SEPTEMBER 2026 [ VOL. 1 ISSUE NO. 5 ]

# theGoodLife

THE OFFICIAL E-NEWSLETTER OF **SMDC**



## A BIGGER VISION FOR HOMEOWNERSHIP

MCQ shares the thinking behind the partnership—and the possibilities it opens for Filipino families

## SAAN AABOT ANG PAG-IBIG MO?

Discover how SMDC and Pag-IBIG Fund bring more Filipinos closer to a home of their own

## A HOME FOR EVERY CHAPTER

From today's routines to tomorrow's retirement, find a home that grows with you





A good home supports more than the day a family receives its keys. Its location can make work and essential services easier to reach. Its community can give children space to grow and neighbors a chance to know one another. And a payment plan that fits the household can help turn ownership into lasting security.

Seen this way, homeownership is both a personal milestone and a contribution to something larger. As more Filipino families find homes that support their livelihoods and the lives they hope to build, communities grow stronger with them. The Good Life begins in those everyday moments—and in the opportunity for more families to call them their own.

**How far can your Pag-IBIG take you? Toward a home where your family's next chapter can begin.**

# *Letter from the Editor*

There's a little girl on our cover riding a bicycle, with her dad close behind. They're both smiling.

It's a good image to keep in mind when we talk about homeownership.

After all the work, saving and planning that goes into owning a home, the reward can be wonderfully ordinary: an afternoon together, with nowhere else you need to be.

As marketers, we should remember just how much thought and hope sit behind that decision.

That's what makes our partnership with Pag-IBIG exciting to our team, and we hope it gives more people the confidence to ask about a home they've been considering. Our responsibility is to make that conversation useful and treat their questions with care.

Putting this issue together, I also enjoyed seeing what our colleagues make time for outside work. There's something refreshing about discovering an enthusiasm you never knew someone had. It gives you a new conversation to have the next time you see them—and perhaps something to try yourself.

My pastor spoke about the seed that fell on good soil and bore fruit a hundredfold (Matthew 13:8). That's our hope for The Good Word According to Scripture, too. Like and follow us on Facebook, and share a verse that encourages you. It may encourage someone else.

Enjoy the issue. I hope you find something worth thinking about, trying or sharing.

JP

Editor-In-Chief

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**Feel The Good Life**




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# When "Someday" Becomes a Plan

We often say “someday” about a home while keeping track of things with dates: the rent, the school fees, the next payday. The immediate needs get our attention. A place of our own stays somewhere in the future.

That is understandable. People have responsibilities to meet before they can take on another. For some, the next milestone is clear: more savings, a steadier income or a family decision that needs settling. Others may be waiting until they feel ready, without knowing exactly what being ready would require.

It is hard to prepare for a decision when we have only a vague idea of what it asks of us.

Finding out can be a useful first step. What home options could fit our circumstances? What payments would we need to consider? What requirements should we prepare? These are questions we can explore while still working out our timing. Each answer gives us something more definite to think about.

Consider a household budget. A monthly payment becomes easier to assess when it sits beside groceries, school expenses and support for a parent. Putting those figures together helps someone see what would be manageable, what needs adjusting and how much room they want to leave for unexpected expenses. The home starts to become part of an actual plan.

The questions can change along the way. “Will I ever own a home?” may become “What would I need to prepare?” That small shift interests me as a marketer. It suggests that someone is beginning to examine the possibility closely enough to make decisions about it.

They might discover that they need another year to save. That can be progress too. There is now a reason for the wait, a target to work toward and a clearer understanding of what comes next.

This is why the focus on buyer education and guidance in SMDC’s partnership with Pag-IBIG Fund matters.

