

the crystal

OCTOBER 2018

#CONNECTING CRYSTAL
FEATURING CRYSTAL APP
AND WEBSITE

CRYPTOLS
EXPLORING BLOCKCHAIN



FINDING THE MEANING IN LIFE
WITH OR WITHOUT TECHNOLOGY

MARINA UPDATES
MANDATORY REQUIREMENTS
IN THE SUBMISSION OF VALID
MEDICAL CERTIFICATES

CADET\$
TO RICHES

Cryptols

Exploring Blockchain

The Group "Cryptography Utols (brothers)" or simply called "CRYPTOLS" are a bunch of people who are fascinated with Blockchain and Cryptocurrencies one of which is BitCoin. It was formed last June 20, 2016 where Viber became their main platform in communicating with each other. Currently, the active members of CRYPTOLS are Emily Crisostomo, Inocencio Crisostomo II, Mark Rence Miguel, Mark Ignacio and Matthew Tagle. Emily Crisostomo, CEO and President of Crystal Shipping Inc. who founded the CRYPTOLS started researching and investing in CryptoCurrencies since 2013. The Cryptols are very upbeat in exploring the possibilities of BlockChain especially in leveraging Crystal Group of Companies' services to her Crystal Crew and Principals. The CRYPTOLS believe that in the near future, CryptoCurrency will be the Internet of Money. With such belief in mind, the Cryptols love to share and spread various information to everyone interested to learn about Blockchain and Cryptocurrency.

"Blockchain is the very near future"

-Emily Crisostomo



BLOOMBERG TECHNOLOGY

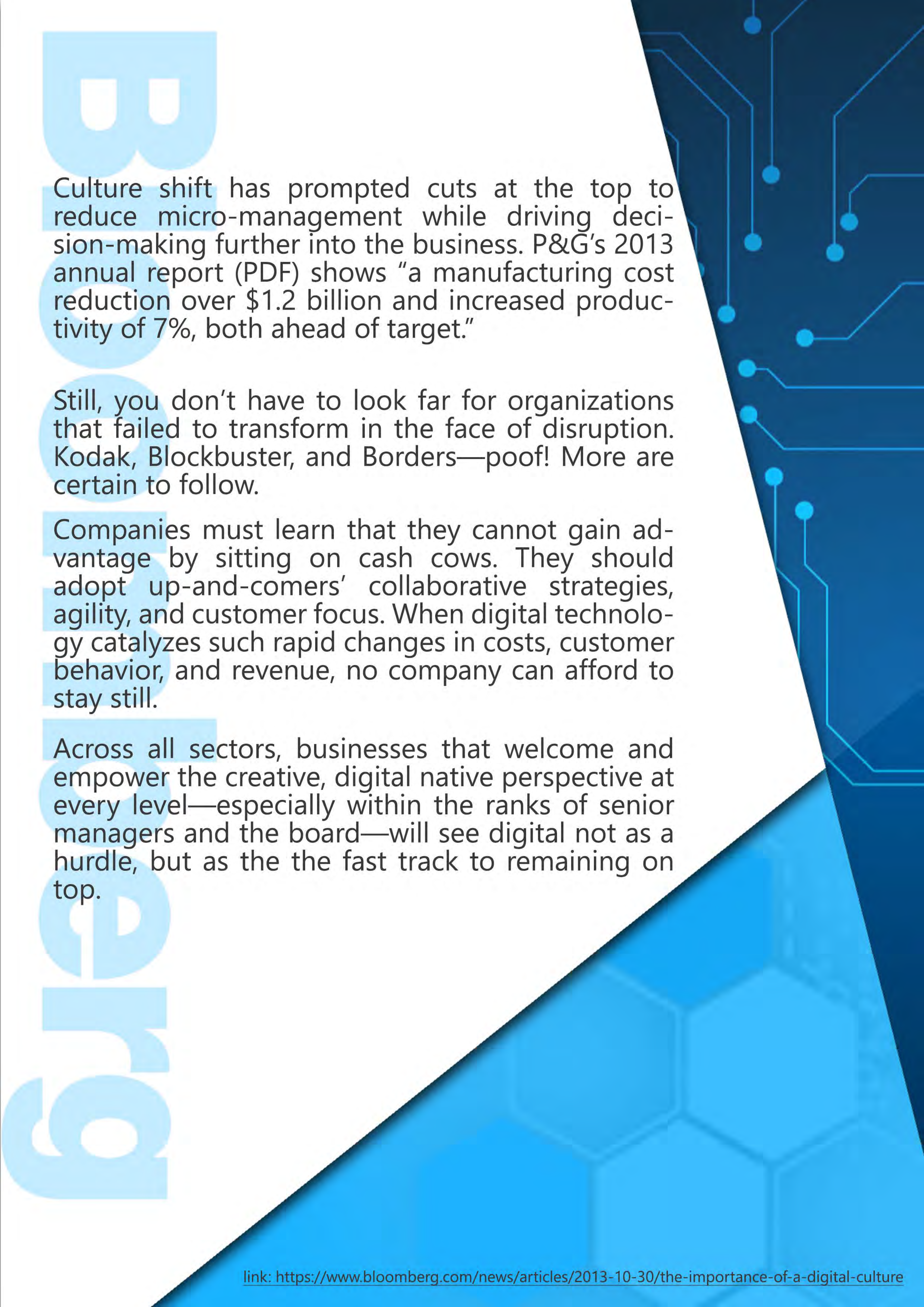
THE IMPORTANCE OF A DIGITAL CULTURE

For the past decade, managers of established businesses have enviously eyed the growth of new technology companies. They've seen disruption as the driver. But for all their resources, why have industry Goliaths missed ideas and markets that more nimble organizations have so successfully exploited?

It's easy to blame a lack of technology expertise within C-suites and boards. Sure, Fox's Rupert Murdoch and Virgin's Richard Branson needed "digital mentors." But real change doesn't come from chief executive officers using Twitter; it comes from adopting a new outlook—from the top down.

Management should worry: Organizations with a digital culture are far more adept at disrupting industries and business models. They respond to change faster and a relentless focus on data and their customers keeps them in front.

A shift to digital culture has revved up results for Procter and Gamble. Having spent \$5.6 billion on becoming more agile, P&G now boasts better tech integration, its executive management has better business data, and the organization is more democratic.



Culture shift has prompted cuts at the top to reduce micro-management while driving decision-making further into the business. P&G's 2013 annual report (PDF) shows "a manufacturing cost reduction over \$1.2 billion and increased productivity of 7%, both ahead of target."

Still, you don't have to look far for organizations that failed to transform in the face of disruption. Kodak, Blockbuster, and Borders—poof! More are certain to follow.

Companies must learn that they cannot gain advantage by sitting on cash cows. They should adopt up-and-comers' collaborative strategies, agility, and customer focus. When digital technology catalyzes such rapid changes in costs, customer behavior, and revenue, no company can afford to stay still.

Across all sectors, businesses that welcome and empower the creative, digital native perspective at every level—especially within the ranks of senior managers and the board—will see digital not as a hurdle, but as the the fast track to remaining on top.



UPDATE

Maritime Industry Authority



MANDATORY REQUIREMENTS IN THE SUBMISSION OF VALID MEDICAL CERTIFICATES

Pursuant to the Implementing Rules and Regulations (IRR) of RA 10635, Regulation 1/9 of the STCW Convention 1978, as amended, and STCW Advisory No. 2017-11, all concerned are hereby reminded on the mandatory submission of the required Medical Certificates in the application for processing of Certificate of Proficiency (COP), Certificate of Competency/ Certificate of Endorsement (COC/COE).



UPGRADING OF MARINA AND PRC CHIEFMATE AND SECOND ENGINEER PASSERS

CONCERNED SEAFARER

Marina Chiefmate and Second Engineer Passers who have acted their license onboard for 12 Months as per STCW Circular No. 2014-10&2014-11

PRC Chiefmate and Second Engineer

ACTION TO BE TAKEN

Apply with the Certification Division, 5th Floor, STCW Office, Marina for Master and Chief Engineer Certificate of Competency (COC) / Certificate of Endorsement (COE).

Submit Documents to the Office of Deputy Executive Director, 5th Floor, STCW Office Marina for Evaluation Purposes.

Finding The Meaning In Life -- With And Without Technology

WORLD
ECONOMIC
FORUM

Where are you on the work-happiness scale from 1 to 10? Do you find meaning in your work? Are in feeling less than needed in a worthless job? You are not alone. According to *World Economic Forum*, "In a 2013 survey of 12,000 professionals by the *Harvard Business Review*, half said they felt their job had no 'meaning and significance,' and an equal number were unable to relate to their company's mission, while another poll of 230,000 employees in 142 countries showed that only 13% of workers actually like their job.

