

the crystal

**CADETS
TO RICHES**

**NEW
HIRES**

**CRYPTO
INVESTING**

**GALA
BLACK & WHITE**

**BOREDOM
BUSTER**

**#PGD
BIGGEST
LOSER
WHO?**

Sa panahon ng PANDEMIC, sa pagiging FIT tayo ay KUMAPIT!

8th IAC BLACK *and* WHITE Gala



One of the most anticipated Crystal IEAC annual event kickstarted the year 2021 with blacks and whites as Crystal IEAC commemorated its 8th IAC Gala Night last 28 January 2021 at The 4th.

The annual IAC Gala Night is a tribute to one of Crystal's eminent founders, Captain Inocencio Crisostomo, as a celebration of his life and legacy that gave birth to then Crystal Shipping Inc., and now Crystal IEAC.

Fashion, laughter and family love, not to mention good food and refreshment, filled the (almost full) day of celebration starting with corporate company pictorials. The highlight of the celebration kicked off with a heart-warming production number from Crystal Aspirants Joshua Pajanostan, Nery Rose Lagunay and Kyle Bianca Aquino. It was a breath-taking moment when the program showcased the exciting line-up of 2021 company activities that tickled the fancy of everyone. The Crystals were in awe of the seemingly unique format of this year's Gala Night plus the very creative digital presentations of the company highlights of the year 2020.

It was a proud moment as Crystal recognized Purong Kristals (Pamela Jane Raguine, Beth Alcantara and Anna Sanchez) as the overall winner of the 5C presentation followed by the distribution of Crystal Book 1 to the true-blue Crystals. A deafening cheer filled the Gala venue with the level-up presentations of the company and unit-wide OKRs. One of the most prominent events of 2020 was wrapped up with the announcement of PGD Winners including Mark Rence Miguel for Mind and Body category, Pamela Judith Garrote for the Spirit category and Allyson Azarcon for the Financial category. The annual Gala night is not complete without giving the spotlight to Crystal's Loyalty Awardees. This year, Annaliza Sanchez, Sidney Cruz and Reginenald Caracta became the exemplars of Crystal's prestigious award. The awarding of the Captain Inocencio Crisostomo Award equivalent to the WOW service award was bagged by Crystal Sunshine, Shielyn Dela Cruz.

Before the closing of the program, an exciting reveal spearheaded by the Chief Impactor herself, Emily Crisostomo, unfolded before the eyes of all Crystals as she formally introduced her CEO successor, Lead, IT, Mark Rence Miguel.

30-DAYS PGD CHALLENGE

Crystal as an organization believes that being healthy doesn't only mean you need to have a great physique or eating healthy. For Crystals, healthy means you are healthy in Mind, Body, Spirit, and Financial aspects. That is why before 2020 ended the Crystals were challenged to a "30-Day PGD Challenge" and being the competitive people they are, everyone rose to the occasion and picked their battles.

The "30-Day PGD Challenge" was composed of 5 different challenges, which each Crystal will choose 3 to accomplish for 30 days. The challenges were:

☐ **ABSTAIN FROM INTOXICANTS –**

THESE DON'T ONLY COVER ALCOHOL BUT ALSO SUGAR OR FOOD THAT YOU KNOW IS NOT HEALTHY FOR YOU, THE CRYSTALS NEEDED TO CHOOSE THEIR KRYPTONITE, SOMETHING THAT IS HARD FOR THEM TO LIVE WITHOUT).

☐ **ABSTAIN FROM LYING –**

EVEN WHITE LIES ARE NOT ACCEPTABLE.

☐ **ABSTAIN FROM KILLING ANY CREATURE –**

YOU READ IT WRITE, THIS INCLUDES MOSQUITOES, FLIES, AND THOSE SCARY FLYING COCKROACHES – MEANING NO BAYCON FOR 30-DAYS.

☐ **ABSTAIN FROM STEALING –**

THAT IDEA YOU GOT FROM YOUR COLLEAGUE OR JUST GETTING THEIR STAPLER WITHOUT PERMISSION IS CONSIDERED STEALING

☐ **ABSTAIN FROM SEXUAL ACTIVITY –**

AND BY SEXUAL ACTIVITY, THIS INCLUDES THOSE DIY'S (THOSE LONG BATHROOM SESSIONS OR BEFORE BED ACTIVITIES - YOU KNOW WHAT I MEAN!) AND LASTLY,



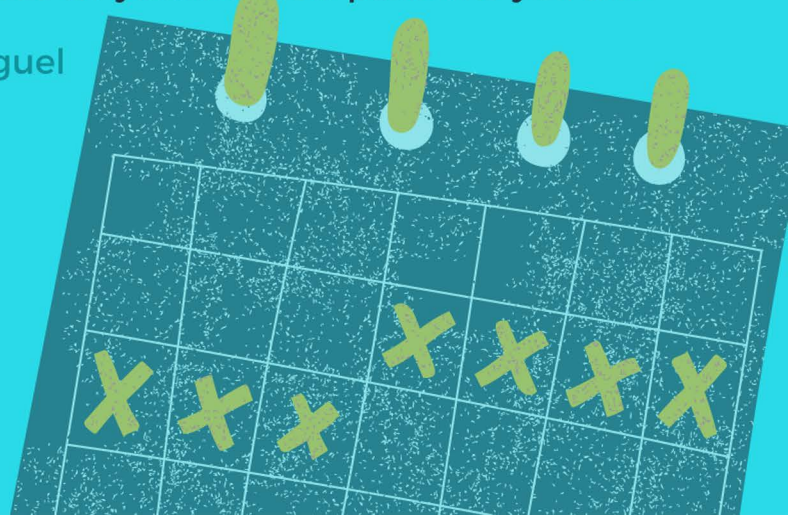
Accomplishing the 3 chosen “Mission Impossible” Challenges for 30-straight days means the individual will be rewarded accordingly. What was the reward? It was crypto assets, Php 50,000.00 worth of bitcoin to the first 10 people who will accomplish their 30-Day Challenges.