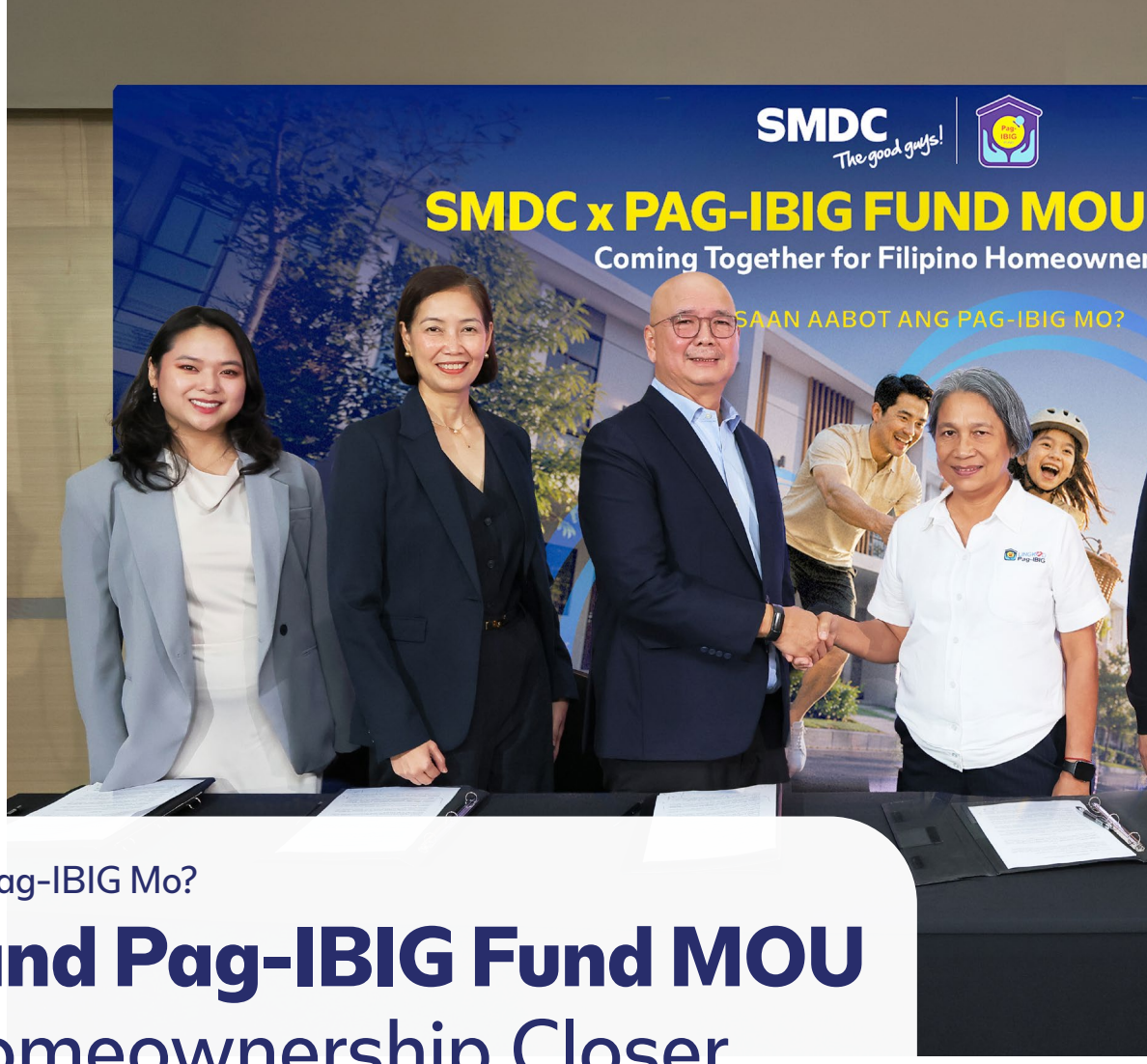
Clear information can help people understand their options, the requirements and the questions they need to ask. It gives them a more informed starting point for a decision that deserves careful thought.

For us in SMDC Marketing, helping people reach that point is meaningful work. A story about a home should give someone enough understanding to begin considering how it could fit into their life. The next step may be an inquiry, a conversation with family or a plan to prepare. Each can move the goal forward.

**“Someday” may still be some distance away. But once we understand what we are waiting for, we can begin doing something useful with the wait.**






Saan Aabot ang Pag-IBIG Mo?

# SMDC and Pag-IBIG Fund MOU Bring Homeownership Closer

**Kaya ko na ba? For many Filipinos, that is where the home search begins.**
Pag-IBIG Fund's recent increase of its maximum housing loan amount to ₱10 million has widened the financing possibilities for qualified members. But the answer is not found in a loan ceiling alone. Buyers also need to know which projects are accredited, what payment they can manage, what to prepare and where to get reliable information. SM Development Corporation (SMDC) and the Home Development Mutual Fund, or Pag-IBIG Fund, signed a Memorandum of Understanding (MOU) on September 8, formalizing their collaboration on homebuyer education, seller preparation, initial buyer guidance and planned homebuyer programs.

The MOU brings selected Pag-IBIG-accredited SMDC home options together with clearer information and support. The shared aspiration is simple: sariling bahay, abot-kaya sa Pag-IBIG. With Pag-IBIG Fund's higher loan ceiling, qualified members have more home options to consider, including selected accredited SMDC projects.




That is the thinking behind "Saan Aabot ang Pag-IBIG Mo?", a question that moves beyond how much a member may borrow to where that financing can take them and what makes sense for their life and budget.

**The life behind the loan**
No single type of home answers every buyer's needs. A young professional may want to live closer to work and reclaim hours lost in traffic. A growing family may need more room for the children. An OFW may be working toward a house and lot the family can finally come home to.




From left: SM Prime and SMDC Vice President and Head of Design, Innovation and Strategy Jessica T. Sy; SMDC Executive Vice President Grace M. Sta. Ana; SM Prime and SMDC President Jeffrey C. Lim; Pag-IBIG Fund Chief Executive Officer Marilene C. Acosta; Department of Human Settlements and Urban Development Secretary Jose Ramon P. Aliling; and Pag-IBIG Fund Deputy Chief Executive Officer Alexander Hilario G. Aguilar.