As Tyler Cowen of Bloomberg notes, "*The shift out of agricultural jobs brought significant problems. This time probably won't be different with automation, and that's exactly why we should be concerned.*" In some ways, many people have become paralyzed reading about how AI, robotics, machine learning, autonomous vehicles and drones will render us useless as working humans. Accountants, tax advisers, researchers, bloggers, movie stars and corporate roles at every level could begin to feel the effects as technology begins to design itself autonomously. But it's not just the potential of losing one's job to a robot that might be preventing workings from finding meaning in their work.

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Harvard
Business
Review

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ACCOUNTING CONSULTANT

Ma. Lilibeth Alcantara

"Equalizer"

a set of arguments where two or more functions have equal values.

Beth lives in Tayuman, Manila with her three children. Her eldest daughters are twins and were both graduates from University of Sto. Tomas. Both of which are already productive citizens being both employed on their respective professions. On the other hand, his youngest and only son is pursuing his education at Pamantasan ng Lungsod ng Maynila. Beth is an experienced manager on the Accounting and Finance unit for more than 25 years particularly on the fields of banking where she worked for fifteen years and to another maritime agency for ten years.



IT COORDINATOR

Jomel I. de Guzman

"Risks Seeker"

a person who has a
preference for risk.

Jomel, 21 years old, from Meycauayan, Bulacan, finished his college degree at Bulacan State University-Malolos Campus. Jomel is one of the children of Mr. Joselito De Guzman who currently manages their small farm in Isabela and Mrs. Emelita who works as domestic helper in Singapore. Jomel is independently living in Malolos Bulacan since he was in Grade 6 level. He aims to become a successful Software Author someday.

Jomel completed the degree of Bachelor of Science in Mathematics, Specialization in Computer Science. And will join the Innovator Team as IT COORDINATOR. We expect the new Crystal Aspirants to add more on the team's title as the company's innovators.



IT COORDINATOR

Arvin Gabriel R. Trinidad

"Byte Builder"

Abbreviation for binary term, a unit of storage capable of holding a single character.

Arvin, a 20 - year old native of Macabebe, Pampanga, lives with his aunt's house in Quezon City whenever he is in Manila. Arvin is the eldest among his two other siblings. His father works as a tricycle driver while his mother is a tailor. Arvin is also a graduate from Bulacan State University-Malolos Branch.

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FINTECH

The Future of Banking

Broadly speaking Fintech (Financial Technology) is about using technology to design and deliver financial services and products, it is a relatively new and evolving tech that help financial institution deliver financial service. Part of this is cryptocurrency.

A cryptocurrency is a decentralized digital currency which uses encryption, under this is Bitcoin. Bitcoin started in 2008 and now it is the most common form of digital currency the first and one of the most prominent cryptocurrencies used by traders in the world of fintech.

In order to start bitcoin first you need an digital wallet where you can store your bitcoin.

FINTECH

Server-side Wallets

A Online Wallets

The wallets you can access on a web browser. They also have a mobile application where you can download. To illustrate, this are Coins.ph, Bit-bit.cash, Blockchain.info, Coinbase, Abra and many more.

B Desktop Wallets

Bitcoin wallets that you install on your desktop, Some of these are Exodus (MacOS/Linux Version), Electrum Wallet and Bitcoin Core Client these wallets allows user to control their private keys.

C Mobile Wallets

Bitcoin wallets that rest on your smartphone. The advantage of this to desktop wallets is you can carry it anywhere mobile bitcoin wallet is very convenient when it comes in bitcoin exchange negotiation. example of these are Mycelium, Xapo, Blockchain and Uberpay Wallet. Mycelium, Xapo, Blockchain, Airbitz, Coinomi and Uberpay wallet.

D Hardware Wallets

Hardware wallets are special wallets that secure a person's bitcoin private keys on a small hardware device. Means that your private keys won't be stored anywhere on the internet and also they are said to be immune in viruses.

E Paper Wallet

Paper wallet is a type of cold storage wallets. Using this it will generate your own private and public bitcoin addresses. On another hand it pulls your private key offline and you are the only one who have it and will not be victim of computer or website failures.

DIGITAL WALLET

Online Wallet



a mobile wallet where Filipinos make online payments, load beep™ cards, and buy bitcoin. it is available in both ios and android platforms.

a financial services and technology company that operates an all-in-one cryptocurrency wallet and exchange app. this app is available on both iOS and Android platforms



Desktop Wallet



Bitcoin Core is programmed developed by Satoshi Nakamoto to decide which block chain contains valid transactions.

Electrum is a lightweight Bitcoin client, based on a client-server protocol.



Mobile Wallet



mycelium
ad-hoc economy

Mycelium is a highly integrated bitcoin company specializing in hardware, software and security. The Mycelium Wallet is a mobile wallet that allows you to store, send and trade bitcoin

Hardware Wallet



Hardware wallet is a special type of bitcoin wallet which stores the user's private keys in a secure hardware device.

Paper Wallet



Paper wallet is an offline mechanism for storing Bitcoins. The process involves printing the private keys and Bitcoin addresses onto paper.

BO SANCHEZ

Wealth with Simplicity Process

Bo Sanchez is a preacher, leader and entrepreneur. He is the author of over 30 bestselling books. He is the founder of Truly Rich Club it is a private group of individuals that is support in their financial and support growth. He was also awarded as one of the The Outstanding Young Men (TOYM) in 2006.

Privately, Bo is a successful entrepreneur he frequently teaches and writes about financial learning believing that poverty is hugely a product of people's low financial I.Q. on subject like saving, investing business and debt-management.

How to use money the righty way according to Bo.

Start a business. Your exceptional ideas are what make you special. So, share it and don't hesitate to earn from it. Get a loan if you have to Just make sure to partner with a reliable loan solution concierge to shop around for good deals.

Set specific funds for specific purposes. Make it a habit to divide your income into portions for your retirement plan, savings, education plan, everyday allowance, leisure activities and emergency fund. This will allow you to monitor your spending habits.

Give back. You can't give what you don't have. So it might help to donate a specific portion of your earnings to whatever church or charity you're associated with.

Formula of living comfortably and without debt

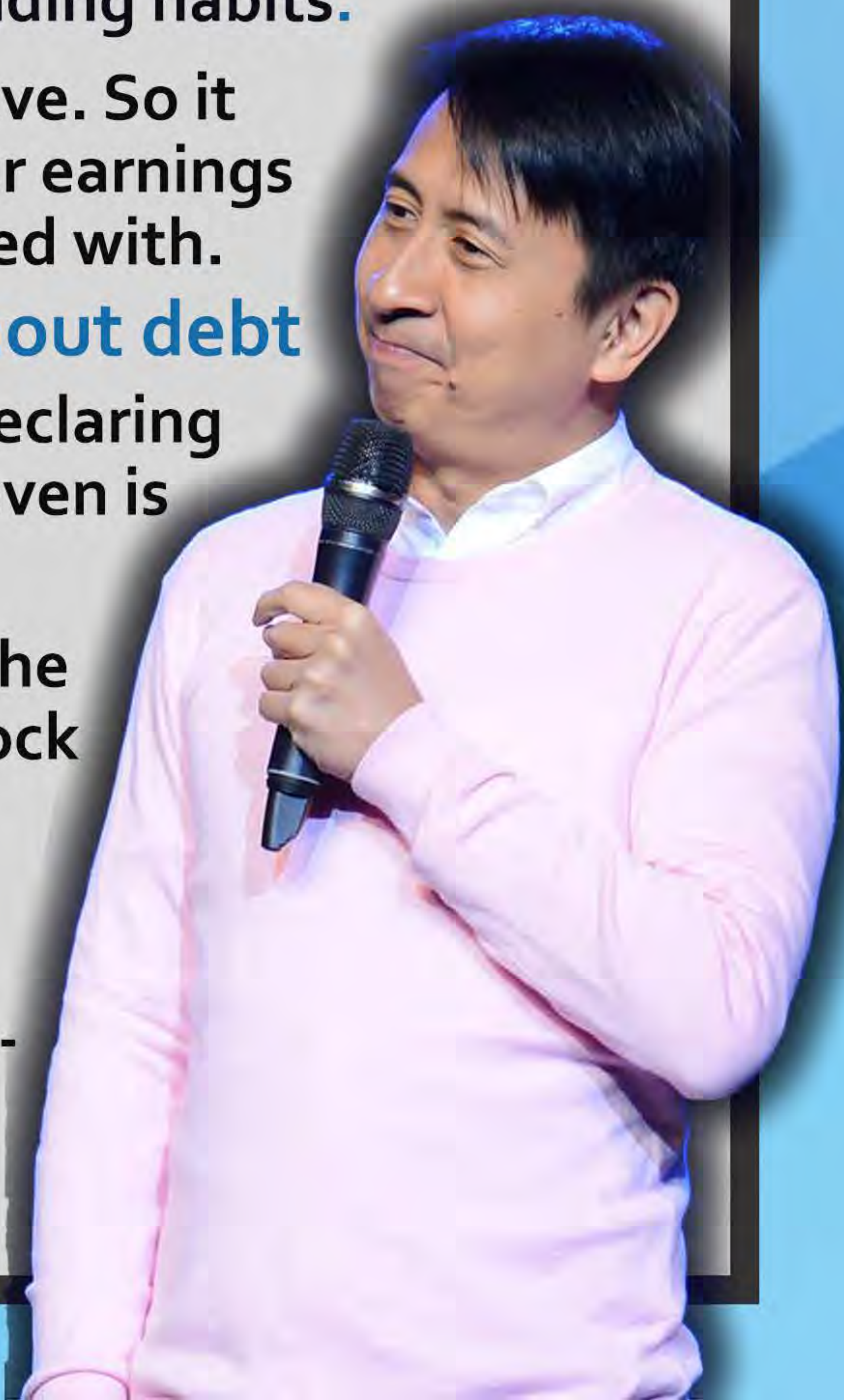
Give **10%** to charity. When you tithe, you're declaring you're merely passing this world and that Heaven is our future home.

