippine Arena. (PNA)



**NEW LAWYERS.** The Supreme Court announces the results of the 2025 Bar Examinations in a ceremony in Manila on Wednesday (Jan. 7, 2026). Out of 11,420 examinees, 5,594 passed the examinations, including 207 personnel of the Department of the Interior and Local Government and its attached agencies. (PNA photo by Yancy Lim)

## CARD...



CARD MRI Founder and CARD Bank Chairman Dr. Jaime Aristotle B. Alip, BSP Senior Assistant Governor Atty. Arifa Ala, Bangsamoro Board of Investment Chairman Mohamad Omar Pasigan, CARD MRI Managing Director Aristeo Dequito, CARD Bank President and CEO Marivic M. Austria, CARD MRI advisers, executives, staff, and clients, graced the opening of the new Islamic banking branch along Narciso Ramos Highway, Biaba Damag, Marawi City. The branch aims to provide Shari'ah-compliant services to promote financial inclusion among Muslim communities in the region.

The CARD Bank officially opened its second Islamic banking branch in Marawi City, Lanao del Sur, on November 24, 2025. The Marawi Islamic branch is designed to provide financial services accessible to all, in accordance with Shari'ah principles, and to address the needs of Muslim communities.

The opening of this branch follows the successful establishment of CARD Bank's first Islamic banking branch in Cotabato City on January 22, 2024, which paved the way for broader financial inclusion in areas with significant Muslim population.

According to CARD MRI Founder and CARD Bank Chairman Dr. Jaime Aristotle B. Alip, "The opening of this branch is more than just the construction of a bank. It is proof that every corner of the country deserves services that meet the dreams and needs of its communities.

In BARMM, we have witnessed the courage, faith, and hope of our Muslim brothers and sisters. It is only fitting that we bring services here that foster development rooted in their culture and beliefs."

Shari'ah-compliant services

The branch will strictly implement Shari'ah guidelines to ensure that every transaction aligns with religious principles. It offers various Wadiah deposit accounts for safe, transparent, and reliable savings, including Wadiah Basic Savings, Wadiah Regular Savings, and Wadiah ATM Savings.

To meet livelihood needs, the branch provides Shari'ah-compliant financing products, including Murabahah, Mudarabah, and Musharakah for Micro-Agri and Micro-Enterprise, as well as Murabahah 2 for Supplemental Commodity Financing. Ijarah is also

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offered for motorcycle and vehicle leasing. All products are designed to support clients' livelihoods without conflicting with their religious beliefs.

Underscoring the significance of this expansion, Bangsamoro Board of Investments Chairman (BBOI) Mohamad Omar Pasigan emphasized, "The opening of the second Shari'ah-compliant branch in BARMM is clear proof that there is space for services that truly respond to the needs of the Muslim community. It creates greater opportunities for families and entrepreneurs in the region."

Expanding financial inclusion in Muslim communities

CARD Bank's move into Islamic banking responds to the call of Muslim communities for financial services that reflect their faith. In BARMM, many families remain unbanked due to the lack of culturally and religiously aligned services. Through Shari'ah-compliant banking, women, small entrepreneurs, and Muslim households gain equal access to safe, fair, and affordable financial services. It is a crucial step toward more resilient and sustainable livelihoods in the region.

To ensure the proper and sensitive implementation of Islamic banking, CARD Bank collaborated with Islamic finance and Shari'ah advisory experts.

With their guidance, the services are reliable, compliant, and respectful of clients' culture and beliefs. This collaboration is part of the bank's long-term goal to provide community-centered services.

The Islamic

Banking branch began operations with 1,307 clients, of whom 1,246 have financing. These clients were originally CARD, Inc. Paglambo clients, who later transitioned to Islamic banking.

According to CARD Bank President and CEO Marivic M. Austria, "This second Islamic banking branch proves that inclusive development is possible when services are brought closer to communities. By engaging with leaders and families in BARMM, we believe that every Filipino, regardless of religion or origin, has the right to progress. It is what we continue to advocate."