**The SMDC × Pag-IBIG Fund MOU brings together selected Pag-IBIG-accredited SMDC projects, buyer education, and planned homebuyer programs for Filipino workers here and abroad.**




**LINGKOD PAG-IBIG**
GESTURE

**A shared commitment to Filipino homeownership**
Pag-IBIG Fund Chief Executive Officer Marilene C. Acosta and SM Prime and SMDC Vice President and Head of Design, Innovation and Strategy Jessica T. Sy share a moment following the signing of the memorandum of understanding between Pag-IBIG Fund and SMDC.




These decisions are rarely made overnight. They often come after years of work, saving and putting the family's needs first.

**"My father has always believed in building a nation of homeowners,"** said Jessica Sy, SMDC Vice President and Head of Design, Innovation and Strategy.

**"That vision is personal to our family because a home gives people stability, a place to belong and something lasting to pass on. Through our partnership with Pag-IBIG Fund, we can help more Filipino families explore a practical way to own a home and understand how to begin."**

# **Homeownership** is Nation-Building

## Why giving more Filipinos access to good, affordable homes strengthens families, communities and the country

A nation's strongest foundation is its people. Every Filipino who helps keep the country moving—from teachers and nurses to factory workers, office employees, entrepreneurs and overseas Filipino workers—deserves a home that is safe, dignified, connected to daily needs and realistically within the family's means.

Yet homeownership is about more than finding four walls and a roof. A worker may have steady employment but still struggle to find a quality home near work, schools, transportation and essential services. A property may appear affordable but become difficult to sustain once commuting, utilities and household expenses are considered.

This is why housing is more than a private aspiration. Where people live affects productivity, financial stability and their ability to participate in economic opportunities.





# A Bigger Vision for Homeownership

**Meet Marking C. Que, fondly known as MCQ, Senior Vice President and Head of Customer Support at SMDC. For nearly 20 years, MCQ has been a driving force behind many of SMDC's contributions, initiatives, innovations, and game-changing efforts that continue to shape the company and its communities. Today, he is at the forefront of SMDC's groundbreaking partnership with Pag-IBIG Fund—an industry-shaking initiative that opens new possibilities for Filipino homeownership and brings the Good Life within reach of more Filipinos. Guided by a forward-thinking and visionary approach, MCQ continues to champion initiatives that help fulfill the Chairman's vision of creating more homeowners and making homeownership a meaningful part of the Filipino dream. And this vision is only set to grow, with the SMDC × Pag-IBIG Fund partnership soon expanding its reach to Visayas and Mindanao.**



How does the SMDC and Pag-IBIG Fund partnership advance SMDC's commitment to making quality homeownership more accessible to Filipino workers and their families?

*"SMDC's partnership with Pag-Ibig would open homeowners to more opportunities, particularly:*
*1. Cheaper interest rate. Pag-Ibig is offering 4.5% for condos worth 1.8M to 4.9M and 5.75% for condos beyond 4.9M to 10M worth. This is much cheaper compared the banks' 7.5% to 8%.*
*2. Lower interest rates can mean more affordable monthly payments, with loan terms of up to 30 years.*
*3. Pag-IBIG financing is available to active contributing members, with less stringent credit screening than many financial institutions.*
*4. SMDC condos are near business and commercial centers, helping residents save on commute time and spend more time with family.*
*5. With commercial centers close by, residents can enjoy shopping and entertainment with less need for travel or parking."*


SMDC
The good guys!
BUILT FORWARD
SAAN AABOT ANG PAG-IBIG MO?
I CAN BUY MYSELF FLOWERS.
AND MY OWN PLACE.
Self-love looks even better with a place to call your own.
Mas marami nang SMDC homes ang puwedeng pagpilian with Pag-IBIG Housing Loans of up to ₱10M for qualified borrowers.
Call our Pag-IBIG Help Desk today: +63 917 555 7632 (SMDC)
or email inquiries@smdevelopment.com

# **Retirement Doesn't Start at 65.** It Starts with the Choices You Make Today

## SMDC helps Filipinos prepare for retirement by building homes designed for every stage of life

For many people, retirement feels like a milestone that's decades away. It is often viewed as something to think about only after a long career or once the children have become independent. Increasingly, however, retirement is being shaped long before it arrives—through the choices people make while they are still building their lives. One of the most important decisions is where to live.

A home is more than a financial investment. It influences how people work, stay connected with loved ones, access everyday essentials, and eventually enjoy the freedom they have worked hard to achieve. This is why SMDC looks at homeownership not simply as a purchase, but as a decision that can support people through different stages of life. Buying a home during one's earning years allows that investment to evolve alongside changing needs and future aspirations.

Planning early is not simply about preparing financially. It is about creating flexibility for the years ahead.