Invest **20%** of your income in your maturity. The best and safest investment is in the stock market.

Spent **70%** on a simple lifestyle.

"Invest your linear income so you can earn exponential income"

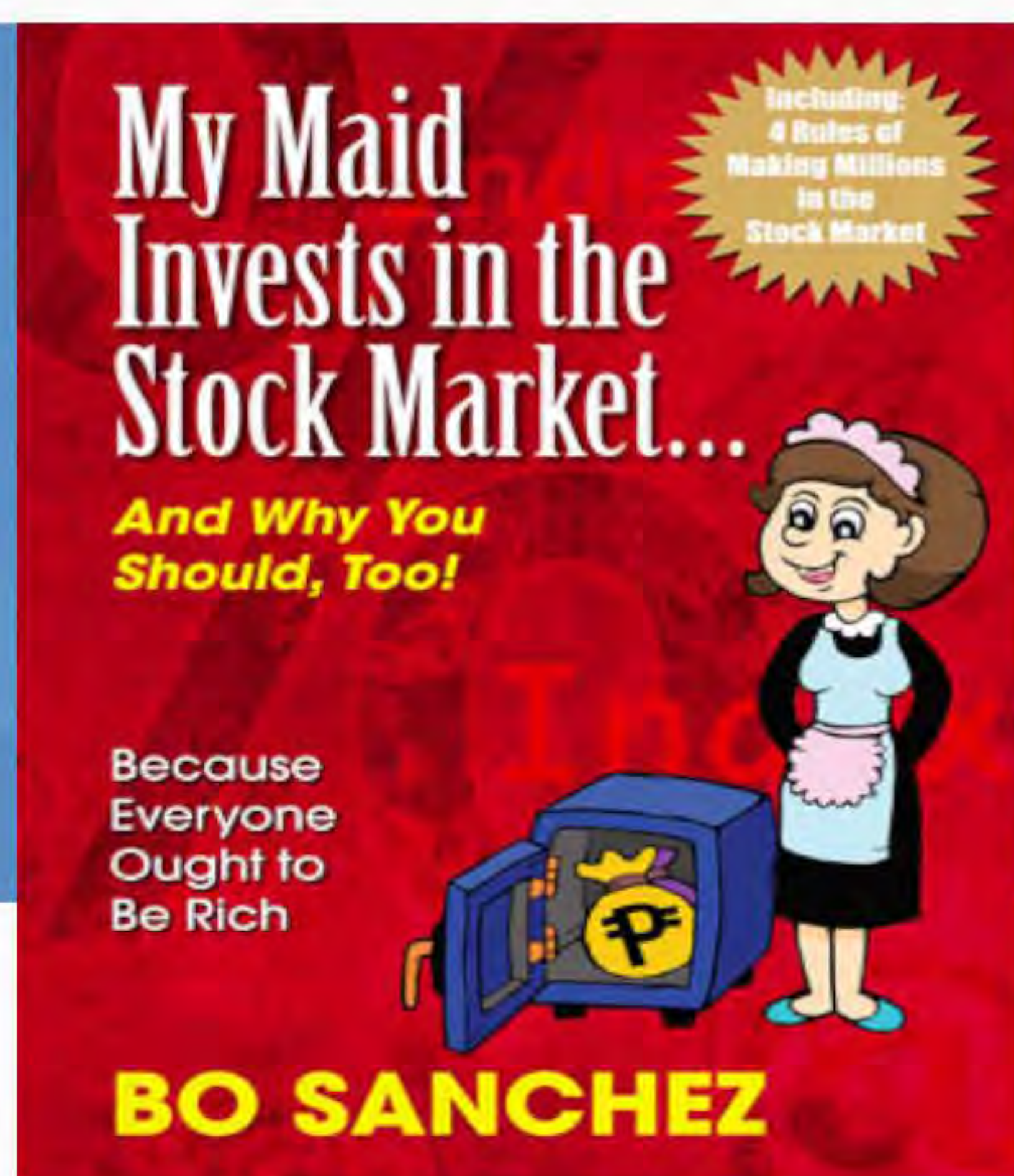
-Bo Sanchez





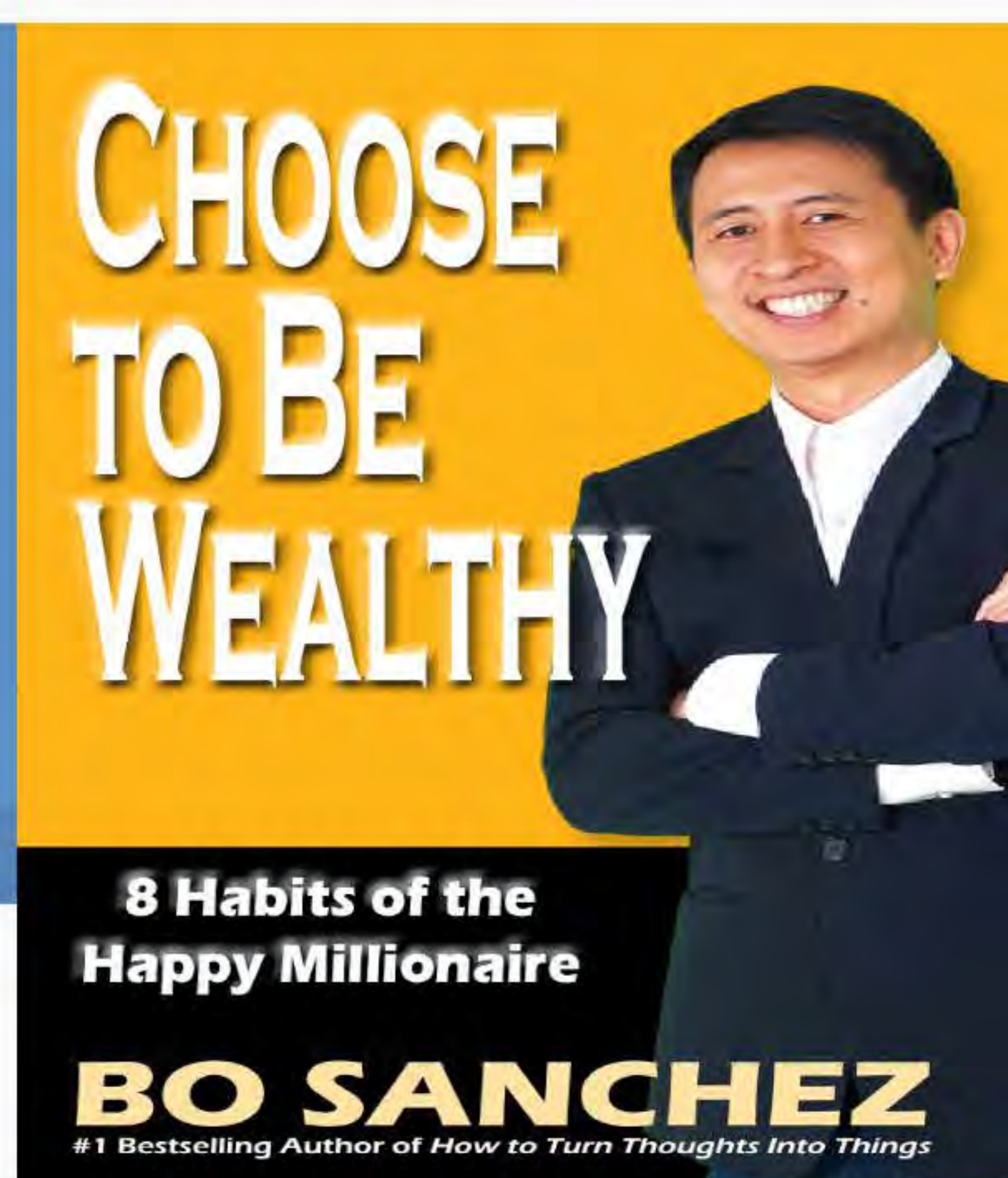
BECAUSE EVERYONE OUGHT TO BE RICH

LEARN MORE BY READING HIS BOOKS



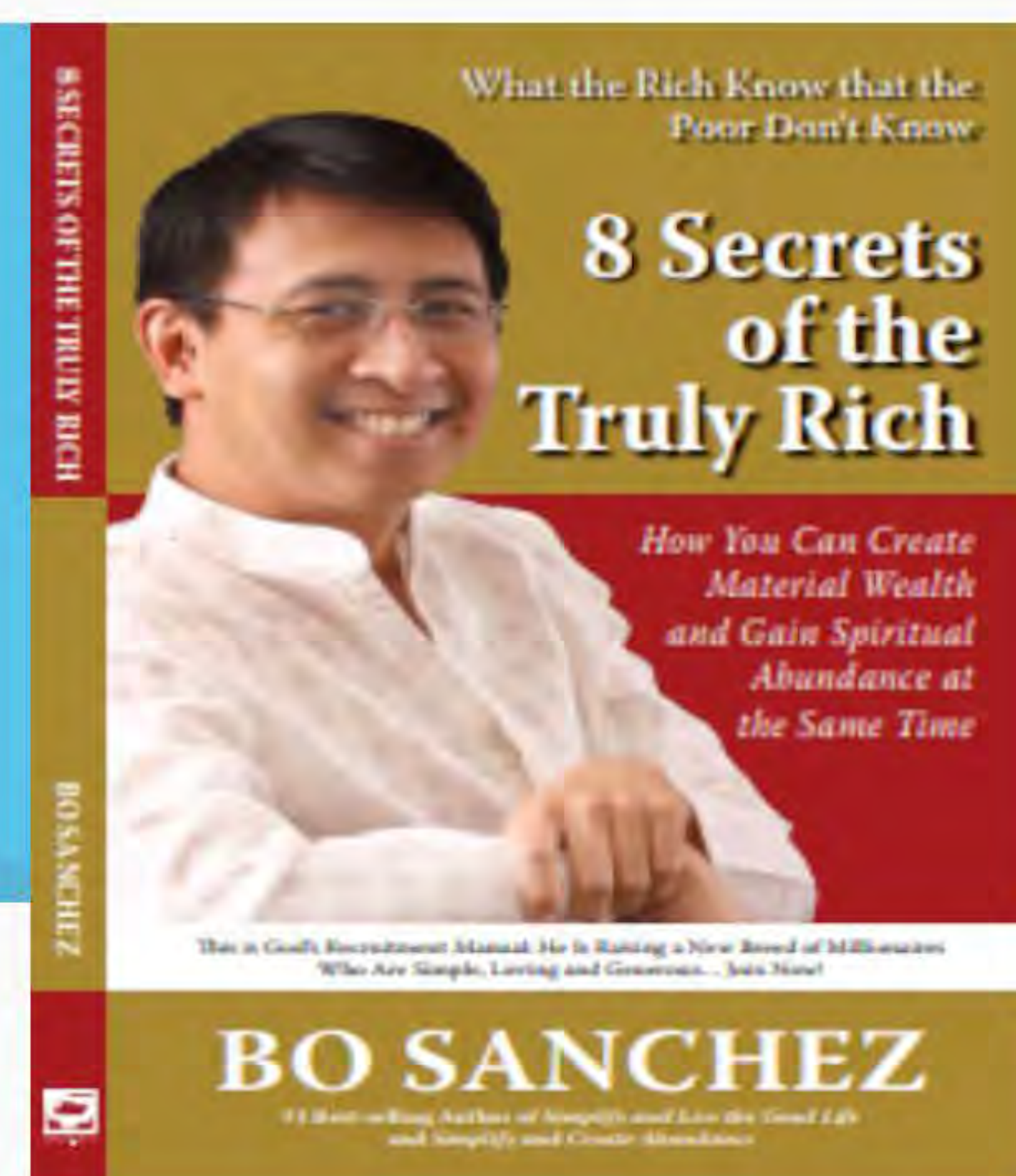
"In this little book, I'd like to teach you how to invest in the stock market, not trade. If you want to trade at the stock market, this book isn't for you. Please look elsewhere. Here's the basic difference: Trading is buying stocks and selling them within a day or a few days. Investing is buying stocks and selling them in six months or never! Through your business or job, you create the money necessary to invest in the stock market."

Chapter 05>>>>



"Here's the first point. Wealth is so much more than money and you've got to define it. What should happen in order for you to call yourself wealthy? Once you define it, you'll also find the reason for earning money. Because even if money isn't your wealth, I bet having money will help you have more of what you consider "wealth." That's why I emphasize having a wealth mindset so much."

Chapter 01>>>>



"Here's what rich people (and potentially-rich people) do: After receiving their salary, they save first—and then pay their bills second. Give your first 10 percent to God give your next 20 percent for yourself as your retirement fund, and live on 70 percent of your income. Remember Famine will always happen. How do you protect yourself from famine which would be the future decades of your life when you're no longer earning?"

Chapter 34>>>>

Bill Gates Loves These 4 Learning Hacks

• Learning Hacks: An Overview