The branch's opening was highlighted by an opening prayer and ribbon-cutting ceremony attended by CARD MRI Founder and CARD Bank Chairman Dr. Jaime Aristotle B. Alip, BSP Senior Assistant Governor Atty. Arifa Ala, Bangsamoro Board of Investment Chairman Mohamad Omar Pasigan, CARD MRI Managing Director Aristeo Dequito, CARD Bank President and CEO Marivic M. Austria, consultants, institutional heads, staff, and clients.

The new branch is located along Narciso Ramos Highway, Biaba Damag, Marawi City. Aside from Islamic financing, CARD Bank continues to provide not only financial products in its conventional banking branches but also access to micro-insurance, business development, marketing support, education, health programs, and other services for Filipino families.

For more information, visit CARD Bank's official website at [card-bankph.com](http://card-bankph.com).

January 19-25, 2026

January 19-25, 2026

## DTI... fr pg. 1

San Pablo City, Laguna — In celebration of the San Pablo Coconut Festival, the Department of Trade and Industry (DTI) Laguna, in partnership with the City Government of San Pablo, the Association of Laguna Food Processors (ALAFOP), and SM City San Pablo, organized a trade fair for micro, small, and medium enterprises (MSMEs) from January 14 to 20, 2026. The event aimed to support local enterprises and promote entrepreneurship in the province.

The ribbon-cutting ceremony on January 14 was attended by Mr. Christian Ted O. Tungohan, Provincial Director of DTI Laguna; Atty. Joseph Marnic V. De Mesa, City Administrator of LGU San Pablo; Mr. Jerry Urriquia, President of ALAFOP; Ms. Leonie Reyes, Board Director of ALAFOP; and Ms. Edesa Sibug, Mall Manager of SM City San Pablo, along with other guests and participants. Their presence highlighted the collaborative efforts of public and private partners in promoting local businesses.

Featuring 11 MSME exhibitors, the trade fair was held under the mall's SM4SMEs Community Bazaar program. The activity provided participating enterprises with an opportunity to showcase their products, engage with consumers, and strengthen their market presence in a high-traffic commercial venue. This initiative is part of ongoing efforts to promote local entrepreneurship and enterprise development alongside the city's festive celebration. In line with its mandate to support MSMEs, DTI Laguna continues to facilitate market access and provide marketing opportunities that help enterprises grow, become competitive, and reach wider markets.

Through this collaborative undertaking, partner institutions reaffirmed their shared commitment to strengthening the MSME sector by fostering partnerships and offering platforms that contribute to inclusive economic growth in Laguna. / PR

## SMC... fr pg. 1

Conglomerate San Miguel Corporation (SMC) landed as among the top-ranked Filipino firms in American business magazine Forbes' annual list of the World's Best Employers, which includes 800 firms from some 57 countries.

SMC landed number 174 overall, and is one of just two firms based in the Philippines—along with fast-food giant Jollibee Foods—to make it within the top 200.

The survey, compiled for the past six years by Forbes, was conducted together with its partner, Statista.

According to Forbes, Statista surveyed some 150,000 full-time and part-time workers from 57 countries working for multinationals and institutions, to determine which of these firms excel in key areas such as corporate impact and image, talent development, gender equality, and social responsibility.

"It's a major honor for us at San Miguel to be included in such a list, and to be ranked within

the top 200 in the world, and one of the very best in the Philippines. We're also very proud to stand together with other Filipino companies who have emerged as among the best in the world in advancing the welfare of employees and workers," SMC President and Chief Executive Officer Ramon S. Ang, said.

"For all the time I have been in SMC, and for most of its 132-year history, "malasakit" has been the core foundation of our corporate values. We look out for the welfare of our employees, partners, stakeholders, communities. On the part of our employees, the company's malasakit towards them also means they show malasakit for the company." Ang added that apart from compensation and benefits, SMC also implements various programs to help employees hone their skills, maintain their health, advance in their careers, as well as pursue their passions. Assistance during times of need is also a hallmark of "the SMC way", Ang said.