So, 2021 came and everybody was truly focused and determined to accomplish the challenges. Everyone I asked had difficulty with a specific challenge they chose. Some had difficulty abstaining from the sugary drink that everyone loves (Milk Tea) while others were hard-pressed on fighting the basic instinct of clapping their hands when a mosquito flies by.

The challenge ended on the 28th of February 2021, the organizer, Mac chose the winners from the Crystals who were successful in completing their 30-Day Challenge and those who messaged her that they were able to accomplish it. The winners were Coi, Checket, Jom, Belle, Beth, Jashen, Anna, Joy, Ruffa, Christian, and Sidney. Each received bitcoins either on their Abra or Binance Account.

As someone, who experienced and underwent this 30-Day Challenge I can say that it was nice and a mind-opener. It's not only the prize that you will receive but the realization that you are so much stronger than your vices. That the MIND is more powerful. That no matter what, you always have a CHOICE, and that it is always up to you how you want to live your life. So, are you up to the challenge? Why don't you give the challenges a try and see for yourself how powerful you are.

By Coi Miguel



101 CRYPTO-INVESTING

By: Coi Miguel



Back in 2015, in our The Crystal Newsletter Issue 05, we covered one of the future ventures that we were so interested in that we invested in it-- Blockchains, Bitcoins and Cryptocurrencies. We even met with a group of people that call themselves “Cryptols” or “Cryptography Utols (brothers)” who were fascinated about Blockchains and Cryptocurrencies that they researched about it. Fast forward to 2021, more and more are learning about the Cryptocurrencies. People have begun to notice its value and its future use. Add it up to world famous people like Elon Musk of Tesla, Michael Saylor of Microstrategy and even Robert Kiyosaki author of “Rich Dad, Poor Dad” tweeting and sharing their valuable insights about Bitcoin and Cryptocurrencies, making it more famous.

However, you might be asking, "How do I invest?", "Do I need a lot of money to start?", "Is it easy?"

Well to answer all of these questions, the first thing you should know is that Cryptocurrency investment is a whole lot like the common stock market. And like everything else, you should first learn and research about it. But to give you a head start, here are some information to investing into Cryptocurrencies:

DIGITAL WALLETS

You can invest in crypto by downloading and installing a Digital Wallet either from the AppStore if you are using an iOS phone or the PlayStore for Android. There are a lot of famous digital wallets. Here are a few:



- ABRA – this is the top choice for millions of crypto investors. Currently ABRA has an earn function which you can earn interest just by investing through their app. They also allow you to trade over 100 cryptocurrencies in just a simple button.
- COINS.ph – a local digital wallet which can also be used to pay most billers in the Philippines and also trade and buy crypto currencies.
- COINBASE – this is an American based company that, like the above, allows users to trade and buy crypto currencies.



Why do you need these wallets? Well, simply because this is where you will store and buy your digital currencies. You can also send and receive currencies from your friends and colleagues through these apps. A digital Wallet, as the name implies, allows you to BUY and HOLD your crypto currencies and also SELL or exchange them back to the currency you prefer (e.g. Philippine Peso).

***NOTE: Make sure to register and verify your information for you to be able to manage your digital currencies. Also, keep your passwords and your key phrases – you never know when you might need them.

CRYPTOCURRENCY TRADING

There is also a thing called cryptocurrency trading or simply crypto trading. Crypto trading is a lot like the stock market which involves speculating in price movements via a trading account or buying and selling the underlying coins (crypto currency) via an exchange. Here are a few of the well-known trading platforms in the Philippines:

- Bittrex - is one of the largest U.S. cryptocurrency exchanges. It was founded in 2014 by three senior security managers from Amazon: Bill Shihara, co-founder and CEO; Richie Lai, co-founder and chief information officer; and Rami Kawach, co-founder and chief technology officer.

- Binance - is a cryptocurrency exchange that provides a platform for trading various cryptocurrencies founded in 2017. As of April 2021, Binance was the largest cryptocurrency exchange in the world in terms of trading volume



- Coinbase - Coinbase Global, Inc., known as Coinbase, is an American company that operates a cryptocurrency exchange platform. Coinbase operates remote and lacks official physical headquarters.

You can go to these platforms to start trading. However, a word to the wise: You should study and check out videos and tutorials first before you even begin to start trading. Make sure that you have enough knowledge and understanding how to operate and manage your currencies in the platform. Crypto Trading is a lot riskier than buying in your digital wallet and holding it till it increases its price.

As someone who also has invested in crypto currencies, there are a few things that I want to share based on my experiences. First, read and always do your own research. Do not just believe the words from a single person but research and check out the facts for yourself so that you can fully understand them. Second, how much you invest is not important. Even timing isn't that important. What's important is that you start and that you take that step to invest or buy a crypto currency. Third, if you will start trading, make sure to understand and accept the risks involved. Only trade and invest what you are willing to lose. Crypto currencies are volatile and changes instantaneously, so be warned. And lastly, connect and surround yourself with people who have the same interest in crypto currency. You can learn a lot from them and even exchange information.

Well that's it for how to invest in crypto currencies. The key to investing is **STARTING!**



MAC 3 POINTS

Crypto is dead. At the time of this writing, there is bloodbath on the trading floors of Crypto currencies. Bitcoin, being the King of the Cryptos, has suffered a 50-60% drop in price from a high of \$65,000 to a low of \$30,000.00. So to Bitcoin I bid my mac3points:

R - esearch. Don't just listen to what you hear or read. DYOR do your own research. When getting into something new, it is imperative to DYOR. It gives you an edge to weigh your decisions.