Put simply, learning hacks are a quick way to get great information in a short amount of time. If you are - or want to be - a digital learner, there are multiple resources available online for you to increase your skill set and intellectual capital. As Gates shared earlier this year in Time, here are his go-to learning hacks.

1) *Khan Academy*

Khan Academy offers an opportunity to access a world-class education and to learn anything for free, for everyone, forever. Topics include, among others:

- a. Math
- b. Science & Engineering
- c. Computing
- d. Arts & Humanities
- e. Economics & Finance
- f. Test Prep
- g. College & Careers

Founded by Sal Khan, the online educational platform offers thousands of lessons available in short video format.

2) *Code.org*

Gates is a big proponent of coding - and thinks it's worth your time to learn how to code (even if on a basic level). As he shared in Time, Gates believes that computer science helps you "think abstractly and solve concrete problems." Code.org offers free courses that help you learn how to code. The non-profit is dedicated to expanding access to computer science in schools and increasing participation by women and underrepresented minorities. If you don't have time for a full course, Code.org offers a one-hour tutorial.

3) *The Teaching Company*

The Teaching Company offers online courses on countless topics and targets lifelong learners. You can learn in multiple formats, including video or audio, discs or digital. The good news is there is no homework or exams. The Teaching Company offers "The Great Courses" in multiple subject areas, including:

- | | |
|--------------------------|-------------|
| a. Economics and Finance | e. Math |
| b. History | f. Music |
| c. Literature & Language | g. Religion |
| d. Philosophy | h. Science |

