



### SERVING DAILY



- BALIBAGO
- BATANGAS LEMERY
- BIÑAN
- BUENDIA
- CABUYAO

- CUBAO
- LIPA
- LUCENA
- TURBINA

JAM LINER, INC.



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My job as Finance Manager of these companies involves a first-hand grasp on whether it is succeeding in business or not. Thank God, JAM-Philtranco Group are going strong. I started work in 1982 during the time of Pantranco South Express, Inc. That was more than 30 years ago that I applied my BSC Accounting degree from the University of Northeastern Philippines (Iriga City). It has been a busy and active accounting job for me since.

It is not easy for any company to have a smooth cash flow, especially in these times of rising prices, taxes and cost of living. I am thankful to God that our companies have been steady in providing services to the public while keeping it financially afloat.

In my everyday work, I encounter blessings and challenges but I face these with patience and perseverance and enjoy camaraderie among the employees. Values I treasure the most and try to foster in my area of work are honesty and integrity since finances of the company have to be secured. In addition, I embrace and strive for three goals at all times: 1. To carefully manage the cash flow. 2. Ensure that the requirements of our business partners and stakeholders are met. 3. To meet payroll deadlines and other financial obligations.

Like my fellow workers in JAM and Philtranco, I thank you readers of Byahe Na! for patronizing our services. Let us, together, ride towards national as well as personal progress.

Byahe Na! 1





People flock to Lucban, Quezon every 15th of May to celebrate one of the most colorful and popular events in the country, the Pahiyas Festival.

Lucban is in Quezon province, also known as the summer capital for its cool climate.



Regardless of social status, farmers and the locals still celebrate this yearly thanksgiving tradition. They see to it that they hang decorations and display their harvest to show that even once in a year, they have given thanks and have remembered their patron saint, San Isidro Labrador.

Each year, a wide variety of harvest such as rice, coconut, fruits, vegetables, other crops and produce are artistically transformed into ornaments, crafted



to make assorted shapes, colors and designs. Their homes and streets are adorned with the famous "Kiping" which are hand made into colorful chandeliers and frescos. KIPING is made from



galapong, shaped using kabal, kape or talisay leaves as molds. These are dyed in very bright colors. The houses vie for recognition to win the BEST PAHIYAS DECORATION. If you happen to visit Lucban during the Pahiyas festival, you might think that this extravagant festival will be expensive,

but you will be surprised--- there is not much money involved. It's the creativity and resourcefulness of the Lucbanons that makes the festival engrande.

This region is also famous for its delicious garlicky Longanisang Lucban. The locals cook the longanisa in many creative ways to the delight of visitors. Moreso, these can be strung together as ornaments, together with the Kiping. Talk about edible displays!



A yearly agro fair called 'Tiangge sa Lucban" is simultaneously held to

showcase and sell the local produce and harvested crops. Farmers in the province of Lucban pray for good harvest.

The celebration is to give thanks for answered prayers and a bountiful season. In the Bible, it says that we should reserve our first harvest as offering to God.

Local folks say that their festival is not just about the contests and the parades. What they value the most is the coming together and the camaraderie. the feeling of solidarity and community.



Those who are thankful are blessed. **Come and visit Lucban!** 

JAM Liner serves the Manila-Quezon route daily. The main terminals are at Cubao and Buendia. Cubao trip schedules: 1:00am to 11:30pm at Php 227.70 Buendia trip schedules: 12:45am to 11:00pm at Php 222.70





# **TRAVEL**



Appreciate and learn as much as you can about the places you visited, para next time na may magtanong sayo, masasagot mo.



Look for the local products of the place you are in, try and discover new things.



charge and battery para ma-enjoy and scenery! Or magdala ng powerbank.



If you're on a budget, plan and search ahead of time to save and avoid unnecessary gastos.



While enjoying the place you are visiting, take time to mingle with the local people.



### OWNING YOUR "MINI RESTAURANT"

(A Guide to the Food Cart Business)

By Nancy Reyes Lumen

Big business in a small enterprise! This is the key to considering a food cart business. On any day, one will bump into a food cart or mobile food business. There is a wide array of food and drinks, snacks and meals, rice toppings, coffee concoctions, colored syrups on ice... name it, there's a food cart for it.