I - nvest. Once you've DYOR, that's the only time you plunge into it. You have to have skin in the game. You must experience how it is. It is only through application of what you have researched that you will be able to Master the game of investing.

P - rogress. Be sure to progress by having patience and conviction. Master investors are masters of their emotions The only way you can do that is to constantly be aware. Aware of your self and aware of the market.

The lows are not yet over, experts say. It can still drop to a low of 80%. Being in this market since 2015, I say, who knows, right? Ride the wave as we share with you this years first issue of the Crystal Newsletter on investing. The new wealth of Crypto.

That's my #mac3points >R.I.P. in Crypto.



Love in me,
Emily



CRYSTAL THE BIGGEST LOSER

The **Personal Growth Declaration** or PGD, for years, has become a household term for the Crystal IEAC community that only its Crystals understand. While some cringe by the thought of PGD, many are fueled by the exciting challenges that it entails. Designed and conceptualized by the Chief Impactor herself, Emily Crisostomo, a Crystal would know how serious he's got to be with it to improve his body, mind, spirit, and finances.

Emily Crisostomo is known in the community as an advocate of over-all health and fitness, and one of its most exciting launches this year is the announcement of Crystal's "The Biggest Loser."

The program challenges all Crystals for an all-out fitness journey that basically aims to achieve a healthy body. A whopping set of prizes awaits the winner (or winners) of Crystal's Biggest Loser. Initially, the Crystals were grouped into two- the Black Team and the White Team.

The Black Team is composed of Beth Alcantara, Imelda Moises, Regienald Caracta, Joy Pradanos, Nery Lagunay, Arvin Trinidad, Melba Lorenzo, Checket Basada, Joshua Pajanostan, Sari Enriquez, Jeneveb Lozada, Calvin Dela Cruz, Romel Dalisay, Jen Cueto, Pam Garrote, Jelyn Macalalad and Ruffa Abante with Mark Rence Miguel as its resident Coach while the White Team has Belle Lopez, Sheanne Estrella, Christian Caracta, Jet Bale, Anna Sanchez, Shallom Edillo, Kat Layderos, Kyle Aquino, Jom Alfante, Pam Raguine, Tony Lescano, Shielyn Dela Cruz and Jashen Azarcon with Allyson Azarcon as their resident Coach.



WRITTEN BY: TONY LESCANO



Every week, challenges and emotions intensify with the elimination period where the least improved Crystals are at risk of qualifying to the next level.

The winner for the first part of Crystal's "The Biggest Loser" was announced last 30 June 2021 alongside with the birthday bash of the Chief Impactor held at the Crisostomo's residence at Quezon City. The real-tight competition hailed Kyle Bianca Aquino and Joan Mae Alfante as winners for the Girl's division while Miguel Quilantang and Regienald Caracta bagged the coveted title for the Men's Division.



Crystal Birthday Celebrants



Shallom

Jan 09



Pam

Jan 15



Shielyn

Jan 26



Ruffa

Feb 06



Regie

Feb 20



Annaliza

March 18



Kyle

March 19



Beth

March 26



Tony

Apr 14



Monie

Apr 16



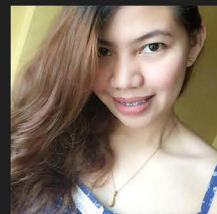
April

Apr 23



Belle

May 04



Joms

May 10



Coi

May 22



Calvin

Jun 11



MAC

June 30

THE CRYSTAL CREW

BOREDOM BUSTERS

Being a seafarer is one of the most physically challenging and most financially rewarding professions there is. The upside, aside from the big bucks, are the perks of travelling from one country to another. The downside is being far away from the action of everyday interactions. Long periods away from the touch of a loved one, meals and time with family, the voice of one's near and dear ones, attending town fiestas and parties, the late night barrage of texts and phone calls with , eating out, hanging out with friends, going to the mall, seeing your children's milestones, and being physically present, are the things that seafarers trade to earn a living for their families.

The monotony lies in doing the same things over and over again with the same people for the whole contract of 6 months to 1 year and even more. There is a limited range of options that make our seafarers entertained on board. As opposed to what one might imagine, a shore leave doesn't alleviate all the challenges pertaining to the tough, precise and monotonous life on ships. It is indeed a very high-pressure job. The occasional entertainment is more of a compulsory requirement rather than a luxury.

So what can seafarers do to keep them happy and entertained while in rough seas? We asked some of our crew how they manage boredom on-board. Here are their top 5 answers:

1. Doing Recreational activities such as watching movies, playing videogames and puzzles, vlogging, listening to music, playing guitar, videoke with comrades
2. Studying/Reading manuals and books
3. Talking to colleagues onboard
4. Calling up loved ones and other family members
5. Preparing/Listing down things to do

Remember why you are there and why you're doing what you're doing in order to motivate and inspire you to find reasons to stay and thrive inspite of the many challenges working in the high seas bring. The mind believes everything we tell it and what the mind says, the body hears. So make sure you feed your mind hope, joy, love and with fun things to do onboard !

Keep on keeping on!

* Credits to our seafarer respondents' Engr. Froilan Vallano, D/C Chester Bachoco, E/C Joy Kevin Chiong, OS Jhuo Pontillas, D/C Jorg Nacito, C/CK Mark Panes, OS Kevin Cas, D/C Adonis Rey Abayabay, D/C Francis dela Cruz, D/C Khem Tutor, and D/C Rien Sososco for their help with our survey.

cadets



RICHES

Among all the cadets of Crystal, you may have wondered who's next to be featured. The one who has gone the extra mile to achieve his goals in life. We all know that all of the Cadets from Crystal are full of potential. They strive to become successful, but there's this one who has caught our attention because of his hard work and perseverance in life. He may have just started his seafarer's journey, but he is willing to share what goals he is achieving little by little. He will share with us what the true meaning of riches is to him.