4) *Big History Project*

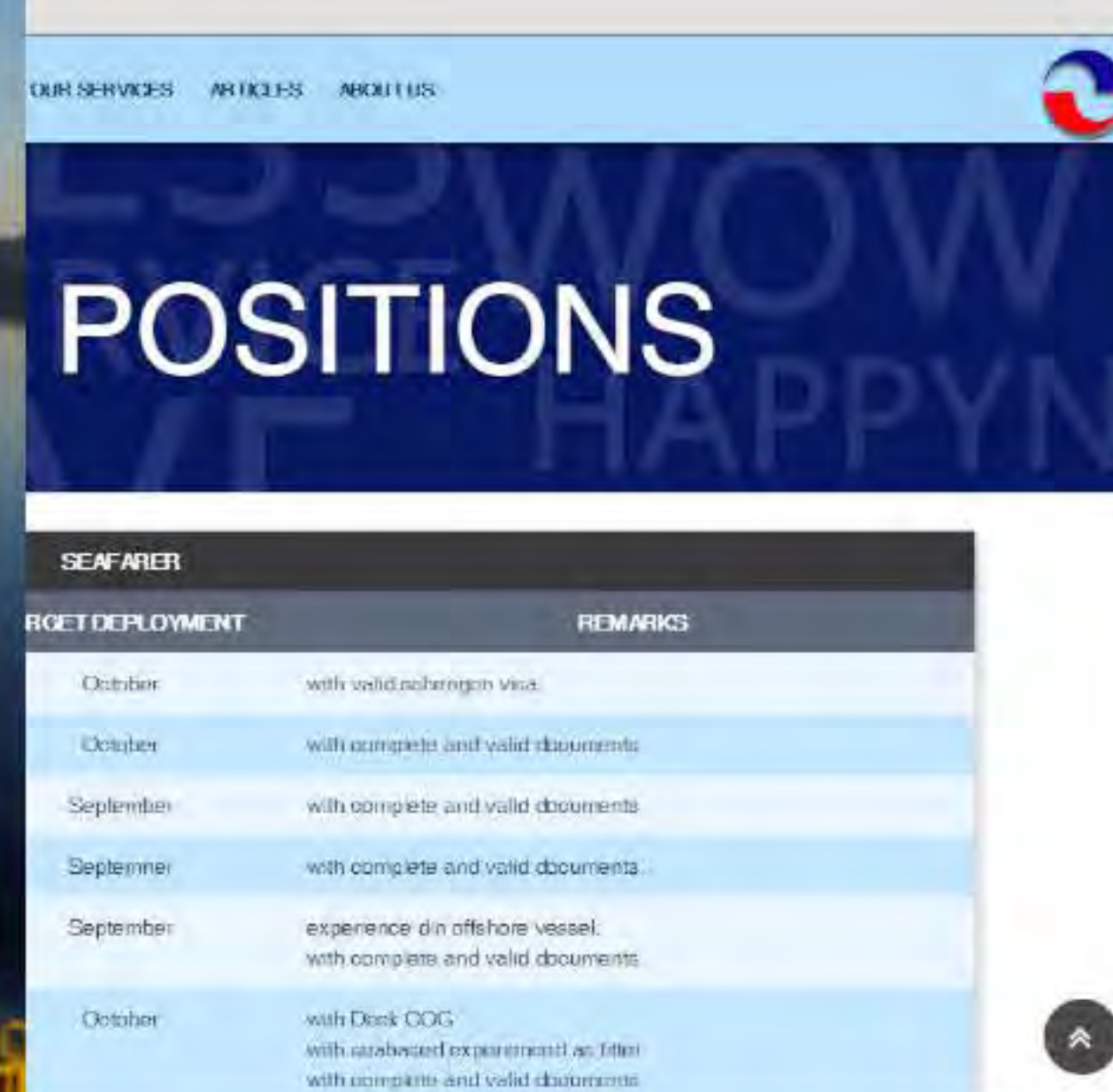
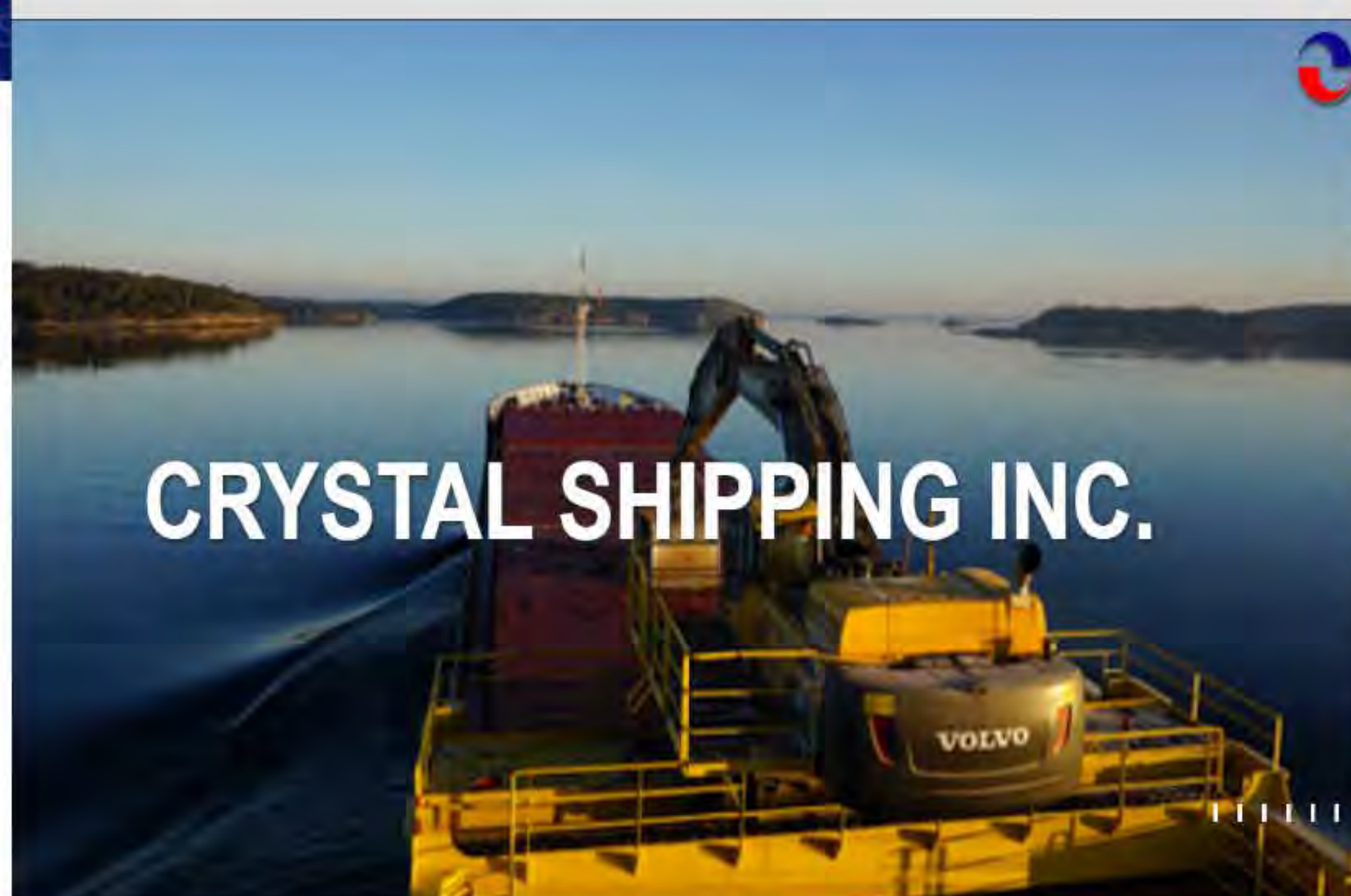
The Big History Project helps "examine our past, explain our present, and imagine our future." With funding from Gates, the Big History Project is a joint effort among teachers, scholars, scientists and their supporters to offer a multi-disciplinary approach to learning. While the program targets high school students, inquisitive learner can benefit from topics, including:

- a) The Universe
- b) Solar System & Earth
- c) Life
- d) Humans
- e) The Future

The Big History Project also offers a free, self-guided, six-hour course that is available on its website.

#ConnectingCrystal

[Crystal Shipping Inc.](#) is the official website of crystal shipping developed in January 2018. It is made to have an easy access for the seafarer, principal and crystal representatives to see their documents. User can still look for available position of a seafarer job where he can also register his resume through this website. Further more you can see all services offered by the company and able to view our articles for the month like the crystal issue and crystal book, for the principal they can also inquire through this website, another feature of crystal website is seafarer, principal and crystal representative, can login to COI. Where they can able to view their documents.



iOS

The Crystal Crew Mobile Application like the crystal website you can also view your documents here. Download the application by scanning the QR Code.



ANDROID

Delivering happyness through wow service

Jose Becyagen

Cadets to Riches

A very jolly and humble person, Mr. Third Engineer Becyagen came from the beautiful city of Bontoc, Mountain Province. He graduated in Northern Philippines College for Maritime Science and Technology.

His life before was very hard because of financial problem. Luckily after graduating, in his early age of 20, he was immediately hired to be one of the Cadets of Crystal Shipping and became a part of Crystal's Cadetship Program.

During those times they did not have Seniority because they were all hired at the same time, so it is a battle for the cadets to prove themselves. They must be snappy all the time, do things right whenever they are given a task and must give their best to be worthy of the line-up. Even though it was a struggle, they know that it is part of their training and it will prepare them. After duty, they also have bonding time with their co-cadets which was their happiest experience.

In almost 5 years of service, according to Mr. Becyagen, Crystal have helped him achieve his goal to become a Third Engineer. It was his first goal because he knew after becoming an Officer, he will also achieve his other dreams too. Now his own apartment type house is ongoing, and it could be his home or could be used as business in the near future.

How WOWderful it is for Crystal to witness such a success of a Cadet to a Third Engineer. Mr. Becyagen is still up to achieving more of his dreams and Crystal will still be here to support him!