Throughout the COVID-19 global pandemic, SMC not only extended extraordinary assistance to the country, but also to its employees.

SMC was the first Filipino company to build a dedicated RT-PCR testing laboratory for its workforce at the start of the pandemic. It also guaranteed the full salaries and benefits of employees and workers in its nationwide network, through the most difficult and uncertain periods of the pandemic when most businesses lost income.

SMC also invested in putting in place additional health and safety protocols for employees, to ensure the continued delivery of essential goods and services to the public.

For its support workers, SMC launched several initiatives, including providing interest-free loans with easy payment schemes, so they can buy alternative modes of transportation such as bicycles and motorcycles.

SMC also converted a part of its grounds at its head office complex for an urban farming project to augment the income and food supplies of repair and maintenance and security workers. The company partnered with the School for Experiential and Entrepreneurial Development (SEED) Philippines to train workers in urban farming.

Ultimately, SMC allotted P1 billion to procure COVID-19 vaccines and set up numerous vaccination centers nationwide, for its over 70,000 employees and extended workforce and their families, even as it also donated significant resources—including the expertise of over 100 healthcare practitioners it hired—to support the national vaccination effort.

Meanwhile, according to Forbes, the surveys conducted to determine the World's Best Employers, were all anonymous, in order to allow participants to share their opinions openly.

"Respondents were asked to rate their willingness to recommend their own employers to friends and family. They were also asked to evaluate other employers in their respective industries that stood out either positively or negatively. Participants were asked to rate the companies on aspects such as economic impact and image, talent development, gender equality and social responsibility," Forbes said in the opening statements of the list, published on [www.forbes.com](http://www.forbes.com). / PR

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## Tolentino turns over fiberglass boats to fishing communities in Cavite

MANILA, Philippines — Fulfilling his pledge to assist Cavite's fishing communities which were devastated by a massive oil spill last year, Senate Majority Leader Francis "TOL" Tolentino today led the turnover of motorized fiberglass reinforced boats to fisherfolk associations and cooperatives in several localities. "They work hard daily to bring food onto our tables, but our fisherfolk are among the most marginalized, and they deserve the government's full support," said Tolentino, as he led the turnover of fiberglass boats each in Naic, Tanza, Rosario, and Cavite City.

In partnership with the Bureau of Fisheries and Aquatic Resources (BFAR) under the Department of Agriculture (DA), the distribution of fiberglass boats seeks to help uplift the economic conditions of Cavite's fishing communities.

"Last year, when the massive oil

spill from Bataan spread out to neighboring provinces, especially Cavite, their source of income was wiped out because of the ban on fishing and selling of fish and other marine products," the senator recalled, in reference to the massive oil spill from the ill-fated MT Terranova, which sank in the waters off Limay, Bataan on July 25 due to bad weather. "Today we are back to fulfill our pledge to assist our fishing communities, and to help improve their livelihood," he added.

To recall, it was Tolentino who filed Senate Resolution No. 1084, which prompted the Senate to investigate the oil spill's impact on fishing communities and the coastal ecosystem.

In August, Tolentino joined President Ferdinand 'Bongbong' Marcos Jr. in providing financial assistance to thousands of Cavite fisherfolk.

The senator himself led relief

operations for the affected communities. Aside from the boats provided in the four local government units, Tolentino also facilitated the awarding of Sustainable Livelihood Program (SLP) assistance to fisherfolk organizations in Talisay, Batangas last February 5, in partnership with the Department of Social Welfare and Development (DWSO).

A similar program initiated by the senator will benefit fisherfolk groups in Balayan, Batangas on Monday, February 10.