Gerad Encabo Demisnero came from a humble beginning--a family with one older brother and two younger sisters. They are from the City of San Pablo Zamboanga del Sur. In 2016, because of his love for his family, not knowing what was waiting for him, he went to Manila. He looked for a company that will help him in his journey. He had a little background about Crystal as one of the companies referred to them by his school. At first, he did not think he would be qualified because of its standards, but remembering the reason behind why he was here, he again faced the unknown and eventually became one of Crystal Cadets ! He was 23 years old when he joined and finished the program, as Vice President, at the age of 24 to go onboard for the first time.





Looking back, he was known to be a very hardworking cadet. A promising one because he was determined to do his tasks even when no one is watching. A cadet with leadership skills and willingness to uplift his co-cadets by frequently attending to his calling and actively participating in fellowshiping other cadets. It was a blessing in disguise that he needed to go home early in his first contract with Crystal because he was promoted right after to wiper. After finishing his contract, he eagerly studied and planned to take the I exams to be an Officer in Charge, but life was not that easy. Like all of us, Gerad also had to go through tough times. Because of the COVID 19 outbreak, not being able to continue taking his exams, he had to wait for almost 9 months to get to sail again. For him, trials and oppositions are there for us to grow stronger and firmer in the faith of our Creator. The pandemic did not stop Gerad to continue pursuing his dream. He continued not just by patiently waiting but by working.

In a short period, he has helped his family build their own home in the City of Pagadian and bought a motorcycle for his older brother. These are⁶ Gerad's riches- his family! Helping them one by one is fulfilling his dream, incomparable to any riches in the world . He does not just stop here, his next goal is to get married and build his own family while continuously pursuing his dream of becoming an Engineer Officer. In addition to these, he also wants to retire early to have more time with his family while overseeing his established business.

By: Pamela Judith Garrote

SEASEED virtual General Assembly



Crystal Shipping Seaseed Credit Cooperative held its first ever virtual Annual General Assembly via online platform, Zoom, last April 17, 2021. Attended by twenty-five (25) members of the cooperative, the Annual General Assembly was called to order and headed by its Chairman of the Board of Director, Ms. Emily Crisostomo.

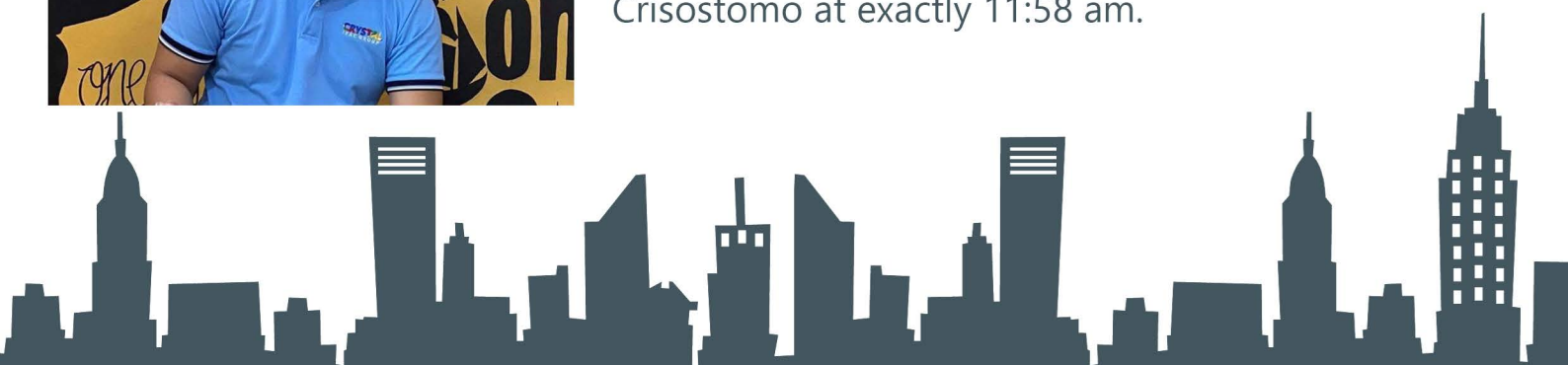
Few of the important highlights of the event include the Unit performance presentation of all committees, election and appointment of new officers and a fun, thrilling raffle draw worth Php 1,000 of groceries and 25 kilograms of rice.

By the end of the General Assembly, Joan Mae Alfante and Ray Anthony Lescano were elected as new Board of Director with Allyson Azarcon as its new Chairman of the Board. For the Audit

Committee, the newly elected members are Shallom Edillo and Jenevab Lozada while the newly elected member of Election Committee was Checket Basada.

The GA approved to open an account and invest to cryptocurrency as part of the plans and budget for 2021. The cooperative plans and budget were presented by Ruffa Mae Abante and were all approved by the General Assembly.

The meeting was adjourned by the Chairman Emily Crisostomo at exactly 11:58 am.



BUILDING INCLUSION TOGETHER, WHILE WORKING SAFELY APART.

CRYSTAL CORNER

The best investment you can make,
is an investment in yourself ...
The more you learn,
The more you'll earn
- Warren Buffet



Joan Mae Atendido-Alfante is one of the crew coordinators of Crystal Shipping Inc. A loving wife and also a mother to his only son. She grew up in the province of Real, Quezon. At the age of 15 her father died and she became the breadwinner of the family. During that time, life became tough and very challenging for her being the eldest. She learned to work on her own and save money to support their family. After graduating high school, she was not able to go to college right after. She needed to stop for a year and work in their sari-sari store to save money for college. By the time she was able to enroll in college, she then worked as a waitress in a restaurant to support her education. All throughout her College journey she was a working student. It took her 5 years to finish her studies due to financial con-

straint. She started as an intern at Crystal Shipping Inc. and right after she finished her degree in BS-HRM in 2013, she was absorbed to work in the Crewing department. With all the hardships she went through, she learned the value of every cent. She manages her finances carefully and keeps on saving.