A well-located home can serve different purposes over time. It can support a growing family, become a reliable investment, welcome loved ones returning from overseas, or provide the setting for an active and fulfilling retirement. The right home continues to adapt as life changes

For many Filipinos—including young professionals, OFWs, balikbayans, and families planning ahead—the focus is shifting from preparing only for retirement to preparing for the lifestyle they hope to enjoy in the future. Communities that offer accessibility, convenience, and everyday connections today are often the same communities that provide confidence tomorrow.

This is where SMDC's approach to community building becomes especially relevant. By developing ready homes in well-connected locations close to transport, healthcare, retail, business districts, and essential services, SMDC enables homeowners to enjoy the benefits of their investment now while preparing for the years ahead. Retirement does not begin the day work ends. It begins with thoughtful decisions made much earlier.

With communities designed to support life's changing chapters, SMDC helps make the journey toward retirement easier, more flexible, and built for the Good Life. Start planning for the life you want by finding the right SMDC home today. Visit smdc.com to explore communities designed for every stage of life.





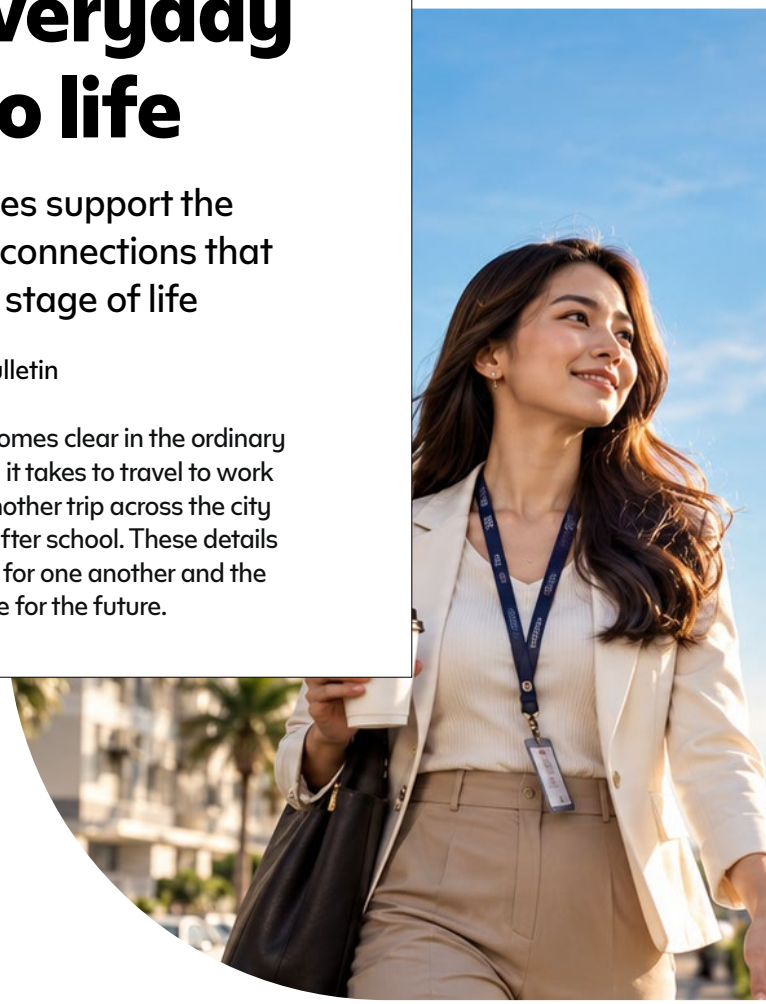
# How the right home shapes everyday Filipino life

## SMDC communities support the routines, plans, and connections that matter at every stage of life

Manila Bulletin

The value of a home often becomes clear in the ordinary parts of a day, from how long it takes to travel to work to whether errands require another trip across the city and where children can play after school. These details shape the time families have for one another and the plans they can make for the future.





For a growing family, a young professional, or someone entering retirement, the priorities may differ, but each needs a home that fits the life they want to build. A well-located, thoughtfully planned, and well-maintained home can provide a stable foundation for daily routines and future plans, helping households thrive and strengthening the communities around them. For a working mother, having a school within walking distance can make the morning routine more manageable. She can see her child off to class before returning home to work, with nearby shops and daily essentials helping her balance other commitments and spend more time with her family. On the other hand, for a young professional, living with access to public transportation can make the daily commute more manageable. Having a café nearby offers a place to pause before work, while restaurants close to home provide an easy option for dinner after a long day.

Retirement can bring a gentler rhythm, with more time for hobbies, each other's company, and weekend visits from the grandchildren. A nearby park offers space for walks and playtime together, while shops and services close to home make errands easier to manage. These familiar places also create opportunities to connect with neighbors and take part in local life. These priorities may differ, but each reflects the need for a home that fits the life people are building. Meeting that need takes more than four walls. It calls for communities shaped around changing routines, personal priorities, and future plans. SM Development Corporation (SMDC) responds to these varied needs through residential communities designed for Filipinos at different stages of life.

