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SENATE
S. No. 2932

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Introduced by Senator Miriam Defensor Santiago

EXPLANATORY NOTE

The Constitution, Article II, Section 15 provides:

The State shall protect and promote the right to health of the people and instill health consciousness among them.

Noise pollution includes any displeasing man or machine-made sound that disrupts the activity or balance of human or animal life. The World Health Organization (WHO) found that people die prematurely from heart disease triggered by long-term exposure to excessive noise. Coronary heart disease caused 101,000 deaths in the United Kingdom in 2006, and the study suggests that 3,030 of these are caused by chronic noise exposure. Deepak Prasher, a professor of audiology at the University College London, told the New Scientist magazine that the new data provide the link showing there are earlier deaths because of noise. The WHO's working group on the Noise Environmental Burden on Disease began work on the health effects of noise in Europe in 2003.

In addition to the heart disease link, it found that 2% of Europeans suffer severely disturbed sleep because of noise pollution and 15% can suffer severe annoyance. Chronic exposure to loud noise causes 3% of tinnitus cases, in which people constantly hear a ringing in their ears. Research published in recent years showed that noise can increase the amounts of stress hormones such as adrenaline, cortisol and noradrenalin in the body. This can increase even during sleep. The longer these hormones stay in circulation around the bloodstream, the more probable they are to cause life-threatening physiological problems. High levels of stress can contribute to heart failure, high blood pressure, strokes, and immune problems.

The WHO came to its figures by comparing households with abnormally high exposure to noise with those in quieter homes. It also studied cases of people with problems such as coronary heart disease and tried to work out if high noise levels had been a factor in acquiring the problem. This data was then joined with maps indicating the noisiest cities in Europe. Noise cannot directly kill, but it may add to a person's stress. There are cases when stressful events can trigger a heart attack in someone with underlying heart disease. Stressed people are more likely to eat unhealthily, exercise less and smoke more, and these can increase the risk of developing heart disease in the first place. A major cause of noise levels is the use of powered equipment in residential areas where homes and residents are not equipped to deal with the increased noise levels particularly at nighttime.

This bill seeks to address the problem of noise pollution in residential areas by regulating the use of powered equipment.


MIRIAM DEFENSOR SANTIAGO

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Introduced by Senator Miriam Defensor Santiago

1 AN ACT
2 REGULATING THE USE OF POWERED EQUIPMENT
3 IN RESIDENTIAL AREAS

4 *Be it enacted by the Senate and the House of Representatives of the Philippines in*
5 *Congress assembled:*

6 SECTION 1. *Short Title.* – This Act shall be known as the “Powered Equipment Noise
7 Regulation Act of 2008.”

8 SECTION 2. *Regulation of the use of powered equipment intended for repetitive use.* –
9 Between the hours of 10:00 p.m. and 7:00 a.m. of the following day, no person shall operate any
10 lawn mower, backpack blower, lawn edger, riding tractor, or any other machinery, equipment, or
11 other mechanical or electrical device, or any hand tool which creates a loud, raucous or
12 impulsive sound, within any residential zone or within 500 feet of a residence.

13 SECTION 3. *Penalties.* – Any person found to violate this Act shall be fined P5,000.00.

14 SECTION 4. *Repealing Clause.* – Any law, presidential decree or issuance, executive
15 order, letter of instruction, administrative order, rule or regulation contrary to or inconsistent
16 with, the provisions of this Act is hereby repealed, modified, or amended accordingly.

17 SECTION 5. *Effectivity Clause.* – This Act shall take effect fifteen (15) days after its
18 publication in at least two (2) newspapers of general circulation.

19 Approved,

Introduced by Senator Miriam Defensor Santiago

EXPLANATORY NOTE

Article 2 Section 17 of the Constitution states:

SEC. 17. The State shall give priority to education, science and technology, arts, culture and sports to foster patriotism nationalism, accelerate social progress and promote total human liberation and development.

Education has always been a priority for Filipinos. Families have always worked hard to make sure that our children get basic education in order to secure a better future for them. The government likewise strives to provide our children with free basic education from elementary to the secondary level. However, the coverage of the curriculum for elementary and secondary level has fallen behind in the ever increasing international standard of education. A notable absence in our curriculum is the lack of a solid financial literacy development program.

Financial literacy is the ability of individuals to make appropriate decisions in managing their personal finances. Raising levels of financial literacy is now a focus of government programs in countries including Australia, Japan, the United States and the UK. The Organization for Economic Co-operation and Development (OECD) started an inter-governmental project in 2003 with the objective of providing ways to improve financial education and literacy standards through the development of common financial literacy principles.

An international OECD study was published in late 2005 analyzing financial literacy surveys in OECD countries. A selection of findings included:

- In Australia, 67 per cent of respondents indicated that they understood the concept of compound interest, yet when they were asked to solve a problem using the concept only 28 per cent had a good level of understanding.
- A British survey found that consumers do not actively seek out financial information. The information they do receive is acquired by chance, for example, by picking up a pamphlet at a bank or having a chance talk with a bank employee.
- A Canadian survey found that respondents considered choosing the right investments to be more stressful than going to the dentist.
- A survey of Korean high-school students showed that they had failing scores - that is, they answered fewer than 60 per cent of the questions correctly - on tests designed to measure their ability to choose and manage a credit card, their knowledge about saving and investing for retirement, and their awareness of risk and the importance of insuring against it.
- A survey in the US found that four out of ten American workers are not saving for retirement.

Filipinos very well can relate to these findings as only a few people are informed about our financial options. As a result, most of our countrymen are unable to avail of financial reliefs provided by our government which can help them prepare for their future.

This bill seeks to encourage educational institutions and the private sector to develop financial literacy programs that will arm our students with the knowledge to properly manage their finances and make informed financial decisions.


MIRIAM DEFENSOR SANTIAGO