



Kabalita

No. 3664, September 15, 2016

GUEST OF HONOR AND SPEAKER



HON. JUAN MIGUEL F. ZUBIRI

Senator
Republic of the Philippines

KABALITA

Let the original Iskolar ng Bayan Spice Boy of the Philippine Legislature show Asia's First Rotary Club how a pineapple republic pedigree made him the most environment-friendly Senator this side of the world as he rolls out legislative measures meant to make everyone feel that change has come.

What's Inside

Programme	2
President's Corner	3
Guest of Honor & Speaker's Profile	4
Forthcoming Guest Speaker / The Week that Was	5-10
Organizational Meeting / In memoriam	11-18
Interclub Activities	19-23
News Release	24
On the lighter side	25-26
Public Health Nutrition and Child Care	27
Advertisement	28-29

THE ROTARY CLUB OF MANILA

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RCM's 10th for Rotary Year 2016-17

Thursday, September 15, 2016, 12N, Manila Polo Club McKinley Room

Program Timetable

11:30 PM	Registration and Cocktails	
12:25 PM	Bell to be Rung: Members and Guests are requested to be seated	
12:30 PM	Call to order	VP/VPE Babe Romualdez Presiding Officer
	Singing of Republic of the Philippines National Anthem	RCM WF Music Chorale
	Invocation	Rtn. "Hermie" Esguerra
	A moment of silent prayer for the eternal repose of the souls of MRS. PACITA JHOCSON OCAMPO , Mother of Pres. "Teddy" Ocampo, and MRS. ADELFA G. FAJARDO , Mother of Past Dir. "Beda" Fajardo, who both passed-away recently in the grace of the Lord	
	RCManila Hymn The 4-Way Test Credo	All Rotarians led by STAR Rtn. "Lutz" Kunack
12:35PM	Introduction of Guests and Visiting Rotarians and Personalities seated at the Head Table Welcome Song	STAR Rtn. "Marcus" Dee RCM WF Music Chorale
12:40 PM	Happy Birthday (Birthday Celebrants:) Sept. 16...PT "Roger" Cabuñag, Rtn. "Sonny" Dominguez; Sept. 19...PT "Lito" Sibayan; Sept. 20...PD/PE "Jimmy" Policarpio, Jr., Rtn. "Nonoy" Libanan Sept. 21...Dir. "Art" Lopez, PP "Cesar" Ubaldo Happy Birthday Song	RCM WF Music Chorale
12:45 PM	Introduction of Guest of Honor & Speaker	STAR Rtn. Jack Rodriguez Co-Chair., Program Cmte.
	ADDRESS: Hon. Juan Miguel F. "Migz" Zubiri Senator, Republic of the Philippines	
	Public Forum	
	Presentation of token of appreciation to Senator Juan Miguel F. "Migz" Zubiri	VP/VPE Babe Romualdez Presiding Officer
2:00 PM	Response and Adjournment	

PRESIDENT'S CORNER



Last week, Insurance Commissioner Emmanuel Dooc gave us a peek into the present and future of the insurance industry in our country, including the advocacies of his office which are designed to protect the insured of our nation.

As for updates within our club, grief has again stricken our club with the passing of one of our club's gems in the person of Frankie Roman, President of our club during RY 1991-1992 and District Governor of District 3810 during RY 1999-2000. Frankie has been a regular fixture in many a World Famous Chorale gathering and many a Rotary meeting where he taught us the protocol of Rotary. His achievements during his long service to our club from 1963 to 2016 was recognized with the last award he received during his lifetime, the Leon Lambert Lifetime Achievement Award, during RY 2015-2016. Frankie and his congenial nature towards all Rotarians will definitely be missed. A necrological service by our club was held last September 9, 2016 at the Funeraria Paz, Manila Memorial Park in Sucat, Parañaque City. We hope that better days would get the best of us as I myself had to deal with the demise of my mother last September 12, 2016. On a brighter note, our club is a major co-host at the District Mooncake Festival hosted by the Rotary Club of Chinatown Manila to be held at the Golden Bay Seafood Restaurant in Pasay City on September 16, 2016.