At ICE Tower in Pasay's Mall of Asia Complex, the residential-office concept offers a different approach to city living. With work and home within the same development, professionals can organize their days around more than the daily commute, leaving greater room for personal pursuits beyond working hours.



For those whose work and commitments take them across Metro Manila, a home's location can shape how easily they move through the city. Light 2 Residences in Mandaluyong, near Boni MRT-3 Station, offers a convenient connection to the metro's rail network. From workdays to weekend plans, access to public transportation gives residents another way to navigate the demands of city life.

For many Filipinos, these choices also involve considering how homeownership can become possible. It remains a long-term goal that takes careful planning and a practical way to finance it. Through its partnership with the Pag-IBIG Fund, the developer helps eligible homebuyers explore pathways to ownership and take a step closer to making that goal a reality. A home provides more than a place to live. It gives families a stable foundation to plan for the future, while shared spaces and neighborhood connections create opportunities for residents to build relationships and participate in local life. By supporting these everyday needs, SMDC helps Filipino families put down roots and contribute to the communities they also call home.

# Beyond shelter: The economic role of homeownership

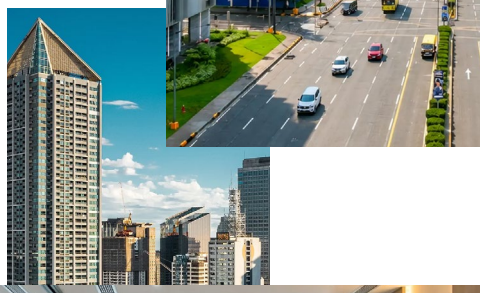



## SMDC communities support the routines, plans, and connections that matter at every stage of life

For many Filipino families, buying a house they can call a home is a deeply personal decision. It can mean having a place to raise a family, turning years of work into a long-term asset, and establishing a stable base from which to build the future. Due to these factors, homeownership influences how people work, spend, move around, and participate in their communities.







Yet, the cost of homeownership can place it beyond the immediate reach of many households. This is where the different players in the housing ecosystem come in. While their roles may be distinct, they are connected by a common goal of helping more Filipinos establish homes that support their families and their livelihoods.

The Department of Human Settlements and Urban Development (DHSUD) guides housing policy, Pag-IBIG Fund provides financing, and private developers like SMDC build communities tailored to evolving Filipino lifestyles.




**Where people live matters**

The housing decision often starts with the price and size of a property. Buyers also consider location, connectivity and everyday convenience because these affect the total cost and experience of homeownership. These factors can influence the overall cost and experience of homeownership as families spend on transportation, utilities, maintenance, and other daily needs alongside their housing payments.

A home located near employment centers, transportation, and essential services can help households manage their time and resources more efficiently. By reducing the time and cost required to reach work and essential services, well-located housing can also support workforce stability and productivity. For developers, creating homes also means considering how security, open spaces, amenities, maintenance and professional property management affect a community's livability and long-term viability.

Designed for every life stage, SMDC's residential segments cater to diverse lifestyles. SMDC Heights features urban condominiums near business districts and transit; SMDC Nature provides mid-rise communities balancing accessibility with open spaces; and SMDC Symphony Homes offers spacious house-and-lot neighborhoods for growing families.





Homeownership can also influence how families make longer-term decisions. Having a permanent place to live can give households greater certainty when planning for major expenses, raising children or preparing for the future. For families, the home can become an asset that remains part of their financial picture over many years and, in some cases, can be passed on to the next generation.

The economic activity generated by residential communities can contribute to a more established local economy. Families living in an area create recurring demand that can sustain neighborhood enterprises, from small retailers and food establishments to repair, maintenance, and personal services. As the population of a community grows, these activities can generate additional employment and encourage other businesses to set up nearby.

One example of how these roles can come together is the recently signed SMDC-Pag-IBIG Fund partnership. The partnership will involve buyer education, seller training, and assistance throughout the application process, helping qualified buyers understand their financing options and available housing choices.



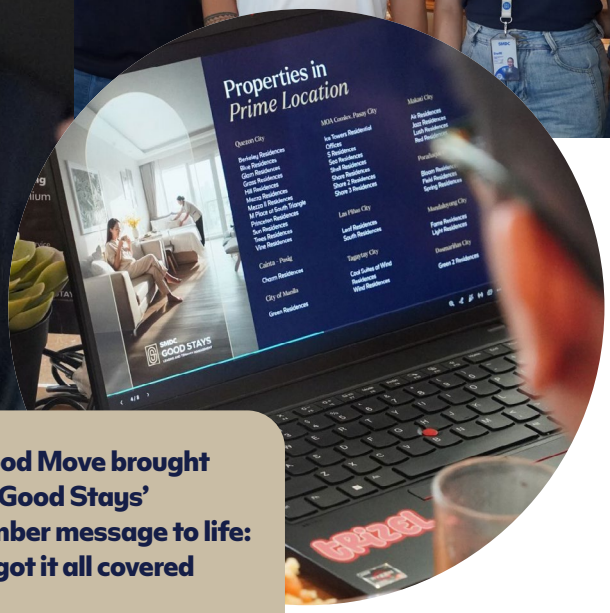
**A broader impact**

Residential development can also contribute to the formation of new economic centers. When housing growth occurs alongside commercial activity, infrastructure, and other investments, communities can develop into places where people can live and work within the same broader area. This can help distribute economic activity across cities and regions while giving growing industries access to nearby residents and workers.