Now... if you are thinking of a business using your hard-earned money or extra funds to venture on a food business, owning a food cart franchise is a good choice. WHY?

- It is like owning a mini restaurant.
- It becomes your own training center in doing business. You learn as you operate the business.
- There is less risk compared to being in a site where the rent will eat up your money!
- It is a popular food destination among Pinoys, especially commuters, millennials or workers on the move.
- It does not require much staff you can run it yourself.
- It is manageable, brings daily cash income and since you are selling food, you too can eat your goods.

### Here are tips on having a successful food cart business:

Manage your capital – always put aside extra amount in case you need to add to the stocks or add staff.

Work on ALL the legal, municipal, BIR and health requirements first.

Look around for a good reliable trustworthy franchise company and learn about their track record.

Visit good sites for the food cart: near hospitals, schools, offices, call centers, church yard, terminals, markets, bazaars, parking areas, government offices, etc.

Be realistic with your capital funding – do not look for a franchise that will use up ALL your funds to the last centavo... a good venture would be 45% of your disposable funds.

Go around town and see which food carts are always with customers: shawarma, sisig, hotdog, french fries, noodles, juices, coffee, barbecue... ang daming choices that Pinoys just LOVE to snack on.



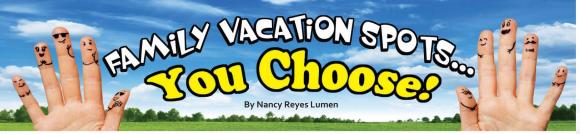
Visit the franchise office and check the management if the people behind the business are legit and professional, if there are food experts on call, if the money scheme is transparent --- no hidden costs, no surprises.

Check if there is a guaranteed profit margin for you as the franchisee... and on your part, do your math to see if you will profit based on your budget.

Be obedient to the rules and guidelines of the franchise company and establish goodwill so that they will take good care of you.

Ask for guidance and tips from other food cart owners - they make the best "consultants" based on their real day-to-day experience.





Months before that great summer window of your scheduled get together - look into options for family activities. Now that our country is fast becoming a tourist destination, marami nang choices to fit all budgets, groups, seasons and reasons.

Below are some of the best kinds of vacations that can fit well into the above. Why not read up, bring your Byahe Na! copy to the next reunion and discuss what you've read here! That's what Byahe Na! is all about - making your trips real and fun!

### Museum •

Okay, so sasabihin ng iba, "corny naman" but you can make a trivia contest out of it after the museum tour or choose a museum



which can be related to their next class lessons.

### Boot Camp

WOW! This is one of the most challenging. Especially for those who want to get fit or have a start up on



a more active lifestyle - go for the torture test of your endurance. Look for different boot camp events in your church or community.

Jungle trail or seaside beach combined or forest walkthroughs. Feel the real clean air, breezes, cool

shades together with the excitement of rare finds like insects you never thought existed or bird calls or even creeping lizards big and small. Kilig-liglig!



### Organic Farm

Here is an educational trip as well as an advocacy



you can adopt as a group. Kids will learn about environmental farming, meet real farmers, dig in soil and get their hands dirtied and they can plant something.

### Island Resort

Depending on the budget, there are dozens of activities within the resort. If you are old and fit enough, try to learn to scuba dive or do



kayaking or if you are okay- do some extreme sports.

### Waterfall and Cave Exploration •

You never enjoyed a real shower till you are under a waterfall



### Art Class



How about an afternoon of learning to paint and creating your own artworks? Hey, these can already be your Christmas or birthday gifts to someone special.

### Spiritual Retreat

Family healing, self-discovery, group prayers for the morning, inspirational talk by an elder and then



sharing after dinner by the fireside! It's not the usual corny boring retreat – don't you think?

### Spa, Salon or Shopping for all •

Even the kids can enjoy a foot massage or a new hairdo! Basta everyone has a budget to splurge



on the three S's. Last part of this trip is KKB for what remains to spend on the food. Also, pagandahan ng mga nabili.

### Trip to Ukay-ukay and Second Hand Stores — This is for those who like to explore, discover and

feel so rich even if a dozen things. Also go to Taytay, Rizal for super hot bargains.