Updates from around the district include the attendance of DGN/IPCoS/PP Rudy Bediones, CoS/IPSDG/PP Cesar Ubaldo and I attended the 15th Induction and Handover Ceremonies of the Rotary Club of Lubang Island last September 8, 2016 at the Club Filipino in Greenhills where my classmate, ASP Annie Dimalibot was inducted as President for RY 2016-2017 while on the same day, CoS/IPSDG/PP Cesar Ubaldo likewise attended the Induction Ceremonies of the Rotary Club of Ermita Manila together with Dir. Issam Eldebs and Rtn. Joe Assad at the Casino Español in Manila where my classmate, ASP Liz Villaseñor was inducted as President for RY 2016-2017. Two days later, September 10, 2016, DGN/IPCoS/PP Rudy Bediones attended and lead the charging of officers of the Rotaract Club of Pasay Centro at the Manila Grand Opera Hotel in Manila while moving to another venue, the CenterStage Family KTV and Resto Bar along Seaside Blvd, SM Mall of Asia in Pasay City to join his classmates, the First Class Presidents, for their First Class Presidents Fellowship. The following day, September 11, 2016, CoS/IPSDG/PP Cesar Ubaldo and DCoS/SDG/Dir. Albert Alday attended the 5th Handover and Induction Ceremonies of the Rotary Club of Manila Magic entitled, SHINE Rotary Illuminating Humanity at the Makati Rotary Club Foundation, Inc. Building in Makati City where my classmate, Mennen Gonzales was inducted as President for RY 2016-2017. The next day, September 12, 2016, CoS/IPSDG/PP Cesar Ubaldo attended the Governor's Visit and led the charging of officers during the Induction and Handover Ceremonies of the Rotary Club of Tondo at the Rothman Hotel in Manila where my classmate, ASP Crizy Tabuloc was inducted as President for RY 2016-2017. The following day, September 13, 2016, DGN/IPCoS/PP Rudy Bediones and CoS/IPSDG/PP Cesar Ubaldo attended the 3rd Induction and 1st Handover Ceremonies of the Rotary Club of Manila Maharlika at the Pacific Ballroom of the Hotel H2O, Manila Ocean Park in Manila where DGN/IPCoS/PP Rudy Bediones led the charging of officers and where my classmate, ASP Richard de Castro was inducted as President for RY 2016-2017.

Today, we welcome Hon. Juan Miguel Zubiri, Senator of the Republic of the Philippines, to our club, Asia's First Rotary Club, as he speaks on his legislative advocacies and plans. I look forward to your cooperation as we endeavor to make our stars shine this Rotary Year 2016-2017 through meaningful projects and fellowships that will strengthen the bonds of Asia's First Rotary Club.

GUEST OF HONOR AND SPEAKER'S PROFILE



Senator Juan Miguel “Migz” F. Zubiri
Republic of the Philippines

Veteran legislator Migz Zubiri takes pride in being the husband to lovely Audrey; a loving father to Ma. Adriana, Juanmi and Santi; and, a good son to Governor Jose Ma. Zubiri, Jr. of Bukidnon and Victoria Fernandez-Zubiri of Libon, Albay.

In 2008, Senator Juan Miguel Migz F. Zubiri, at age 39, became the youngest Senate Majority Leader since the First Congress in 1946. He was always cited for his outstanding performance as the Representative of the 3rd District of Bukidnon from 1998 to 2007. He posted perfect attendance in the Plenary Sessions for 13 years in the House of Representatives and in the Senate.

As Senate Majority Leader in the 14th Congress, Sen. Zubiri helped steer the Senate to achieve its remarkable accomplishment of having 650 bills enacted into laws. Truly, a Trabahador ng Senado.

Migz Zubiri authored and sponsored more than 20 major laws, both as a Congressman and as a Senator. A fervent advocate of the environment, he authored and sponsored RA 9513 or the Renewable Energy Act of 2008 and RA 9367 or the Biofuels Act of 2006, earning him the moniker Mr. Clean Energy. Both laws created millions of new jobs for farmers, skilled workers and professionals. These laws increased the incomes of millions of Filipino sugar cane and coconut farmers. These convinced Filipino and foreign businesses to expand and set up new industries.

Among the many laws he sponsored, principally authored or co-authored are:

RA10072 Philippine Red Cross Act of 2009;
RA10068 Organic Agriculture Act of 2010;
RA 9147 Wildlife Conservation and Protection Act;
RA 10121 Philippine Disaster Risk Management Act;
RA 9165 Comprehensive Dangerous Drugs Act of 2002;
RA 9504 Income Tax Exemption for Minimum Wage Earners;
RA 9679 Home Development Mutual Fund Law of 2009 (Pag-IBIG Fund New Charter);
RA 9904 Magna Carta for Homeowners and Homeowners Associations; and
RA 9645 Declaring July 27 of Every Year as Araw ng Iglesia Ni Cristo and as Special Working Holiday;

He is also considered as the father of the New Cooperative Code being the principal sponsor and author of RA 9520 or the Philippine Cooperative Code of 2008.