Homeownership goes beyond a personal milestone. When communities are designed around residents' daily needs, they drive local economies, build stronger families, and create resilient cities.








**The Good Move brought SMDC Good Stays' September message to life: We've got it all covered**




# Making the Right Move, **With Everything Covered**

## At The Good Move, SMDC Good Stays brought the answers closer to homeowners

At Shore 2 Residences, SMDC Good Stays turned meaningful conversations into concrete action by bringing essential home services and personalized assistance together in one seamless experience.

Owning an SMDC home opens the door to many possibilities. It can become a place to live, an investment to grow, or a space to share with others. But deciding what comes next can also bring questions: How do I lease my unit? Who can help maintain it? Where do I begin when furnishing my home?

Held at the SMDC Good Stays Business Office in Shore 2 Residences, the event welcomed unit owners, tenants, brokers, and guests to explore leasing, unit enrollment, Home Upkeep, and Home Furnishing. Each service stop offered personalized conversations to help visitors understand their options and find their next step.

For unit owners, this meant receiving guidance on how to make their properties lease-ready, properly maintained, or comfortably furnished. Tenants learned more about professionally managed SMDC homes, while brokers discovered opportunities to strengthen their network and connect clients with reliable leasing support.

At The Good Move, conversations led to completed unit enrollments, broker accreditations, and closed lease contracts, making essential home services easier to access. Guests explored each service station and took home Good Stays Home Kits filled with practical essentials, a reminder that thoughtful support makes caring for a home simpler.

# The Good Word, **Now Closer to Home**

## With reflections in English and Tagalog, Scripture becomes easier to understand, remember, and carry into everyday life

Sometimes, a familiar truth speaks more deeply when we encounter it in the language closest to us.

This month, The Good Word introduced Tagalog versions of its featured Bible verses, making each message more accessible and easier to reflect on. Whether read in English or Tagalog, the heart of every verse remains the same: we are saved by grace, God fulfills His promises, and the Lord provides.

Genesis 22:14, AB2001

"Kaya't tinawag
ni Abraham ang lugar na iyon
Yahweh-yireh."





Genesis 21:2, ESV

"The LORD visited Sarah as he had said, and the LORD did to Sarah as he had promised."

The Good Word was created to make Scripture simple, meaningful, and relevant to daily life. By sharing each verse in both languages, more readers can pause, understand its message, and allow it to speak into their own experiences.

Take a quiet moment. Read a verse in the language that resonates with you, reflect on its meaning, and share the good word with someone who may need it today.

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**Scan the QR code to join The Good Word and discover the Bible, one verse at a time.**

# Taking Team Spirit to the **Next Level**

## SMDC's Good Guys Week celebrated creativity, connection, and team spirit across the workplace













For a few colorful days, the office felt a little less like an office. Bunting stretched across event posters, teams traded their usual workwear for Modern Filipiniana and '80s throwbacks, colleagues gathered for photos, homegrown businesses took over the stairway, and friendly competition kept everyone watching the leaderboard. 2026 Good Guys Week: Next Level brought SMDC employees together through a series of activities that celebrated not only how people work, but how they connect, create, and enjoy the journey together.

### Style With a Little Team Spirit

The Good Guys Style Challenge turned getting dressed for work into a department-wide affair. Teams were challenged to complete a 10-day style streak, with themed days encouraging employees to show a little more personality through what they wore.

More than a dress-up challenge, the activity created an easy reason for people to connect. Departments could coordinate outfits, take photos, and turn an ordinary workday into something worth remembering.

# GUYS WEEK

### A Little Friendly Competition

Of course, no week of challenges would be complete without a leaderboard. Departments collected points through the Style Challenge and other activities, creating a spirited race toward the top. By September 10, teams across SMDC were already tracking their standings, giving everyone another reason to participate, rally their colleagues, and bring their best energy to the remaining activities. The competition added momentum, but the bigger win was participation itself. Every outfit, photo, challenge, and shared laugh became part of the week's collective story.