“Whoever believes in me will also do the works that I do; and greater works than these will he do.”  
- John 14:12

## Remulla backs PBBM’s push for stronger, more accountable LGUs in 2026 National Budget

With major allocations in the 2026 national budget for local government units (LGUs), Department of the Interior and Local Government (DILG) Secretary Jonvic Remulla today underscored the push for stronger and more accountable LGUs that are better positioned to respond more effectively to the needs of their communities. This aligns with President Ferdinand Marcos Jr.'s priority to empower LGUs for more effective public service delivery.

In a Malacanan press briefing alongside Presidential Communications Office (PCO) Undersecretary and Palace Press Officer Atty. Claire Castro and Department of Budget and Management Acting Secretary Rolando Toledo today, Remulla emphasized that LGUs can restore public trust amid the irregularities in past national projects such as the Department of Public Works and Highways (DPWH)'s flood control program.

“Ang ating Pan-

gulo ay nagbigay ng bagong prayoridad para sa local government.

Tinatama niya ang mali sa DPWH, tinatama niya ang mali sa national government, at pinapalakas niya ang lokal na gobyerno,” he said.

He added, “Ito ang kakayahan ng local government at ng Local Government Code. Sa ilalim ng ating Pangulo, pinalakas niya ito. Binigyan niya ng pondo, at binigyan niya ng tiwala na ang local government mismo ang siyang mag-uusad ng national

## DSWD to provide AICS to Cebu families affected by landfill collapse

MANILA — The Department of Social Welfare and Development (DSWD) will be providing aid under the Assistance to Individuals and Crisis Situations (AICS) program to the families and individuals affected by the fatal landfill collapse in Barangay Binaliw, Cebu City, an official said Friday.

“The DSWD is working closely with the local government unit (LGU), ensuring that the affected families are provided with the needed intervention, especially as retrieval operations are still on-

going,” Assistant Secretary Irene Dumlaog of the DSWD's Disaster Response Management Group (DRMG) said in a statement.

“Kasalukuyan na din pong pinoproseso ng Departamento ang pagbibigay ng Assistance to Individuals in Crisis Situation (AICS) sa mga apektado ng krisis na ito (The DSWD is processing the provision of AICS to the affected families),” the DSWD spokesperson said.

On Jan. 8, a large section of the landfill operated by the Prime Integrated Waste Solutions Inc. gave way, burying sanitation workers under tons of garbage, soil, steel trusses, and office structures located near the base of the landfill.

In the days following the incident, DSWD Field Office 7 Regional Director Shalaine Marie Lucero, together with Disaster Response Management Division (DRMD) chief Lilibeth Cabiara, visited

the site to assess the situation, monitor ongoing operations, and ensure the provision of immediate aid to the affected families.

Read-to-Eat Food (RTEF) boxes were immediately provided to the victims and to the families of those buried in the waste landslide.

Temporary tents were also provided near the landfill to accommodate families seeking updates on their missing loved ones.

As of the latest report, 18 individuals remain hospitalized due to injuries, while 11 individuals are still missing, and 25 fatalities have been recorded.

Search, rescue, and retrieval operations remain ongoing with support from various agencies, including the Cebu Provincial Disaster Risk Reduction and Management Office (PDRRMO), which has augmented ground operations and incident management coordination. (PNA)

para makuha natin ang maximum benefit para sa mga tao,” he said.

Remulla also highlighted the importance of the Local Government Support Fund (LGSF), a national government fund under the General Appropriations Act (GAA) that provides financial assistance to LGUs for eligible priority projects. The LGSF supports service delivery and local development while utilizing digital submission systems to promote efficiency, transparency, and standardization—reinforcing

the core principle that public funds must serve a public purpose and be delivered through accountable systems. Under the ₱6.793 trillion national budget for 2026, LGUs will receive a ₱1.19 trillion share in the National Tax Allotment, ₱57.87 billion in Local Government Support Fund, Growth Equity Fund for low-income and resource-constrained LGUs, and a ₱15.33 billion allocation for disaster rehabilitation and reconstruction, among others. /PR

## Cavite... fr pg. 1

TRECE MARTIRES CITY, Cavite (PIA) — The Provincial Government of Cavite (PGC) reinforced its commitment to accessible healthcare as it kicked off the year with a medical and dental mission held on January 8 in Barangay Cabezas.