In the last May 2016 elections, Migz returned to the Senate with a resounding victory, with more than 16 million votes and having ranked 6 among the 12 elected Senators.

Sen. Migz looks after the welfare, rights and interests of ordinary citizens. In the 17th Congress, he wants to focus on legislation that will speed-up the infrastructure programs of the government through the establishment of the Philippine Infrastructure Masterplan Act (PIMA). This proposal envisions the construction of new mass rail transit (MRT) systems in Mega Manila, Metro Cebu and Metro Davao and other highly-urbanized areas as well as the establishment of the Mindanao Railways and modernization and expansion of the existing PNR routes. He will also push for the establishment of regional specialty hospitals such heart, lung, kidney, orthopaedic and children's medical centers. He also filed bills on the reduction of personal income tax rates and corporate income tax rates as well as the removal of VAT in the sale of electricity and petroleum products.

Sen. Migz is a champion of the environment. He seeks to conserve, protect and sustainably use our natural resources: the bills on National Land Use and Sustainable Management of Forest Resources form part of his legislative agenda. In 2011, Migz founded the Pilipinas EcoWarriors, a watchdog group that monitored violations of environmental laws and pushed government to act through the use of social media.

He is the Vice Chairman of the Philippine Red Cross and has been its Governor for the past eighteen (18) years and an active member of the Red Cross Youth Committee. He is a trained first aider and a certified rescue diver.

He published two books: the Philippine Cooperative Code of 2008, and Bukidnon: The Philippine Frontier. He holds a Master of Environment and Natural Resources Management (MENRM) degree at the University of the Philippines Open University. He is a graduate of Agri-Business Management at the UP Los Baños and has been conferred four Honoris Causa Doctoral degrees by several private and state universities.

PREVIEW OF FORTHCOMING GUEST SPEAKER

September 22, 12N, Manila Polo Club



Rotarian/Secretary CARLOS G. DOMINGUEZ

Department of Finance

"Mooncake Festival" courtesy of PVP Manny Dy

THE WEEK THAT WAS



Rtn. "Danny" Go as OIC/
Program Moderator directs the
program of activities.



PDSAA "Val" Aboy delivers an
ecumenical prayer.

STAR Rtn. “Vee” David introduces the guests, visiting Rotarians and personalities seated at the presidential table.



RCM WEEKLY BIRTHDAY CELEBRANT/S



PT Jim Chua as the lone birthday celebrant in attendance is greeted by the **RCM World-Famous Chorale** with a “Happy Birthday Song” led by **Pres. “Teddy” Ocampo**.



Pres. “Teddy” Ocampo present the club’s donation to SDG/PP “Frank” Evaristo, President, Alay Lakad 2016 Annual Fund-Raising Walk-for-a-Cause to benefit the out-of-school youth, together with Dir. “Albert” Alday, Chairman, Alay Lakad Committee.



Pres. “Teddy” Ocampo for a short announcement on forthcoming activities and some club project updates during the president’s time.



Dir./VPE "Chito" Zaldarriaga does the honour and pleasure of introducing **Commissioner Emmanuel F. Dooc**, Philippine Insurance Commission, as guest of honour and speaker.



Hon. Emmanuel F. Dooc, Commissioner, Insurance Commission, presented before Manila Rotarians, Visiting Rotarians and guests, the present and future state of the insurance industry in the Philippines.



A pro-active open forum by **PE Jimmie Policarpio**, **Sec. Ning Lopez**, **Rtn. Jess Santos** immediately followed right after the speech of **Commissioner Emmanuel F. Dooc**.



Pres. "Teddy" Ocampo presents to Commissioner Emmanuel F. Dooc a religious icon of Jesus Christ and Mother and Child as the club's token of appreciation, for being the guest of honor and speaker.

MEMBERSHIP COMMITTEE



Present during the Membership Committee Meeting were: Pres. Teddy Ocampo, Rtn. Ricky Guevara, Rtn. Bren Egan, Son of PVP Preysler, PVP Fausto Preysler, ES Anna Kun Toledo, Rtn. Jun Bella and Dir. Susing Pineda.