### Ending on a Fiesta Note

Good Guys Week wrapped up with the Good Guys Fiesta: Awards & Street Food Treats on September 11. The afternoon brought together the awarding of challenge winners and a street-food celebration, with employees once again encouraged to arrive in their best '80s outfits. It was a fitting finale for a week built around friendly competition, creativity, and community: less formal ceremony, more shared celebration. Because sometimes, strengthening a workplace does not require another meeting or presentation. Sometimes, it happens when colleagues dress up together, cheer for their department, support a coworker's side venture, squeeze into a team photo, or simply share a plate of street food at the end of a busy week.



**The biggest win wasn't on the leaderboard. It was seeing people show up, join in, and enjoy the week together.**

# NEXT LEVEL





SUZY Answers

# Saan Aabot ang Pag-IBIG Mo?

A fun journey from small steps to a bigger tomorrow




**Finish:** Sariling Tahanan!

Your journey may take different turns, but every step can bring you closer to the life you're building.

**Impulse Spending**

**Slide Down**
A little detour happens. Revisit your priorities and keep going.

**Nag-Usap ang Pamilya**

**Stay Here, Skip a Turn**
Sometimes the best move is making sure everyone is part of the plan.

**Nag-Research ng Home Options**

**Ladder Up!**
Knowing your choices helps you move with greater confidence.

**Nagsimulang Mag-Ipon**

**Move Forward 2 Tiles**
Small savings can become the first step toward something bigger.

**May Pangarap Ka**

**START:**
Every home begins with an idea of the life you want to build.

**Start**

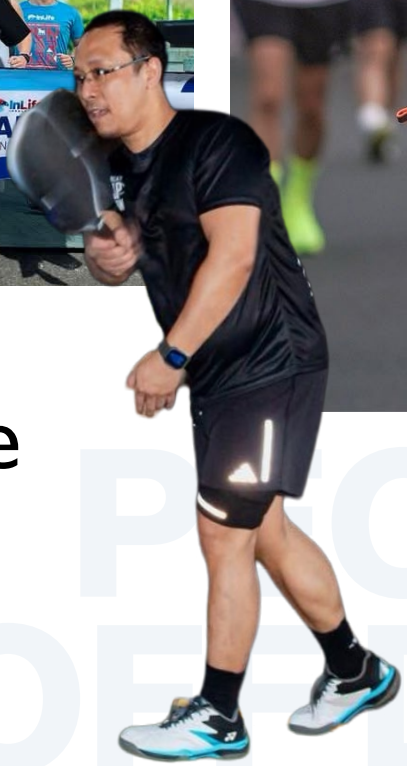
**Impulse Spending**

**MoveBack 2 Tiles**
Unexpected delays occur. Reassess your core objectives and proceed.









# The Good Life **After Work**

## From street games to pickleball courts, a lifelong love of play

Sports have never been just a hobby for Ones Almario. From table tennis varsity to office leagues, two marathons, and now pickleball, he's proof that the best part of any game is simply showing up to play.

What moment got you hooked on your sport? Was there a game or experience that made you think, "Now I get the hype!"?

*I've been hooked on sports since I was a kid. Growing up in the 80's to 90's, we spent whole days playing in the streets until someone called us home for dinner. In high school, I made the table tennis varsity team. I also tried out for volleyball but got rejected because of my height but that's their loss.*

*In college, I played volleyball for Engineering and that's also the time when badminton was starting to be a hype. I learned badminton in the parking lots and it stayed with me well into my working years. A couple of years back I got into running and have completed two marathons. But my real "Now I get the hype!" moment came just four months ago with pickleball. It was something I tried and had fun with which was my major consideration for all sports I do. It has the quick hands of table tennis, the footwork of badminton and tennis, the setup and smash of volleyball, and the friendly trash talk and competitiveness of every street game I grew up with.*

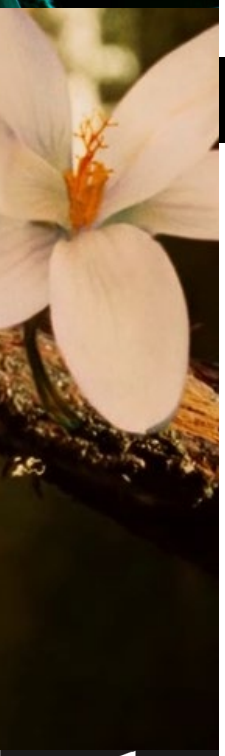
Does your sports mindset carry into your workday, or is playing more of a way for you to switch off and recharge?

*Definitely both. When I joined the corporate world in 2000, sports were a big part of office life. I played bowling, darts, volleyball, and badminton in our office competitions and I think I did well in all of them. But more importantly, these helped solidify relationships with my colleagues and inevitably helped improve my professional relationships. Those games taught me that good teams are built off the clock too. Running is where the mindset really carries over. Finishing two marathons, in 2025 and 2026, taught me that big goals get done one kilometer at a time, just like big projects at work get done one task at a time.*



# Stories That **Stay With Us**

Some stories stay with us long after we close the book or leave the cinema. This edition of The Good List brings together reads about building habits, choosing yourself, and finding purpose, alongside films made even more memorable by the people we watch them with. Each offers something new to discover when we return to it.