Her board mates who were working that time in a networking company introduced her to investing. They invited her to attend a seminar entitled “Law of Attraction” conducted by John Calub, an entrepreneur and a motivational speaker.



After attending the said seminar, Joan became very eager to learn how investment works, so she attended one seminar to another, in order to gain more knowledge about investing. One day, she attended a seminar about “Stock Market” conducted by Bo Sanchez.

After attending Bo’s seminar, she said to herself that it’s about time for her to invest.



Year 2016, she enrolled in COL Financial and availed a membership to “Truly Rich Club” under Bo Sanchez, which served as a guide to financial wealth and spiritual abundance. Her first investment was worth 5000 pesos. From there, she kept on buying stocks for long term investment.

When Crystal Shipping Inc. first introduced the First Metro Asset Management Inc. (FAMI), she also grabbed the opportunity to invest in it. According to her, investing provided her enough budget to pay for her house, bills and other needs.

Then she learned about Cryptocurrency (crypto) through her board mates also. She was encouraged by her board mates to invest in Bitcoin. Because Cryptocurrency was new to her, she let her board mates trade her 20,000 pesos in crypto without knowing that she will be scammed. She lost all of the money she invested

but it did not stop her from investing again in Crypto. She downloaded an app called Coins.ph and Bitminister and bought 10,000 pesos worth of bitcoin. The Bitminister app was then blocked and she lost control of her invested money. She learned her lesson to not trust easily and think carefully before investing.

There is always a risk when it comes to investing our hard-earned money. So, it is a must to educate ourselves and do research all the time before investing.



Good thing, Crystal Shipping Inc. through NePlus Ultra Training Center, started educating their employees about saving and investing. They provide relevant trainings like Money Matters 1.0 and Money Matters 2.0. They even invite speakers to conduct seminars and zoominars on various saving tips and investment schemes.

It has always been our Chief Impactor Mac's intention for each Crystal staff and crew to achieve financial freedom and wealth integration. Having a very supportive CEO when it comes to achieving our goals, Joan regained her trust in investing again in Cryptocurrency. For her, it is a great privilege to be given regular trainings and seminars by Crystal and Ne+U. It provides her an opportunity to learn more about how stock market and cryptocurrency really work. Up until now, she is into investing for long term.

Here are some takeaways from her journey to investing. First, start early and set a goal. Second, always stick to your budget. And most importantly is to not let your emotions control you.

The most successful investors were not made overnight. Learning the ins and outs of the financial world and your personality as an investor takes time and patience, not to mention trial and error.

Zoominar

To be healthy in body, mind, spirit and finances, as what our Chief Impactor Mac always says, has always been our WHY. Because of Crystal's love for learning, Ne+U was born, and we've been living up to our mission which is To deliver HAPPYness and bridge educational gap and educational inequality through self- transformational WOW edutainment. To get to where our hearts were called for, we organize weekly seminars and zoominars where we invite our crew, staff, fam and friends, hold regular coaching conversations, power skills and technical skills trainings for all our apprentices, and collaborate with the Hunters during our Mindgym sessions to share various skills such as English Grammar and Comprehension or Personal Hygiene and Grooming with our co-Crystals. Eversince COVID and the lockdown started, our face to face seminars were transformed to ZOOMinars. Instead of them coming to us, we brought our power skills seminars to the comfort of 'their homes' - which literally meant homes in as near as the NCR or as far as Mindanao to our crew's homes in the high seas. The beauty of the seeming madness was the opportunity to reach more and more seafarers and their families from anywhere in the world- from the Philippines to different countries, whether they were on vacation or working onboard.

For each one to improve wholistically, Ne+U gathered a pool of awesome resource speakers who are great at what they do. Our topics range from Self-love, Love, Leadership and Teamwork, Setting goals, Fire prevention, Communication, Saving and Investing Motivation, and Managing stress, to Health, Covid, Relationships and Parenting for our Zoominars.

Our SHAPE (Skills,Heart, Attitude, Personality, Experience) apprentices had the privilege of attending our seminars on Tying and Splicing, Cargo Handling, Bridge Familiarization, Working onboard, Life skills How to spot authentic women, First aid, Self transformation, OKR (Objectives and Key results), AIDS and HIV awareness, Overcoming adversities, among others. Our speakers range from our Crystals and Guests to our returning former cadets and cooks who generously share their work and personal experiences with our apprentices to hone them to be the officers and gentlemen they were bound to be.

Jennifer Cueto-Pajarillo
NE+U Life Education Unit Head



HOW MUCH IS ENOUGH?



• INVESTMENT • INVESTMENT • INVESTMENT • INVESTMENT • INVESTMENT •

Have the money but do not know where to place and invest it so you can build your net worth? Or you have saved so much money that you do not know where and how the heck are you going to spend it?

Oops, just pause for a minute and read this 2-minute article before you do that spending.

Because we care for you so much, we have listed here the top 5 investment options that you can dig into rather than just placing your money in the bank (which yields incredibly low interests!). But here is an early notice for you: each of us has our own risk appetite when it comes to investing. So, before you start diving into one of these, please do your research and learn the basics.

1. Real Estate (Return: High | Risk: Medium to High)

Investing in land and properties is still one of the best investment options. Its value has a low probability of depreciating (unless otherwise, you get so unlucky to choose an area where a nuclear bomb will be dropped, it unexpectedly become a flooded area or it is in a major fault line). Most of the time, expect its value to rise as time goes by; especially if a major project is on its way there.

How will I know if my property is an asset or liability? Simple. If you are just living there then it's a liability but if it generates income for you, then you can say that it's an asset.