ORGANIZATIONAL MEETING



Present during the Organizational meeting of the Incoming Board were: (clockwise) **PE Jimmie Policarpio**, **VPE Chito Zaldarriaga**, **DE/AS Caloy Reyes**, **DE/Dir. Susing Pineda**, **DE Amading Valdez**, **DE/SAA Lance Masters**, **DE/Dir. Issam Eldebs** and **ES Anna Kun Toledo**.

IN MEMORIAM

At the necrological service for **PDG Francisco S. “Frankie” Roman** held last September 9, 2016, Friday, 5:30PM, at **Funeraria Paz**, Manila Memorial Park, Sucat, Parañaque City



The **Pintig Choir** of **Our Lady of the Abandon Church Sta. Ana**, Manila performing at the necrological service for **PDG Francisco S. “Frankie” Roman**.



RCMers' paying their last respect and condoling with the bereaved family of the late PDG Francisco S. "Frankie" Roman. Seated from left: Rtn. "Nilo" Aventura, DGE "Rudy" Bediones, SAA/DE "Lance" Masters, PT "Jim" Chua. Standing from left: SDG/PP "Frank" Evaristo, PP "Cesar" Ubaldo, Pres. "Teddy" Ocampo, PVP "Roy" Golez, Rtn. "Hermie" Esguerra, PP "Babes" Reyes, PP "Benny" Laguesma and Rtn. "Thad" Liamzon.



PP “Babes” Reyes, Chairman, RCM Music Committee / World Famous Chorale Members awaiting for their cue during the program of the necrological service. Others seen are SDG/PP “Frank” Evaristo, PP “Benny” Laguesma, PVP “Roy” Golez, Pres. “Teddy” Ocampo, and Rtn. “Thad” Liamzon.



SAA/DE “Lance” Masters service as program moderator for the necrological service.



PP "Boy" Guevara delivers eulogy.



PP "Benny" Laguesma delivers eulogy.



Pres. "Teddy" Ocampo capping the deliveries of eulogies from RCMers'.



PT "Jim" Chua with other attendees at the necrological service.



Pres. "Teddy" Ocampo presents to Ann "Evelyn" Roman the official RCM badge used by the late PDG Francisco S. "Frankie" Roman, at the club Thursday luncheon meetings, as a token of souvenir and appreciation.



Ann "Evelyn" Roman during her brief response, sincere appreciation and profound gratitude to RCM Members, Guests, Family Relatives and Friends who have sympathized and condoled with the Roman Family in their hour of bereavement.



PP/Chairman "Babes" Reyes in a special song number singing **"The Nearness of You"**. The favorite song of PDG Frankie & Spouse Evelyn Roman.



President Teddy Ocampo and his family on the first day of the wake of his mother, the late Pacita Jhocson-Ocampo, last September 12, 2016 at the Heritage Memorial Park in Taguig City



Pres Teddy Ocampo with **PVP Roy Golez** and the **Pintig Choir**-Our Lady of the Abandoned Parish, Sta. Ana, Manila after the Requiem Mass for **Doña Pacita Jhocson Ocampo**, held last Tuesday September 13, 2019 at the Premier Chapel of Heritage Memorial Park.

INTERCLUB ACTIVITIES

FIRST CLASS PRESIDENTS FELLOWSHIP



DGN/IPCoS/PP Rudy Bediones together with his classmates at the **First Class Presidents Fellowship** at the CenterStage Family KTV and Resto Bar, Seaside, Mall of Asia in Pasay City last September 10, 2016.

ROTARACT CLUB OF PASAY CENTRO INDUCTION



DGN/IPCoS/PP Rudy Bediones leads the charging of officers of the **Rotaract Club of Pasay Centro** at the Manila Grand Opera Hotel in Manila last September 10, 2016.

ROTARY CLUB OF TONDO INDUCTION



CoS/IPSDG/PP Cesar Ubaldo leads the charging of officers of the **Rotary Club of Tondo** at the Rothman Hotel in Manila last September 12, 2016.

ROTARY CLUB OF MANILA MAGIC INDUCTION



CoS/IPSDG/PP Cesar Ubaldo and **SDG/DCoS/Dir. Albert Alday** attended the **5th Handover and Induction Ceremonies** of the **Rotary Club of Manila Magic** entitled, **SHINE Rotary Illuminating Humanity** last September 11, 2016 at the Makati Rotary Club Foundation, Inc. Building in Makati City.