The outreach activity benefited a total of 582 residents, with 379 individuals receiving medical consultations and 49 availing of dental services. As part of the comprehensive healthcare assistance, diagnostic services were also provided, including 100 fasting

blood sugar (FBS) tests, 32 electrocardiogram (ECG) procedures, and 22 X-ray examinations.

Patients were likewise given free prescribed medicines to support their treatment and recovery.

The mission was made possible through the collaborative efforts of healthcare professionals from the General Emilio Aguinaldo Memorial Hospital (GEAMH) and the Office of the Provincial Governor (OPG) medical mission team, who delivered essential medical and dental care to the community.

Several local officials were present to show their support, including 7th District Board Member Aldrin Anacan, Councilor Joyce Anne Mojica, Councilor Anne Jomille Humarang, and barangay officials of Cabezas.

The provincial government reaffirmed its commitment to bringing responsive and inclusive healthcare services closer to Caviteños, ensuring that essential medical support remains available to communities throughout the year. (With reports from OPIO)

## New Year flag-raising in Cavite highlights growing ties between Taiwan and PH

THE Taiwanese business and overseas community in the Philippines welcomed the New Year with a flag-raising ceremony in Carmona City, Cavite, symbolizing the steady advancement of relations between Taiwan and the Philippines.

The ceremony, organized by the Taiwanese Chamber of the South Philippines (TCSPI), was held Jan. 1 at its clubhouse and drew about 200 participants. Attendees included Taiwanese business leaders, community representatives, volunteer representatives of Taiwan's Overseas Community Affairs

Council (OCAC), and local guests.

Taiwan's Representative to the Philippines Ambassador Wallace M. G. Chow said the event reflected the growing momentum in TaiwanPhilippines relations, noting that 2025 marked a year of significant progress in bilateral cooperation. He expressed optimism that economic, trade and people-to-people exchanges would continue to expand in 2026.

TCSPI President Jeff Yu said the New Year flagraising ceremony underscored the unity and longstanding presence of the Taiwan-

ese community in the Philippines. He noted that Taiwanese businesses have been operating in southern Luzon for more than two to three decades, contributing to local economic development while navigating global economic challenges with resilience and adaptability.

Chow also highlighted recent developments that have strengthened bilateral ties, including expanded official exchanges, visa-free entry arrangements for Taiwanese travelers, and large-scale Taiwanese trade and investment missions to key Philippine economic

## 4.1M indigent seniors receive DSWD’s social pension in 2025

MANILA – More than 4.1 million indigent senior citizens received their respective social pension in 2025, an official of the Department of Social Welfare and Development (DSWD) said on Wednesday.

“The DSWD implements the Social Pension Program for Indigent Senior Citizens or SocPen as a mechanism to augment the medical needs and daily subsistence of qualified indigent seniors. Last year, a total of 4,112,895 indigent senior citizens benefited from the program,” Assistant Secre-

tary Irene Dumlaog said in a news release.

The DSWD spokesperson added that with the implementation of Republic Act (RA) 11916 (An Act Increasing the Social Pension of Senior Citizens), qualified indigent senior citizens were able to receive a monthly stipend of PHP1,000 from the previous PHP500 per month.

The PHP1,000 monthly stipend is distributed to beneficiaries every quarter.

“Initially, for 2025, the original target was 4,085,066 beneficiaries. But we were able to exceed the target, with 4,112,895 total beneficiaries,” she said.

For 2026, Dumlaog said the SocPen program received a funding allotment of PHP51.8

billion to accommodate additional indigent senior citizens.

“We also want to remind the public that the social pension program under the DSWD can only be given to eligible seniors, 60 years old and above who are frail, sickly, or with disability and without any pension from other government agencies. Meanwhile, the Department commends LGU-led initiatives of providing benefits to their elderly constituents under their Office of the Senior Citizen Affairs (OSCA),” Dumlaog said.