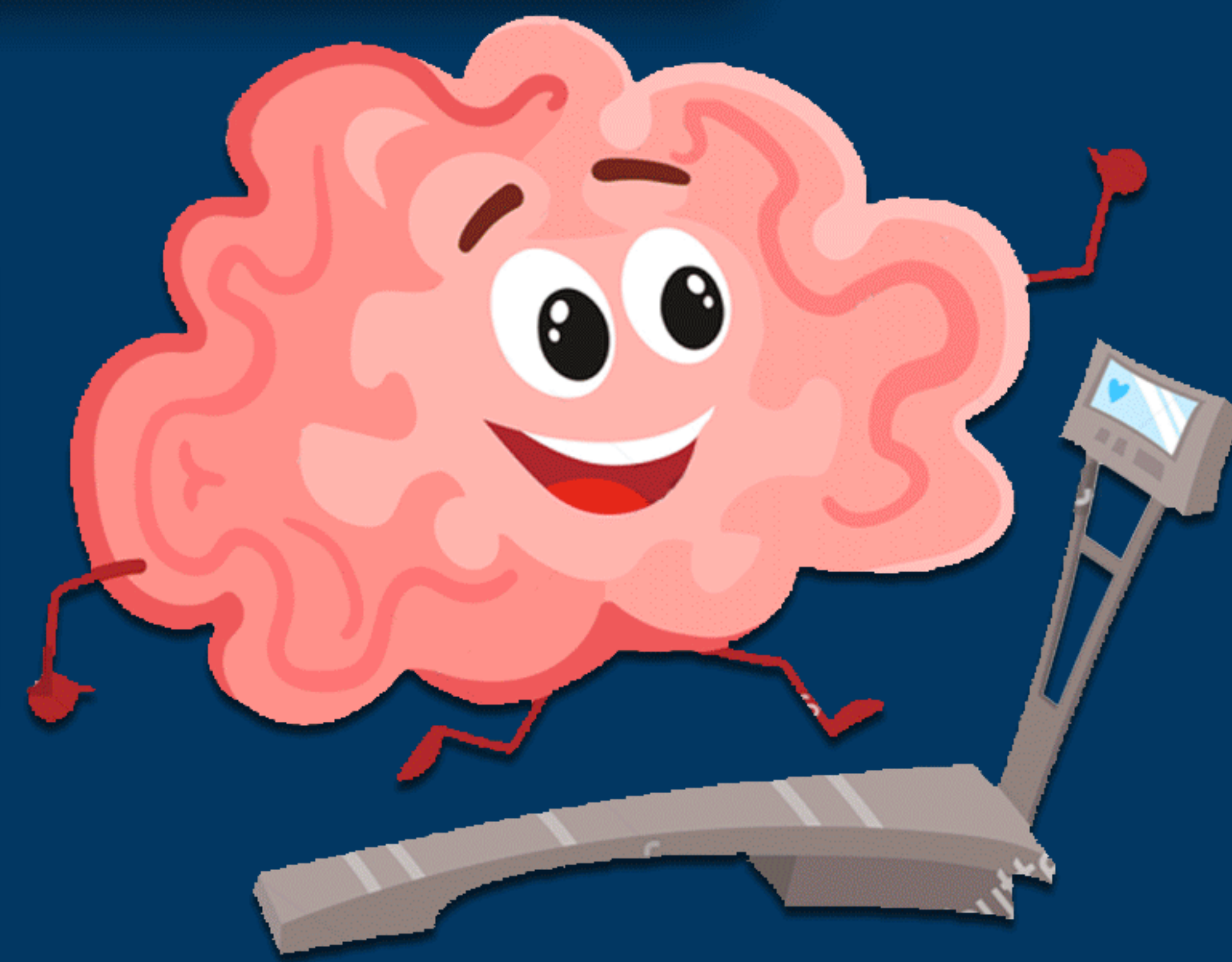
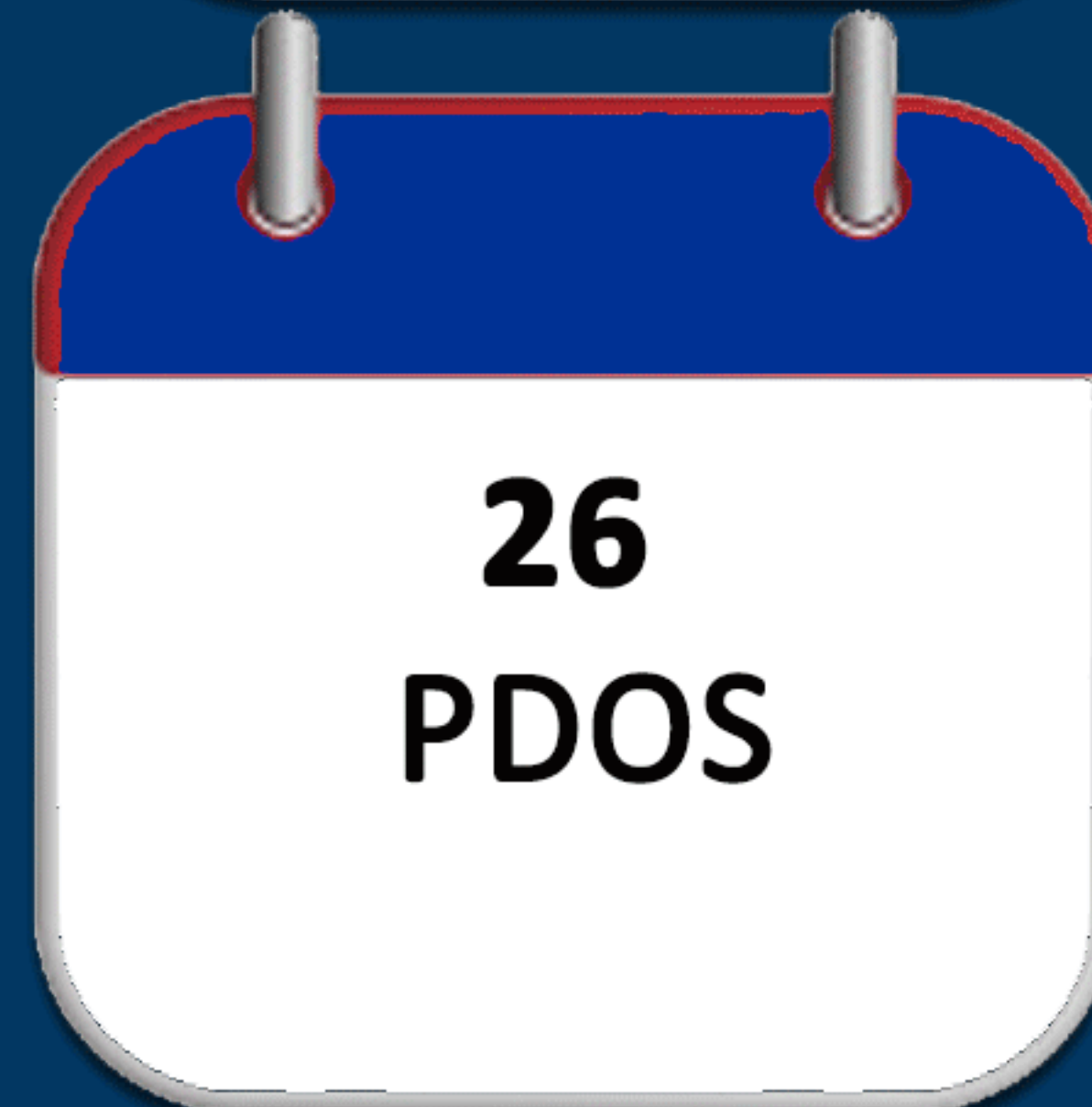