ROTARY CLUB OF ERMITA INDUCTION



CoS/IPSDG/PP Cesar Ubaldo, **Dir. Issam Eldebs** and **Rtn. Joe Assad** attended the Induction Ceremonies of the Rotary Club of Ermita Manila last September 8, 2016 at the Casino Español in Manila.

ROTARY CLUB OF LUBANG ISLAND INDUCTION



DGN/IPCoS/PP Rudy Bediones, CoS/IPSDG/PP Cesar Ubaldo (not in picture) and **President Teddy Ocampo** attended the 15th Induction and Handover Ceremonies of the Rotary Club of Lubang Island last September 8, 2016 at the Club Filipino in Greenhills, San Juan City.

ROTARY CLUB OF MANILA MAHARLIKA INDUCTION



DGN Rudy Bediones and **CoS/IPSDG/PP Cesar Ubaldo** attended the 3rd Induction and 1st Handover Ceremonies of the Rotary Club of Manila Maharlika last September 13, 2016 at the Pacific Ballroom, Hotel H2O, Manila Ocean Park in Manila. DGN/IPCoS/PP Rudy Bediones led the charging of officers.

NEWS RELEASE

BusinessMirror

Monday, September 12, 2016



AFF DONATES TO ALAY LAKAD AFP Chief of Staff Gen. Ricardo Visaya, represented by Lt. Gen. Rhoderick Parayno, handover facsimile check of P280,000 to Frank Evaristo (third from left, president, Alay Lakad Foundation Inc.) at the 44th annual Walk For A Cause for the benefit of out-of-school youth—the funds to be used to finance their projects—in consonance with this year's theme "Alay Lakad May Pag-Asa Ang Kabataan." The annual Walk For A Cause is participated by more than 200,000 participants, on hand to give their donations that totaled P600,000. Joining the handover ceremony are (from left) Col. Francis Cabugon, Jeffrey Ng of Filipino Chinese Chamber of Commerce and Industry and Vice President John Siy of Lions Club.

THE PHILIPPINE STAR

SATURDAY, SEPTEMBER 10, 2016



ALAY LAKAD RECEIVES DONATION: AFP Chief of Staff Gen. Ricardo Visaya represented by Lt. Gen. Rhoderick Parayno, hands over a facsimile check for P280,000 to Frank Evaristo (3rd from left), president, Alay Lakad Foundation, Inc.) during the 44th annual walk-for-a-cause for the benefit of out-of-school youth. The funds will be used to finance projects in consonance with this year's theme: 'Alay Lakad May Pag-Asa Ang Kabataan.' The annual walk was participated by more than 2,000 participants, on hand to give their donations which totaled P6,000. Joining the hand over ceremony are (from left) Col. Francis Cabugon, Jeffrey Ng of Filipino Chinese Chamber of Commerce and Industry and vice president John Siy of Lions Club.

ON THE LIGHTER SIDE



PDG VINCE CARLOS

Too Old To Squat

An elderly man really took care of his body. He lifted weights and jogged six miles every day.

One morning he looked into the mirror, admiring his body, and noticed that he was suntanned all over with the exception of his penis.

So he decided to do something about that.

He went to the beach, undressed completely and buried himself in the sand, except for his penis left sticking out of the sand.

A bit later, two little old ladies came strolling along the beach, one using a cane to help her get along. Upon seeing the thing sticking out of the sand, the lady with the cane began to move the penis around her cane.

Remarking to the other little old lady, she said: "There really is no justice in the world."

The other little old lady asked: "What do you mean by that?" The first little old lady replied: "Look at that. When I was 20, I was curious about it."

"When I was 30, I enjoyed it."

"When I was 40, I asked for it."

"When I was 50, I paid for it."

"When I was 60, I prayed for it."

"When I was 70, I forgot about it."

"Now that I'm 80, the damned things are growing wild and I'm too old to squat."

* * * * *

The Nightmare of Aging

Have you ever been guilty of looking at others your own age and thinking, surely I can't look that old? Well, ... you'll love this one!

My name is Alice Smith and I was sitting in the waiting room for my first appointment with a new dentist. I noticed his dental diploma, which bore his full name.

Suddenly, I remembered a tall, handsome, dark-haired boy with the same name had been in my Secondary School class some 40-odd years ago. Could he be the same guy that I had a secret crush on way back then? Upon seeing him, however, I quickly discarded any such thought. This balding, grey-haired man with the deeply lined face was far too old to have been my classmate.