Tip: One of the hacks you can do is to loan from a financial institution to acquire a property and then develop it. Let others rent it out and have their payment serve as your monthly amortization to the financial institution. At the end of the day, it is still your property without breaking a sweat (from Rich Dad, Poor Dad author Robert Kiyosaki).

2. Stock Market (Return: Medium to High | Risk: High)

Others call this the equity market or share market. But before we elaborate on this, let us first describe what a "stock" is. A stock or share (also known as a company's "equity") is a financial instrument that represents ownership in a company or corporation and represents a proportionate claim on its assets (what it owns) and earnings (what it generates in profits) *.

Stock markets are where individual and institutional investors come together to buy and sell shares in a public venue. Nowadays these exchanges exist as electronic marketplaces.

If the thought of investing in the stock market scares you, you are not alone. But numerous studies have shown that, over long periods, stocks generate investment returns that are superior to those from every other asset class.

Tip: You can enter the stock market in two different styles: (1) Either you play on your own using different avenues (e.g., COL Financial, eToro, First Metro Securities, Bonds.ph) which has a higher risk or (2) you let the fund managers do their thing (e.g., FAMI and other Insurance and Investment companies).

*U.S. Securities and Exchange Commission. "What are stocks?" Accessed Feb. 29, 2020.

Source: Investopedia

3. Commodities (Return: Medium to High | Risk: Medium to High)

A commodity is a basic good used in commerce that is interchangeable with other commodities of the same type. These are most often used as inputs in the production of other goods or services. Some traditional examples of commodities include Grains, Gold, Silver, Oil, Natural gas, Sugar, Live cattle, wool, coal, etc. But recently, these have expanded to include financial products such as foreign currencies and technological advances such as bandwidth.

Tip: Owning commodities in a broader portfolio is encouraged as a diversifier and a hedge against inflation. For example, the price of gold and silver keeps on going up.

Source: Investopedia

4. Cryptocurrencies (Return: Medium to High | Risk: Very High)

The rise of Blockchain technology gave birth to cryptocurrencies. It is believed that cryptos will replace the fiat (paper) money we have now. One of the most famous of them is Bitcoin (BTC) which is now going on a roller coaster ride going as high as \$63,000++ and now at \$39,800.50. Cryptos other than BTC are called Altcoins. Classic examples of these are Ethereum (ETH), Ripple (XRP), Dogecoin (DOGE), Cardano (ADA), Binance (BNB), etc.

Tip: Read the article "How to Invest in Crypto?" by Mark Miguel to know more.

5. Business (Return: Medium to High | Risk: High)

Aside from having enough capital, you should know what you want to start a business. Compared to other investment options, you have more control over the idea and the variable components of your business. Here are some of the tips for starting your business:

Know your passion. Start with a business plan. Choose your product/service unique selling proposition.

Identify your target market. Have a good location for your business. Create a sound strategy to promote it. Your business must aim to give VALUE (of the highest quality, at the right time, and an appropriate price) to your customers because this is what they are buying.


Remember, do not kill the goose that lays the golden egg. Not just because you are earning some real money in one of the above, it does not mean that you will forget and drop the things you love to do, your craft, which in the first place generates your income. Additionally, master your emotions when investing - you do not want to regret an investment decision at the height of your emotions.

It is not about how much you earn, but it is all about how much you save and invest. Use the formula "Income – Savings = Expenses" (i.e., save first before spending) and not "Income – Expenses = Savings" (i.e., spending first and then save what's left - if there's any haha).

Your learnings as you go along your investment journey are the best return you can get that you can pass on to your loved ones.

Trust the Process.

C.A.C



How to Build a Healthy Relationship Even If You're Away.

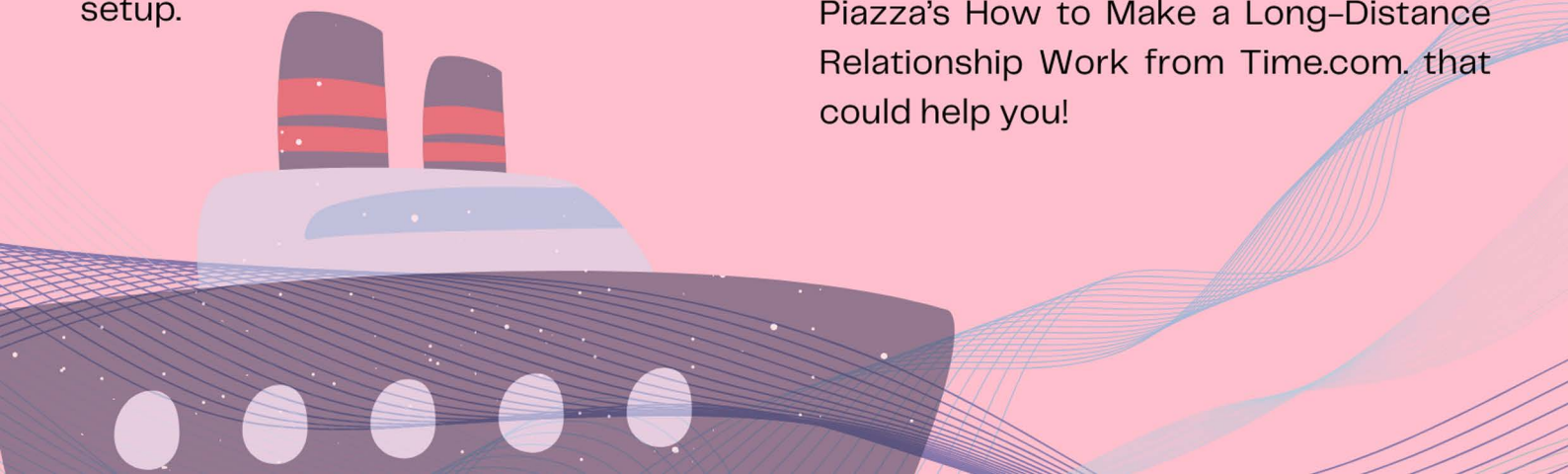
By: Pamela Judith Garrote

Warning! This might seem cheesy so bear with me. Nicolas Sparks, in his book and movie 'The Notebook' says: "The scariest thing about distance is that you don't know whether they'll miss you or forget you." But let me tell you, our distance makes us miss and appreciate each other more.