The SocPen program is implemented through the DSWD's regional Field Offices in coordination with the local government units. (PNA)



**SOCIAL PENSION.** The Ministry of Social Welfare and Development in the Bangsamoro Autonomous Region in Muslim Mindanao distributes PHP42 million in social pensions to 7,000 senior citizens in Lamitan City, Basilan on Dec. 5, 2025. Assistant Secretary Irene Dumlaog on Wednesday (Jan. 14, 2026) said more than 4.1 million indigent senior citizens received their respective social pension in 2025. (Photo from Basilan-PIO)

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NLEX... *fr* pg. 1

NLEX Corporation announced that Section 1A of the NLEX-C5 Northlink Segment 8.2 has reached nearly 50% completion, marking a significant milestone in the project's implementation.

The 2-kilometer section has recorded substantial progress, with construction works ongoing on the elevated expressway structure, piers, and at-grade ramps.

"Reaching the halfway mark of this major infrastructure project reaffirms our commitment to delivering this segment at the earliest possible time," said Mr. Luis S. Reñon, President and General Manager of NLEX Corporation. "This project will significantly improve connectivity and help relieve congestion on local roads."

Once completed, Section 1A will connect the Mindanao Toll Plaza to Quirino Highway through an all-weather elevated expressway, bypassing the Mindanao Avenue and Tullahan River.

The elevated expressway will be open 24/7 to all vehicle classes and is expected to benefit approximately 11,000 vehicles daily, easing congestion on major thoroughfares such as Quirino Highway and Mindanao Avenue.

The entire NLEX-C5 Northlink Segment 8.2 project spans 11.3 kilometers, stretching from Mindanao Avenue to C5/C.P. Garcia near Katipunan Avenue. The project will serve as a vital link between the northern and southern parts of Luzon via the eastern side of Metro Manila.

Beyond enhancing mobility, the project aims to stimulate business growth, create jobs, and foster economic development along the corridor.

NLEX Corporation is a subsidiary of the Metro Pacific Tollways Corporation (MPTC), the toll road arm of the Metro Pacific Investments Corporation (MPIC).

## Compliant application for licenses out in 2026 1st 10 working days

MANILA – The Department of Human Settlements and Urban Development (DHSUD) has released all pending certificates of registration and licenses to sell (CR-LS) applied for in 2025, complete with the requirements, during the first 10 working days of the new year.

This, after DHSUD Regional Offices and the Housing and Real Estate Development Regulation Bureau (HREDRB) swiftly acted upon 129 pending applications for CR-LS during the first 10 working days of 2026 as committed by Secretary Jose Ramon Aliling.

Applications found compliant were immediately released, while others were returned to the concerned developers for completion of requirements, and some were terminated for being non-compliant.

Supervising Senior Undersecretary Sharon Faith Paquiz said the other applications for CR/LS were either assessed with incomplete requirements, which are now for compliance by the concerned developers, or were terminated due to failure to submit lacking requirements within a given period of time.

"In order to achieve this output, Secretary Aliling issued a policy streamlining the process for the developer-applicant, Regional Offices (ROs), and the Bureau (HREDRB)," Paquiz said as quoted in a news release on Saturday.

The released CR-LS covered various socialized, economic, and open market housing projects throughout the country.

"Ito po ay alinsunod sa direktiba ni Pangulong Ferdinand R. Marcos Jr. para sa mabilis at malinis na pagse-serbisyo sa ating mga kababayan (This is in accordance with the directive of President Ferdinand R. Marcos Jr. for fast and clean service to our countrymen)," Aliling said.

"Asahan po ninyo na patuloy na magsisi-kap ang DHSUD upang mas mapabuti at mas mapabilis pa ang ating mga proseso para sa kapakinabangan ng ating mga stakeholders (Please expect DHSUD to continue to strive to further improve and expedite our processes for the benefit of our stakeholders)," he added.