Enjoy the sights, sounds, scents, sensations and serenity that only wilderness can bring. Visit the Danjugan Island Sanctuary to support a sustainable future for our wildlife and communities.



Bulata, Cauayan, Negros Occidental, Philippines To apply for a visit, email EXPERIENCE@DANJUGANISLAND.PH 

I'm sure you have watched makeover shows on TV. There's one with a plump made over girl (now cuter than before her make over) asking the audience: "How do I look?!" Well, my dear readers, it's summer and that means you are midlife in choosing between your former self and look and a new you and asking yourself the same question.

### How Do Löök??

Summer time always does that to people - this time of the year is when there's a free time gap between the busy days. It's a good time to reflect on what you want to keep or change in your looks and lifestyle. Many changes happen during summer so how about thinking of these makeover changes that you can start as soon as the summer sun makes its presence felt.

Diet! - Lose weight because you might be in a beach wearing a bathing suit that will reveal your curves. Do the calorie counting diet or skip sugars, sodas, chichirias for several days.



Exercise – at home or gym. Just release a lot of sweat and get the adrenalin active. Sweating makes the body feel relaxed and the energy you used up makes you feel good and accomplished.



back in school or at work.



Color your hair - now's your chance to look totally different. And since you're going to do this - don't go halfway - choose a color you feel good at (usually a shade of red is good) and go total, not just highlights!









Your skin is your body plenty of water this summer to

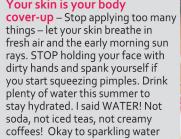




Start on your own manicure/ pedicure regimen – This saves you cash and tips and it also allows you to choose the right length of nails and color of polish. Always make sure your toes are pedicured before you start wearing sandals so that people will not whisper "Eeew!" if they see ugly dirty toenails. Try on new nail designs.

















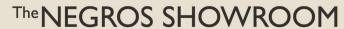
### The Best of Negros







Home of undoubtedly the best products that the province has to offer -The Negros Showroom promotes items that reflect the Negrense's rich heritage and culture. Truly a shopping experience for guests, the Showroom is a convergence of homegrown talent and offers unique, quality products ranging from food, furniture, gifts, decor, fashion and so much more! It exclusively and proudly supports products which are meticulously crafted by the members of the Association of Negros Producers (ANP).





Did you know that in Sta. Barbara, Iloilo, the Philippine flag was raised for the first time outside Luzon? I would like to think that our history books do not highlight enough the exciting event that is The Cry of Sta. Barbara, that 1898 revolt which gave the municipality its independence from Spain. The events that transpired are one for the books!



A view of the Sta. Barbara Church from the convento

# Learn More About History at Star. Barbara

By Betsy Gazo

This municipality, 30 minutes from Iloilo City, is perfect for a day trip. Here, one will discover uniqueness that will surprise a traveler even if he or she did not exactly roll out from under a rock. For travelers coming in via Fastcat from Bacolod, the boat lands in the Lapuz area. Boat travelers will always get off ready to tackle the day even in choppy seas. My trip was smooth and safe. It is a "no go" until the Coast Guard says it is a "Go!" I enjoyed clean toilets, and clean seating areas. Now... that's class! And I couldn't stop laughing over Fastcat's humorous video with its pleasant voice-over.

The municipality's best guide, the dynamic and enthusiastic, Tourism Officer Irene Magallon suggests getting a taxi from Lapuz to the SM Passenger Terminal and transfer to the airport shuttle to Sta. Barbara. Get off at the Total Gas Station and take a tricycle anywhere in the municipality for P8 per ride.





The Sta. Barbara Golf and Country Club

A nice and easy tour starts with breakfast at the Sta. Barbara Golf Course that was built by Scottish engineers in 1907. The golf course is the first in Asia. The engineers were hired to work on Panay Railways and brought the game that originated in St. Andrews, Scotland. Rolling green fields, and ducks swimming in the pond make very charming scenes. The clubhouse front desk has counters made of acacia wood from the fallen acacia trees of the grounds. There is a small golf museum where enthusiasts can learn about the club's history. Non-llonggos can try ordering llonggo dishes such as KBL or kadyos-baboy-langka, Chicken Binakol, grilled seafood and the Philippine staple Adobo.