After our reconciliation, my love for him became more intense and it happened when we were far away from each other! There are still times when I worry about how we can keep the fire burning in the next coming years with this kind of LDR (Long Distance Relationship) setup.

So, this segment is very timely and applicable to us, to all those in a long distance relationship, and even to those whose relationships are merely starting or has been going on for 10 years or so. If you are encountering challenges with regards to sustaining a long distance relationship, I hope this write-up would help answer your questions on how you could keep your relationship burning with your loved one inspite of the distance.

There are diverse types of relationships in every situation that are worth keeping. Here is a list of things from Jo Piazza's How to Make a Long-Distance Relationship Work from Time.com. that could help you!



1 BE COMMITTED TO THE RELATIONSHIP

This applies to everyone involved in long-distance relationships but is particularly true for people pursuing long-distance relationships in college. It is important to know that you are deeply committed to a person before wasting precious time. "If you're in college, really truly think about if you love this person, and if they're worth foregoing being single in college," says Bela Gandhi, the founder of Smart Dating Academy. The importance of being single in college, according to her is that you get to experiment and test the waters to determine what you really want and need in a relationship. "I see so many people that just go through the motions of a long-distance [relationship] and fritter away their college years."

If you choose to stay in a long-distance relationship in college, it is imperative that you have a plan for what happens next and that you both work towards that goal. That is another reason that Gandhi says going long distance in college can be hard. It is daunting to have to plan your future around another person when you hardly know what your own future holds.

After surviving four years apart try your best to end the distance after college. "Ideally, you both end up working in the same city after graduation," says Gandhi. "Long-distance relationships that are going to stand the test of time need a plan to end the distance at some point."

2 SET AN END DATE

While long-distance love can be a wonderful thing for a finite time, eventually you want to be in the same place as your partner. It helps both parties to know when that will happen. **"It's hard being apart, so you both have to be equally committed to the relationship and be on the same page about how long this situation will last, and what the plan is for eventually living in the same place,"** says Gottlieb.

3 DO STUFF TOGETHER EVEN THOUGH YOU ARE APART

Just because you are not physically in the same place does not mean you cannot have fun together. "Plan a movie night together via Skype where you can watch the same movie even when you're in different places," suggests Gandhi.

Netflix, or other streaming services, makes it easier than ever to binge-watch shows with your partner. Gandhi also recommends doing online quizzes or games together and discussing the results to spark new and interesting conversations.



4 MAKE FUN PLANS

Delight in the details of what the two of you will do the next time you see each other. “Plan your next weekend together. Make it a ritual to talk about the fun things you will do together. You can decide that every night you’re together, you’ll try new restaurants instead of going to the same places,” says Gandhi. This will create something that both partners can look forward to.

Gandhi also suggests scheduling “good night video calls” when you are both your PJs to create a sense of going to bed together.

According to both Lee and Rudolph, insecurity can lead to one partner checking in on the other one too often. This can result in excessive calls and texts being sent for the wrong reasons and can lead to unnecessary tension.

“The constructive reason couples communicate is to provide their partners with a sense of their lives and what’s important to them. When the communication is hijacked by insecurity, the anxious partner will not be reassured, and the other partner will be turned off by the constant checking [in],” warn Lee and Rudolph. “The frequency of interaction in couples separated by distance needs to correlate to the same parameters of interaction when both are at home. It needs to be at a level agreeable to both parties.”



5 BE CONFIDENT IN YOUR RELATIONSHIP



6 STICK TO A SCHEDULE

Timing matters, especially when your time together is precious. To keep long-distance relationships going you need to see one another, know when you are going to see each other and be able to trust that the other person will stick to that plan.

“You don’t want to go long periods of time without seeing each other,” says Gottlieb.

7

SET CLEAR RULES AND BOUNDARIES

Do not do anything you would not want the other person to see on social media, advise Lee and Rudolph.

Gandhi adds that you should do your best to stay out of situations that might make your long-distance partner feel uncomfortable or threatened — within reason. You do not need to check in before or get approval for every social interaction with your partner, but you should set clear boundaries and rules that work for both of you and adhere to them.

Before I end this entry full of love, let me also share with you **BONUS** ways on how to make a long-distance relationship work from our very own Crystal seafarers and NE+U Instructor.



ESM CHIEF ENGINEER,
Romilo E. Samoro

First bigyan ng pera ang asawa. Pangalawa bigyan padin ng pera ang asawa. Basta may pera hahahhaa..

Joking aside, stick in a relationship. Be sincere. Laging pasayahin si misis. Support each other. Ipakita ang respeto sa bawat isa lalong lalo na sa magulang. Outside bonding with family - like traveling or camping. Always show affection. Tapos ang problema ay pinag uusapan hindi tinatago para sa ikabubuti ng family.

Una communication, sa panahon ngayon mas madali na makipag communicate sa pamilya or minamahal dahil sa internet or mobile phone. Pangalawa unawain mo ang uri ng aming trabaho kasi very stressful minsan walang tulugan at minsan wala din kaming signal kaya hindi makakatawag or maka send ng message. Pangatlo kung mayroon kang problema sa bahay or sa sarili mo, habang kaya mong ayusin or lutasin huwag mo na ipaalam sa mister mo para hindi siya mag-alala at maka concentrate sa kaniyang trabaho. May mga tao kasi na very sensitive konting problema lang hindi na ito makakatulog dahil apektado ang kaniyang trabaho na maaaring magdulot ng disgrasya. Pang apat huwag magtanim ng galit sa iyong kapwa or minamahal kung pareho kayong high temper dapat isa sa inyo magpa kumbaba lower your pride ika nga hehe regards ingat.