### Sustaining momentum

To sustain the positive momentum, DHSUD assured that new applications for 2026 will be acted upon within the period indicated in the applicable streamlined guidelines.

Last Jan. 5, Aliling ordered all ROs to release pending CR-LS applications for 2025 that have completed requirements within the first 10 working days of 2026 or by Jan. 16.

The move was aimed at boosting the ongoing nationwide rollout of President Marcos' flagship Expanded Pambansang Pabahay para sa Pilipino (4PH) Program.

With the issuance of the CR-LS and other DHSUD reforms, the production of socialized housing by private developers is expected to go full blast.

Earlier, the DHSUD and DEPDev also released a joint memorandum that adjusted the price ceiling for socialized housing to PHP950,000 for house and lot package or horizontal development, and PHP1.8 million for condominium-type.

The DHSUD also convinced the Bureau of Internal Revenue to simplify and streamline the application for tax exemption of socialized housing projects. (PR)

## Phivolcs urges vigilance vs. possible lahar from Mayon Volcano

MANILA – The Philippine Institute of Volcanology and Seismology (Phivolcs) issued a lahar advisory on Friday, urging communities in Albay to be vigilant and ready for possible lahar flow and related hazards.

Phivolcs warned that the forecast of heavy to intense rainfall along the eastern coast of southern Luzon could trigger volcanic sediment flows or lahars, as well as muddy streamflows and runoff in rivers and drainage channels around Mayon Volcano, which remains under Alert Level 3.

"Heavy to intense rainfall may generate syn-eruption lahars on major channels draining the southern to eastern slopes of Mayon Volcano by incorporating loose material from new pyroclastic density current (PDC) deposits of its ongoing eruption," the advisory read.

Phivolcs said erodible PDC deposits occupy the Mi-isi, Bonga, and Basud Gullies and will likely feed generally in-channel but hot lahars in the Mi-isi and Binaan Channels in Daraga Municipality, Mabinit, Bonga, Matanag, Buyuan, and Padang in Legazpi City, and Lidong and Basud Rivers in Sto. Domingo.

Hot lahars could cause scalding upon contact that could lead to serious and life-threatening injuries.

In addition, older and erodible eruption deposits on the watershed areas of the southwestern slopes of the volcano can be remobilized as non-eruption lahars in the Masarawag, Maninila, and related tributary channels in Guinobatan Municipality, Phivolcs said.

"Mayon lahars can threaten communities downstream of all the above channels with inundation, impacting force (when carrying boulders), burial, and wash out (even to sea off the eastern slopes)," it added. (PNA)

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settle long-standing contribution obligations and restore good standing with the National Health Insurance Program.

The waiver policy underscores the administration's commitment to fairness, economic recovery, and sustained access to healthcare by addressing the accumulated burden of interest arising from missed premium payments.

To provide clarity, the one-time waiver applies strictly to interest charges, and does not cover unpaid premium contributions. The policy is designed to assist employers and self-employed individuals whose arrears have ballooned primarily because of compounded interest, while ensuring continuous delivery of benefits of employees and members of PhilHealth.

To further ease the financial burden on covered entities, PhilHealth is providing a one-year settlement window from the effectivity of the Circular, during which outstanding premium contributions may be paid. Employers who settle earlier within the prescribed period may qualify for greater reductions in interest, including partial or full waiver, depending on the length of the payment term.

For the employed sector, the guidelines for availing waiver will be published soon. Meanwhile, the detailed implementing mechanics for the self-employed sector are being finalized and will be issued separately to ensure proper guidance and orderly implementation.

As part of the program safeguards, employers availing of the one-time waiver are required to register their employees under the Yaman ng Kalusugan Program (YAKAP) and ensure completion of the First Patient Encounter (FPE), in line with PhilHealth policy. This requirement reinforces the intent of the waiver—not only to recover missed contributions, but also to connect workers and their families to accessible primary care services. PhilHealth encourages all eligible employers and members to take advantage of this limited, one-time opportunity, and advises the public to await official announcements for further details on implementation timelines and payment arrangement options, particularly for the self-employed sector.