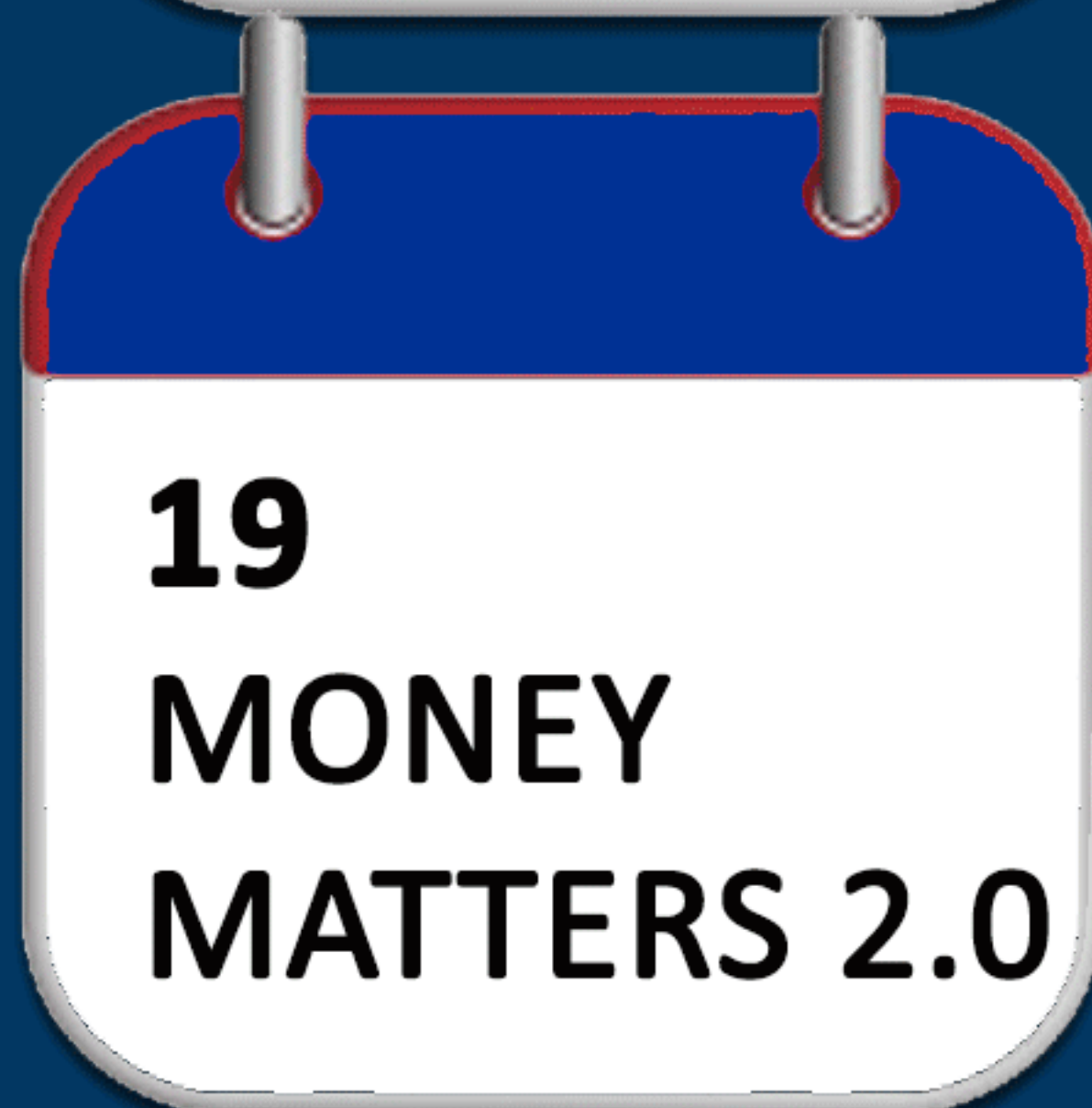
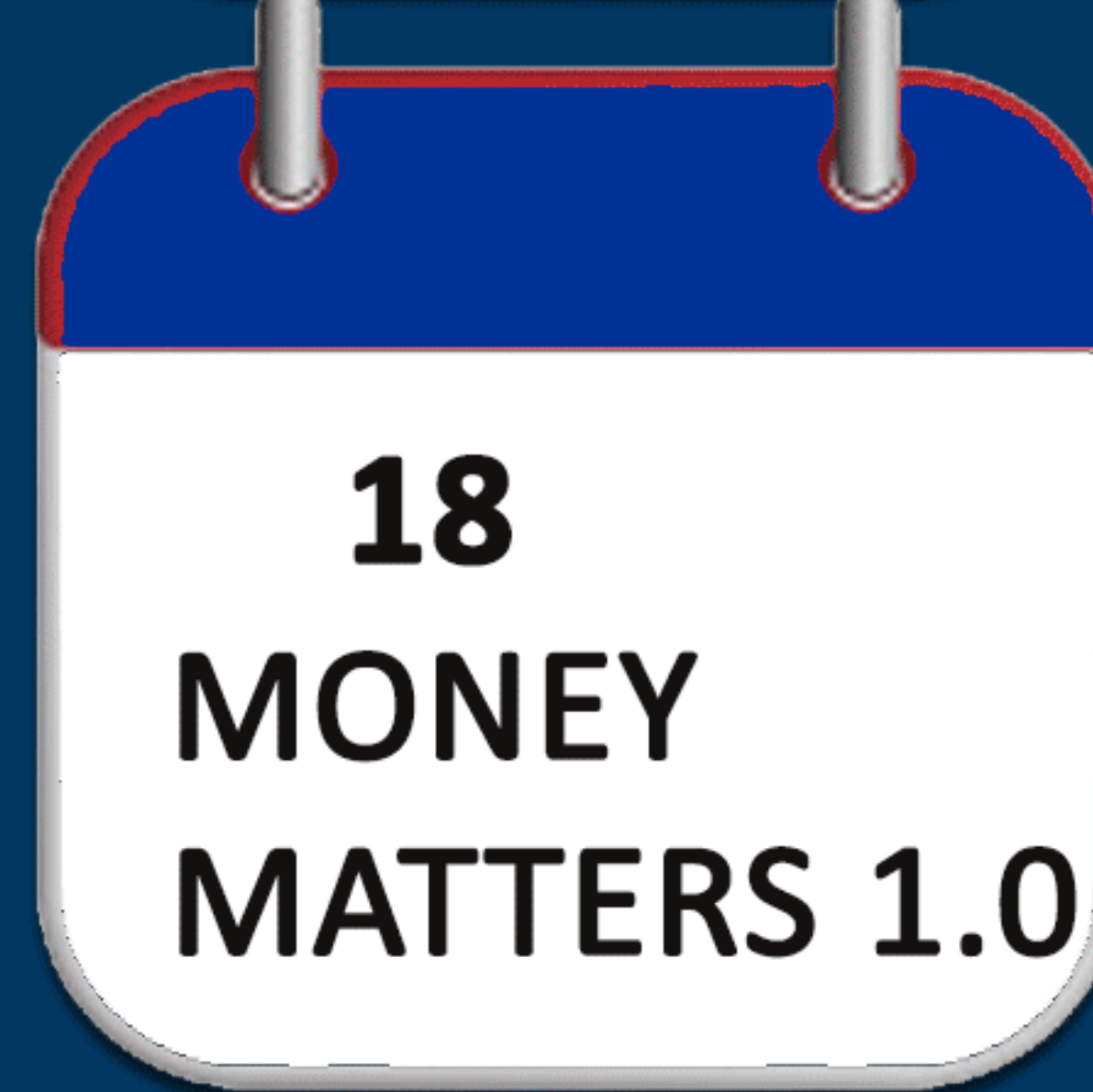