An embroiderer at the WUTHLE. The famed bobbin lace of Sta. Barbara and bobbin lace products at the center

For me, the next destination was the highlight of the day although it was the least flamboyant. Ms. Irene brought me to WUTHLE or Women United Through Handcrafted Lace and Embroidery. Founded by a Belgian sister and housed at the Western Visayas Sanitarium (formerly the Leprosarium), WUTHLE is the only bobbin lace tatter in the country. Beautiful, delicate and fascinating to watch, bobbin lace making is also a declining industry. At its peak, it had 60 lace tatters; now, only 7 remain, the youngest of who is in her 40's. They produce elegant pieces of lace that are used as doilies, lace inserts and edging and ornamental pieces. Some of them also make embroidered items with similar stunning craftsmanship. 60-year-old Manang Delia laments that the young ones are not interested in the craft anymore and prefer to tinker with their cellphones.

Next, we visited the Sta. Barbara Chuch with its 1840's brick and coralstone church. I bought some perdon, long candles in red and white, to light up as I prayed to Sta. Barbara, the town's patron saint. Declared by the National Historical Commission of the Philippines as a National Historical Landmark in 1990 and a National Cultural Treasure in 2013 by National Museum of the Philippines, this cruciform church underwent restoration for a year and four months with financial support from the NHCP and the lloilo Provincial Government from 2013-2015. Congratulations are in order for this project.



An interior shot of the convento

If permission can be asked, have a look at the spruced up wooden Moorish-inspired convento built alongside the church.

Just across the church is the well-curated Sta. Barbara Centennial Museum of which Ms. Irene Magallon is also the Museum Director. Here, local hero Martin Delgado is honored with his own section. There are also a war memorabilia, a dinnerware collection and artifacts from the Panay Bukidnon region with their distinctive hand-embroidered red blouses.



Outside, the landscaped park nurtures several Catmon treelings that Ms. Irene is hoping would grow tall and sturdy and bear fruit.

Sta. Barbara's old name is Catmon... and with the old springs the new, but the old is never forgotten.

Sta. Barbara Church and Convent

Thanks to Ms. Irene Magallon for facilitating my visit around Sta. Barbara. Many thanks also to the Municipality of Sta. Barbara under Mayor Dennis S. Superficial, M.D. Getting there is just like FastCat – FerrySafe, FerryFast and FerryConvenient.

10 Byahe Na! Byahe Na! 11







### CORPORATE CLIPBOARD





Oct. 13-15, 2017 - Travel Sale Fair at World Trade Center



Nov. 29, 2017 - Isang masaya at nakakabusog na byahe ang aming na-experience sa aming pagbisita sa probinsiya ng Pampanga kasama ang grupo ng mga media at bloggers, sakay ng Philtranco.



Nov. 30, 2017 - The volunteers from Archipelago Philippine Ferries Corporation, By The Sea Hotels, JAM Liner, Philtranco, Women in Maritime Philippines, JOTUN and VolunTourismPH are all smiles after a 4-day outreach program held at Bulalacao, Oriental Mindoro.

Ayaw ko ng bungang araw! Ito ay makati, mahapdi pag kinamot at may skin rashes pang dala. It's also called prickly heat precisely because the itchiness is like little needles on your back, neck, chest or thighs. And ba't ba "bunga" at "araw" ang tawag? Because of the summer heat and rays of the sun! Add to that, the humidity of our tropical climate. Bungang araw can affect children, even elderly who suffer from body **Init, Kati, Kamot, Pantal =** heat. Usually heavy sweaters get it. Those who can't live without the electric fan facing them at full blast suffer the most from heat when they are outdoors.

I remember when I was young (secret ang year!) every summer we would get a dusting of corn starch on our backs, then wear cotton kamiseta. This was to prevent us from scratching our bungang araw, if we ever got it. There's no danger in this rash, just discomfort. It happens when the hot atmosphere dries up our skins and irritates it.