For accurate information and updates, the public is urged to follow PhilHealth's verified communication channels. #MyPhilHealth #SagotKaNgPhilHealth

## PH enters 'demographic sweet spot' amid population growth projections

MANILA – The Philippines is entering a "demographic sweet spot," with projections showing a growing share of working-age Filipinos that could drive economic growth if government planning and investments are properly aligned, an official of the Commission on Population and Development (CPD) said Friday.

In an interview on Bagong Pilipinas Ngayon, CPD Executive Director Lisa Grace Bersales said the country's population will continue to grow, but its structure is shifting toward a larger labor force over the next 15 years, creating opportunities

for development.

"So, alam natin tataas pa rin tayo pero ang mangyayari po mas marami na po ang tinatawag natin na working age population – iyong ages 15 to 64; ang projection is mga 70 percent na siya compared to ngayon mga 64 percent (We know the population will continue to grow, but what will happen is that the working-age population — those aged 15 to 64 — will increase, with projections reaching about 70 percent compared to around 64 percent now)," Bersales said.

She said this demographic shift means the government must gradually recalibrate its priorities, moving from a heavy focus on child-centered services toward employment generation, skills development, and job matching for a growing working-age population, while still sustaining investments in education and nutrition.

"Pero sa future dadami po iyong mga working age — so, ang pangangailangan naman na kailangan po muna ng gobyerno ay mga magandang trabaho, tamang trabaho na makuha ng mga working age 15 years old to 64 para makatulong sila sa pag-unlad ng ekonomiya ng Pilipinas (But in the future, the working-age population will increase, so what the government will need to prioritize are good and appropriate jobs for those aged 15 to 64 so they can contribute to the country's economic development)," she said.

Bersales said population projections show a growing number of senior citizens, highlighting the need to expand services for older persons, particularly in health care and social protection.

On population management, she reiterated that the country's population policy remains human-rights based and non-coercive, with the government focusing on providing accurate information and access to family planning services rather than dictating family size.

"Ito po iyong tinatawag nating demographic sweet spot, ibig sabihin, napakaganda ng sitwasyon sa isang bansa na mas marami ang tinatawag nating working age population (This is what we call the demographic sweet spot, meaning it is a very good situation for a country to have a larger working-age population)," Bersales said. (PNA)



**DEMOGRAPHIC SWEET SPOT.** Families spend New Year's Day at Rizal Park in Manila on Jan. 1, 2026. The Philippines is entering a "demographic sweet spot," with projections showing a growing share of working-age Filipinos that could drive economic growth if government planning and investments are properly aligned. (PNA photo by Yancy Lim)

## PGC brings medical and dental mission to Brgy. San Francisco, General Trias

On January 13, a total of 354 residents received medical consultations while 75 patients availed of dental services during a Medical and Dental Mission spearheaded by the Provincial Government of Cavite in Barangay San Francisco, City of General Trias.

The activity also offered diagnostic services to Gentriseños, with 75 patients undergoing fasting blood sugar (FBS) tests, eight availing of electrocardiogram (ECG) procedures, and another eight receiving X-ray examinations. These services aided health professionals in providing proper medical advice and appropriate care. Free prescribed medicines and vitamins were subsequently distributed to the patients.

City Councilor Kyle Salazar graced the activity, expressing his support and appreciation for the medical and dental mission team. Dental professionals from the City Health Office, along with Barangay Health Workers, also assisted to ensure the smooth and efficient conduct of the activity.

Through the continued partnership of the Office of the Provincial Governor and the Office of the Provincial Health Officer, the medical and dental mission program continues to expand access to quality healthcare services across the province, promoting hope, wellness, and improved health outcomes for Caviteños. — J. Reyes