HAGLAND CHIEF ENGINEER,
Alejandro Bachoco



NE+U INSTRUCTOR,
Captain Hector Abanes

Well, sa aking buhay at experience patungkol sa tanong nyo ay meron akong tatlong bagay na ginawa ko: 1.prayer, 2.prayer, 3.prayer

Yon PRAYER lng lagi sa buong pamilya, relatives, mga kaibigan at mga kakilala at pati na ang bansang Israel, America at Pilipinas. At marami ng sinagot ang Dios sa prayers ko, minsan hindi pa ko nagepray ay andoon na agad ang katugunan. Tnx God, so wala akong ibang ginawa kundi ang manalangin. At ito ngang malayo ako sa pamilya ko ngaun dahil sa teaching job ay will parin Nya.



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FILIPINO SEAFARERS NOW INCLUDED IN PRIORITY LIST IN THE NAT'L COVID-19 VACCINATION PROGRAM

Filipino seafarers get a closer shot at getting vaccines against COVID-19 as the Inter-Agency Task Force on Emerging Infectious Diseases (IATF-EID) approves the recommendation of the Department of Transportation (DOTr) to include them in the priority recipients listed in the government's national vaccination rollout.

“This is a very good development for our maritime industry champions— our seafarers. Now, our Filipino seafarers will be given priority to be vaccinated. Paulit-ulit ko pong inilalarawan ang ating maritime workforce bilang mga silent workers ng bayan. They work silently, yet their contribution is as crucial as keeping the economy thriving. Not only are they frontliners, but they are undoubtedly HEROES, too,” DOTr Secretary Arthur P. Tugade expressed.

Moreover, to comply with the requirements of MARPOL “The working group is in the unified position to push for the prioritization of Filipino seafarers in the country's COVID-19 vaccination program to secure their employment, and to ensure the safe shipping operations of essential goods amid the pandemic,” Asec. Vingson said.

Furthermore, the prioritization of seafarers in the vaccination is based on the following grounds: Filipino seafarers are declared key workers globally and locally; Filipino seafarers are considered mobile, who, as part of their jobs, frequently enter various ports across the world; and shipping companies prefer their workforce to be vaccinated to ensure that their operations will remain smooth, unhampered, and somehow immune to the severe effects of COVID-19.



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To further determine the specific population to be prioritized, the Working Group classified seafarers into two. Top priority will be given to active seafarers or those with recorded sea service within the last three (3) years, while new seafarers or those with last recorded sea service beyond 2018 shall be ranked second.

Per MARINA and POEA data, there are a total of 549,000 active seafarers registered in their system, wherein around 497,000 are those deployed overseas and 51,000 are serving locally. Meanwhile, a total of 181,000 seafarers are without updated sea service within the last three (3) years.

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For those whose **deployment is scheduled beginning August 2021**, seafarers, through their Licensed Manning Agencies, shall be given the option to choose their vaccination sites, as follow:

1. AMOSUP Seaman's Hospital in Manila for seafarers staying in Metro Manila;
2. AMOSUP Seaman's Hospital in Davao for seafarers staying in Davao;
3. AMOSUP Seaman's Hospital in Ilollo for seafarers staying in Ilollo;
4. AMOSUP Seaman's Hospital in Cebu for seafarers staying in Cebu;
5. Local Government Units for seafarers whose residential location is more practical and convenient for their inoculation.

It shall be the **responsibility of LMAs to remind their seafarer the schedule and venue of their vaccination**. Any amendment to their deployment plan shall be communicated electronically to the MARINA through the email address **miss@marina.gov.ph** with a copy to **odap@marina.gov.ph**

WELCOME

NEW HIRES



NERY

Crystal Phoenix

Nery Rose Lagunay | 22
Dancing & Singing

"Wherever life plants you, bloom with Grace"



PAJIE

Crystal Fiery

Joshua D. Pajanostan | 24
Dancing, Singing & Acting

"Blood, sweat, and respect.
First two you give, last one you Earn"



CALVIN
Baguito

John Calvin Dela Cruz | 35
Motorcycle Rides

"Don't be afraid of Failure. This is the way to Succeed"

"Think of big thoughts, relish small pleasures"



SHEN

The Equalizer

Sheanne R. Estrella | 24
Cooking, Dancing & Adventures



BELLE

The Explorer

Annabel C. Lopez | 35
Mt. Climbing

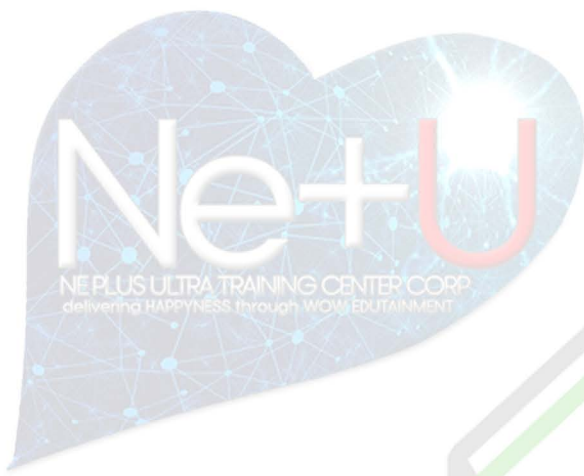
"A million miles of journey begins with a single step"



KEYL

Crystal Dauntless

Kyle Bianca S. Aquino | 27
Dancing & Listening to Music
"Be Good. Do Good"



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