### This summer, be bungang-araw free by following these suggestions:

- Do not get the bad habit of facing the electric fan, make it face a wall and bounce the air. This is the best way to prevent excess sweating when outdoors. Your pores won't close when the fan is facing you and air is at full force.
- Drink lots of water to stay hydrated.
- Wear loose cotton clothes that allow your body to breathe.
   Dri-fit shirts are also good.
- Eat refreshing fruits; avoid very creamy food even ice cream.
- Keep a wet towel handy some even keep it in the freezer para super cold when used!
- Take cool baths and avoid too heavy application of lotions.
- If you sweat, dry right away to prevent the salty sweat from blocking your pores.

### If you do get bungang araw – here are some cures:

- Cornstarch dusted all over your itchy skin.
- There is also the menthol powder (imported nga lang). Really cool stuff.
- Try the watermelon cure chill the leftover rind of watermelon and use that. Rub on affected areas. It's cool.
- You can also try Sabila or Aloe Vera. Rub this on the itchy skin.
- Moringa Oil is another medication that really works so well.
- Some solutions call for baking soda and water, chilled and used with bimpo (but this is not good if you have open wounds).

Summer na nga, dapat hindi nagkakamot. Dapat smooth ang skin pag naka-swimsuit. Imagine naman if you are wearing a bikini or trunks tapos marami kang pantal tapos kamot ka ng kamot. Hihihi!



## Back-to-School Shopping, With Your Kids!

By Carmen Joan V. Algara

School opening is just around the corner -- time again to shop for school supplies! This is one activity wherein you can involve your kids from planning, listing and shopping for their school needs. Kids feel fulfilled as part of this yearly task. It's also a chance for them to be aware of the cost of things and not be wasteful of these. Moms and kids, I'm sharing with you my best tips for making this shopping trip enjoyable for all!

Your school supplies list will be the longest! Most schools provide a list of requirements. On top of this, ask your kids if there are items that they wish to add. Finalize them before shopping.

If you are bringing them along, give them a copy of the list and let them help find the items. Make sure that all items in the list are in the basket. Bringing your kids along should be age appropriate, meaning, bring your kids who are old enough to go around the store. Or, do the buddy system: ate/ kuya will be with a younger sib.

Best time to shop? Either when the store opens or just before closing. The peak hours would be time consuming because of parking, long lines in the cashier, plus large crowds. Why not shop way ahead of time – even before you get the school list. Start with buying the basics: notebooks, papers, notepads, pens, pencils, sharpeners, erasers, crayons, etc.

Eat before shopping! You can focus better and move faster on a full stomach. Hungry kids can't help you shop. Kids should have a meal (like breakfast) before hitting the stores. The more time is saved, the more time you can have an after-shopping treat like pizza and ice cream.

One more school item that kids need are uniforms. Do they still fit? Can it be a hand-me-down to the next sib? Or are new sets needed? Do you need to have them sewn, shortened, lengthened or better yet, is the school selling the uniforms? Standard uniforms like pleated skirts, white blouses, white polos, pants and shorts are readily available in department stores.

As for P.E. uniforms, you will need to buy this from your school. Don't buy oversized P.E. t-shirts because they are just going to use this for 10 months. But for jogging pants, best to buy one size bigger so that they can still use it next school year.

You should invest on a good sturdy pair of school shoes, especially if your children are in Elementary. Elementary kids play a lot and school shoes get easily worn out. Buy good shoes that will train their feet to walk straight and to walk easy. Socks should be just as comfy, easy to wash and best-biofresh to prevent foot odors.

We may consider school supplies shopping as one of the dreaded times faced by elders who have schooling kids... so make a turnaround decision to make it fun instead of a chore. Let the kids know how fortunate they are to have the chance to go to school. Bonding in these most unlikely times can be lasting and fun to remember.



Honesty & Integrity Awardees: Bus Captain Samuel Sumaria, Bus Attendant Mark Paulo Pusiquit, B.C. Rogelio Pineda Jr., Nixon Elba, B.A. Allan Ramos, Larry Magsombol and John C<u>arlo Camajalan</u>









Honesty & Integrity
Awardees:
Bus Attendants Antonio Mitra,
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Jaime Gonzaga,
Alberto Novero and
Bus Captain Renato Ganan

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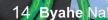


Bus Captain of the Fourth Quarter:

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