LOVE
WHAT YOU DO
NOT BECAUSE YOU
HAVE TO.

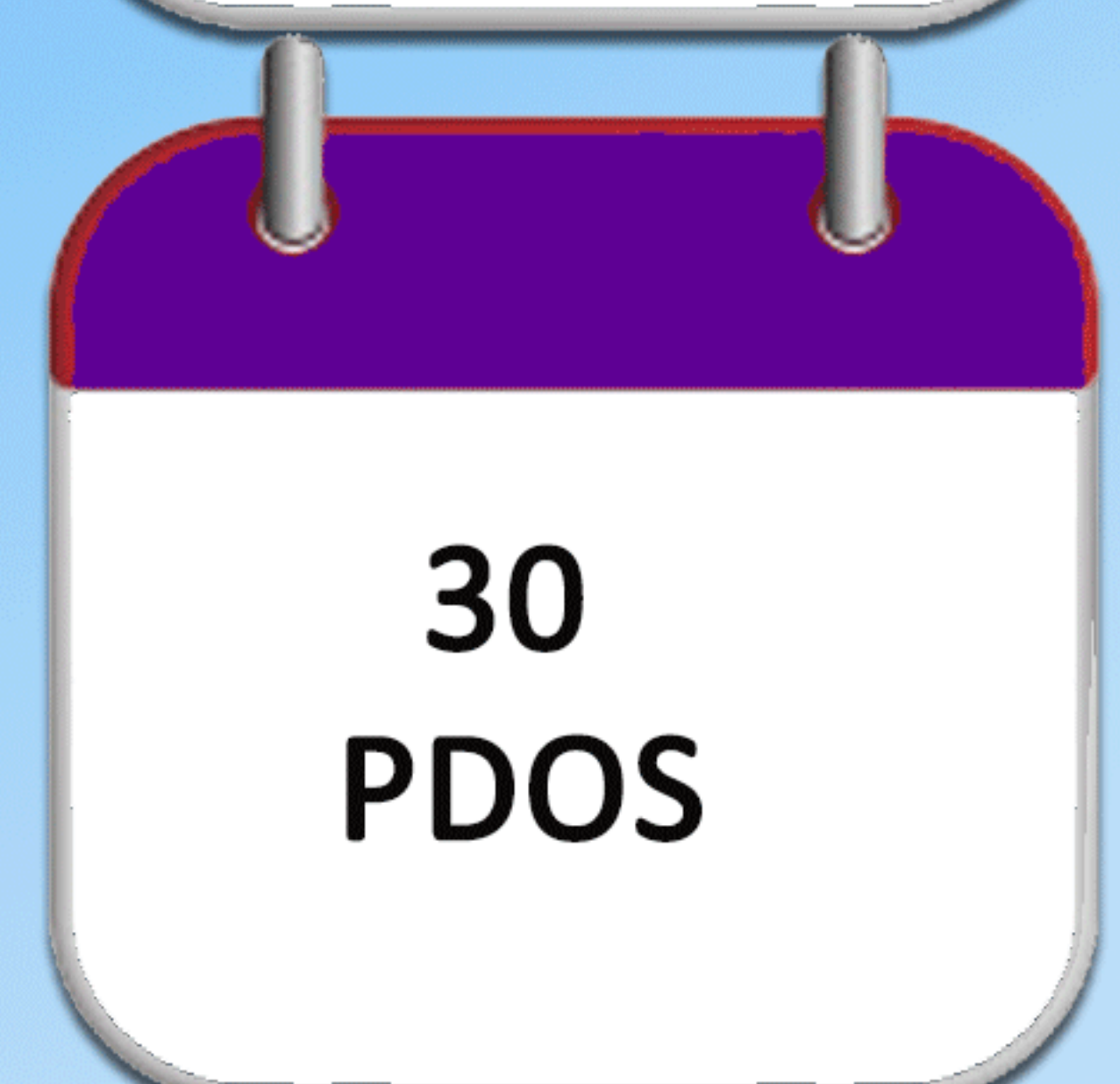
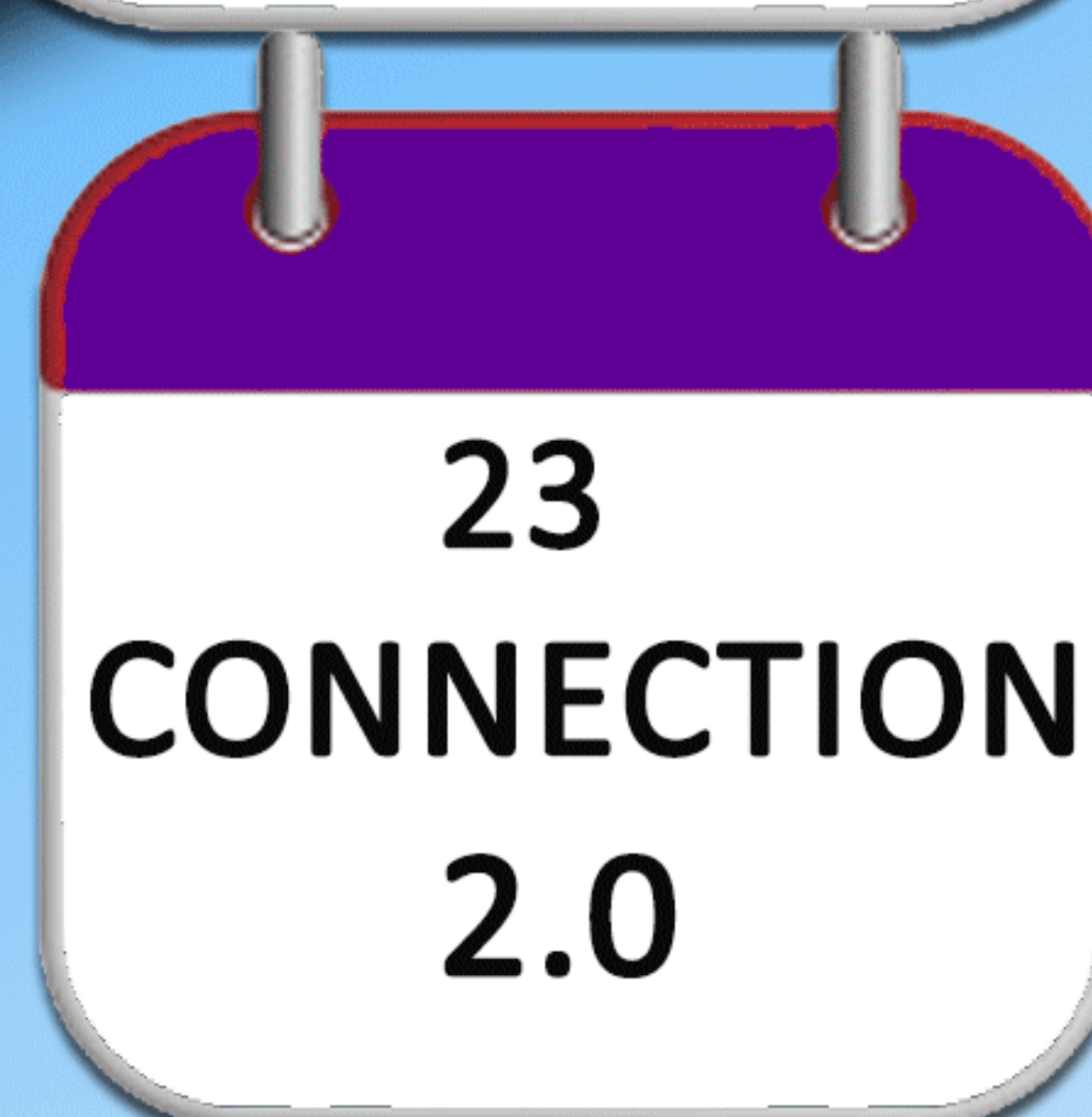
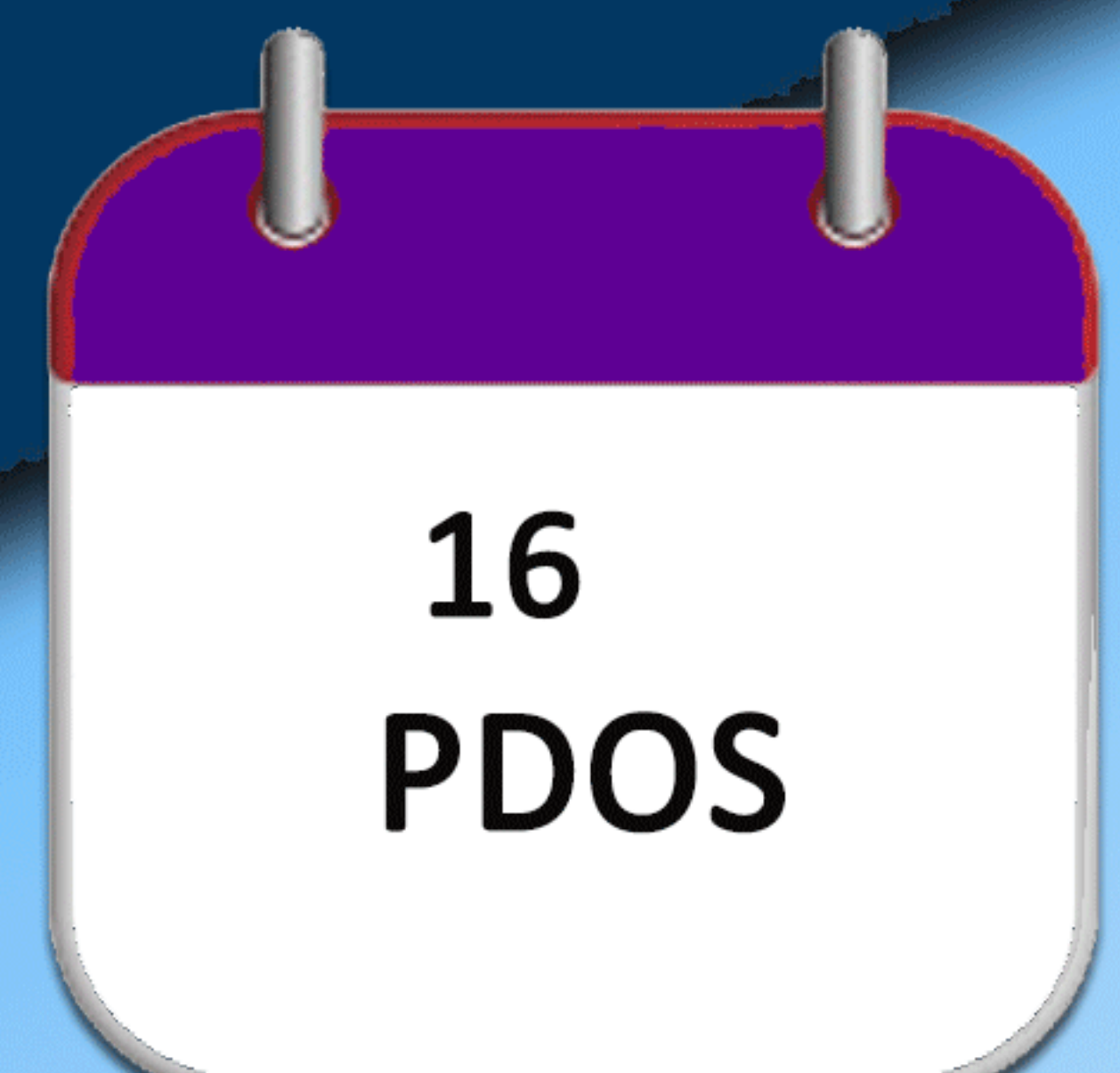
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Crew MindGym

Calendar



Choose your **WORKOUT** schedule at your most convenient time



because **LEARNING** should be **FUN** and **ENGAGING**