After he examined my teeth, I asked him if he had attended Morgan Park Secondary School. "Yes, yes, I'm a Morganner!" He beamed with pride. "When did you leave to go to College?" I asked. He answered, "In 1965. Why do you ask?" "You were in my class!" I exclaimed. He looked at me closely. Then the ugly, old, bald, wrinkled, grey-haired, decrepit asked,

"What subject did you teach?"

* * * * *

Wise Quips

Failure is not when your girlfriend leaves you, it's only when you leave her a virgin.

Tension is when wife is pregnant!

Terror is when girlfriend is pregnant!

Horror is when both are pregnant!

Tragedy is when you are not responsible for both!

The Blue Whale ejaculates over 4 gallons of sperm. When mating, only 10% enter the female. And you always wondered why the sea tasted salty?

Why is it that a girl looks down when you say I love you?

To see if you really mean it!

Why is sex similar to shaving?

Well, because no matter how well you do it today, tomorrow

You have to do it again with same perfection.

Wives are funny creatures. They don't have sex with their husbands for weeks and then they want to kill the woman who does.

Wife: My hubby & I have, what he calls-Olympic sex.

Friend: Wow, must be a terrific sex life?

Wife: Not really, it only happens once in 4 years.

The stock markets now are like an old man's dick?

Just refusing to rise, and the irony is that everyone is still getting screwed!

This week is Breast Awareness Week.

Spread the slogan....."We stare because we care!"

The saddest part of a man's body is his balls. The Lord Almighty sentenced them to "Hang Till Death!"

A loud scream comes from the bedroom and the husband runs in. He sees a guy leaping out of the window.

Wife yells: That guy just screwed me twice!

Husband: Twice? Why didn't you call me in after he screwed you once?

Wife: Because I thought it was you, until he started the second time.

What is the difference between a chicken and a baby?

Chicken is the result of a sitting hen while the baby is the result of standing cock.

If a bomb bursts in a bra, what would you get?

Tit-Bits.

And if it bursts in a man's underwear?

Banana split.

What's the difference between a bomb & a condom?

In a bomb blast, population decreases

BUT in a condom blast, population increases.

PUBLIC HEALTH NUTRITION AND CHILD CARE



SOME THINGS YOU SHOULD KNOW ABOUT MULTIVITAMINS (Part 1)

Elias D. Adamos, M.D.

The best way to get your vitamins and minerals is through a balanced diet. Sometimes there is a need to take a vitamin pill, known as multivitamins, to supplement what may be lacking from the foods that you eat. If you don't eat well and you need to take daily multivitamins, this article is for you.

You need multivitamin supplement if...

1. As mentioned previously, if you don't eat well or you don't have enough appetite to take in a balanced diet, you need a supplement of multivitamins in order for you to get the daily vitamins and minerals requirements.
2. If you don't eat the recommended servings of fruits and vegetables.
3. If you have to limit your diet because of food allergies or intolerance to certain foods.
4. If you suffer from acute or chronic illness, abnormal absorption of foods and liquids brought about by some clinical conditions, and in some situations that may result to appetite loss; multivitamin supplement is indicated.
5. You will benefit from multivitamins if your diet is not equal to your body's calorie expenditure, like in strenuous exercise and activities.
6. Multivitamins are recommended to strict vegetarians who eat no animal products.
7. Seniors who are over 65 years old and seniors less than 65 but due to variety of reasons are unable to get the nutrients they need.
8. Pregnant women and those who are breast-feeding may benefit from multivitamin supplements.

Some logical advice on multivitamins

1. The efficacy or efficiency of multivitamins is not price-related. In other words, multivitamins don't need to cost too much. Most generic products and store brands are fine.
2. Look for a third-party verification on the label, such as USP or NSF. This means that the product has been tested in a laboratory and meets standards of quality.
3. Look for a multivitamin that contains a wide variety of vitamins and minerals in the appropriate amounts usually 100 percent of the Daily Value (DV). Check the contents to make sure you're not getting too much of any nutrient, which can be harmful. In most cases, if the tablet does not exceed 100 percent of the DV, it's considered safe.
4. Take your multivitamin with food. If it contains iron, don't take a calcium supplement at the same time, since calcium interferes with calcium absorption.
5. Claims such as "stress formula," "high potency," "natural," or "slow release" are often just marketing ploys and only add to the price.

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