## The Cinephile's Must-Watch

By Jorel Cortel

Hi! I'm Jorel, one of Marketing's social media managers, and movies are always on my mind. I love films as shared experiences, especially on the biggest screen and with the sound turned all the way up. Here are a few personal favorites I keep coming back to, films that still teach me something new at different stages of life. Over time, some movies become favorites because they're great, some because of when you first saw them, and others because of who you watched them with. The most special ones somehow become all three.

### PAN'S LABYRINTH (2006)

Disobedience, revolution, loss of innocence. Set during a brutal civil war in 1940s Spain, the film follows young Ofelia who meets a faun that assigns her three dangerous tasks to prove she is a princess. Discover Guillermo del Toro's imaginative take on the fairytale, blending dark fantasy with political allegory drawn from real historical events. Some scenes may be disturbing.



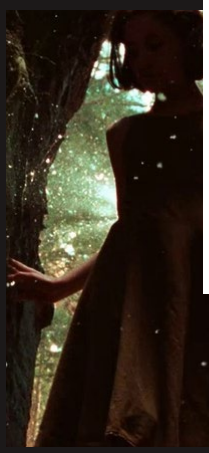


Photo: Picturehouse
Source: Film-Grab




Photo: Universal Pictures
Source: Film-Grab



### BACK TO THE FUTURE (1985)

Cool cars! Retro fashion! Iconic soundtrack! Industry-changing sound and visual effects! Its tight direction and widely celebrated screenplay fire on all cylinders at 88mph—delivering punchline after punchline while keeping its heart intact with grounded performances from Michael J. Fox and Christopher Lloyd. A sci-fi comedy classic from Robert Zemeckis and Steven Spielberg.




### THE HOLDOVERS (2023)

Elf, Home Alone, It's a Wonderful Life, and now The Holdovers: the newest addition to my holiday movie playlist, and hopefully yours too. Paul Giamatti, Dominic Sessa, and Da'Vine Joy Randolph play three people stranded at a New England campus over Christmas in the early 1970s: an uptight professor, a troublemaking student, and a grieving cook. Director Alexander Payne balances humor and heart as his characters navigate loneliness, grief, and mental health. Watching it with a crowd in Los Angeles during the 2023 holidays became one of my favorite theater experiences. It's especially meaningful to me and my best friend, and I still treasure the soundtrack vinyl and card signed by Payne and the cast.





Photo: Focus Features
Source: Film-Grab

# *Book* LIST

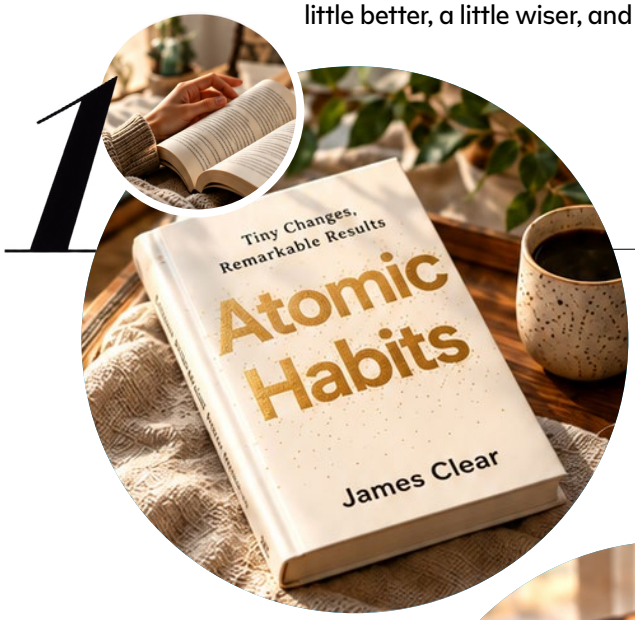
## Books That Keep Me Becoming

By: Anj Ojano



I've always gravitated toward books on personal growth, not because I have everything figured out, but because I like learning how to become a little better, a little wiser, and more intentional with the life I'm building.

1




**For Building Better Habits, Atomic Habits by James Clear**

A reminder that big changes don't always come from big decisions. Sometimes, it's the small things we consistently do that shape who we become. This is the book I go back to when I need to reset, refocus, and get myself moving again.

2




**For Choosing Yourself, I Decided to Live as Me by Kim Suhyun**

For those moments when you need to stop comparing, stop overthinking, and remember that your life doesn't have to look like everyone else's. A comforting reminder to live at your own pace and be kinder to yourself along the way.

3




**For Finding Purpose, Ikigai by Héctor García & Francesc Miralles**

A thoughtful read about finding meaning in the everyday what gives you purpose, what keeps you going, and what makes life worth showing up for. A good one when you're figuring out not just what you want to do, but why you want to do it.



Got stories to share? Email us at
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