

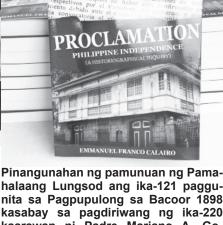


TRECEÑOS AVAILED PGC'S FREE MEDICAL SER-VICES: More than 390 indigent residents of Trece Martires City received free medical check-up and tooth extraction rendered by medical professionals from General Emilio Aguinaldo Memorial Hospital (GEAMH) with the assistance of the City Health Office during the conduct of medical and dental mission at La Trinidad Covered Court, Brgy. Cabuco on August 14, 2019. Free random sugar testing was also provided by Multilab Diagnostic and Health Services. Meanwhile, technical staff of the Provincial Population Office shared information to parents on proper family planning. The health program was also supported by Inocencio Paramedic and Rescue Volunteers (IPARV), Barangay Health Workers (BHW) and Barangay Nutrition Scholars (BNS). A simple turnover of medicines to the barangay was led by Mayor Gemma Lubigan, Vice Mayor Bobby Montehermoso, 7th District Board Member Ping Remulla and Ms. Maribel Bernal together with other local officials.

(Julie Anne L. Rolle)







Pinangunanan ng pamunuan ng Pamahalaang Lungsod ang ika-121 paggunita sa Pagpupulong sa Bacoor 1898 kasabay sa pagdiriwang ng ika-220 kaarawan ni Padre Mariano A. Gomez kaninang umaga. Nagkaroon ng pag-aalay ng bulaklak sa bantayog ni Padre Mariano A. Gomez na sinundan ng paglulunsad ng Bagong Edisyon ng "Proclamation: Philippine Independence – The Truth About August 1, 1898 Bacoor Assembly (A Historiographical Inquiry)" na likha ni Dr. Emmanuel F. Calairo. Pinangunahan ni Mayor Lani Mercado Revilla ang paggunita kasama ang ating panauhing pandangal, Senator Nancy Binay.



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DATELINE

EDITORYAL:

In a Senate probe last week, some parents narrated how their children—students of Polytechnic University of the Philippines and FEU Senior High School—had left their homes to join militant groups. During the hearing, there was a suggestion to field more cops to schools to deter recruitment of students by leftist groups. But Senator

But Senator Ronald dela Rosa, chairman of the Senate committee on public order and dangerous drugs, denied that the hearings were meant to suppress student activism.

We hope Dela Rosa is not just backtracking from an earlier position after being criticized for it. Student activism, after all, is neither bad nor undesirable. In fact, it is good and must be encouraged.

Education is not confined to lectures and discussions in the classroom. These days, it is also very easy for young people to be informed about—and get involved in—what is happening to their community, their local government, their country, even the world.

In a Senate probe last week, some parents narrated how their children—students of Polytechnic University of the Philippines and FEU Senior High School—had left their homes to join militant groups. During the hearing, there was a suggestion to field more cops to schools to deter recruitment of students by leftist groups.

Apathy would be the real tragedy here. Students are expected to recognize that they have a stake in what is going on around them. They must be encouraged to keep themselves informed, think critically about issues, form their own opinion based on their logic and their core beliefs, and not rely on parroted statements coming from numerous voices online and offline.

Teachers may not like to be questioned and challenged. Parents may believe their authority is being undermined. These are, of course, not true. If they are raised well, the youth will find a way to raise important questions or express opposing views without arrogance and irreverence. They will be able to initiate difficult conversations. agreeing to disagree while still respecting others.

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But Senator Ronald dela Rosa, chairman of the Senate committee on public order and

DATELINE Weekly Newspaper has its principal business editorial office at Blk. 4 Lot 11, Ph. 6, Northeast Primarosa Subd., Mambog 3, Bacoor City with all the required BIR, DTI (CR#01576397), Barangay and City business permits and registered as a second class mail, with Permit #2005-10 from the Phil. Postal Corp. Tel Nos.(046)476-7611/ (0949)-9444480; datelineweeklynews.2015@gmail.com

HEIDELITA LAT PAGINAG Publisher / Gen. Manager

Webster Ace Paginag

Editor-in-Chief

Jennalyn B. Lat Circularion -in-Charge

& Irene Gascon Correspondent

Margie Bautista

Atty. Evelyn R. Dominguez Legal Consultant

ADVERTISING RATES COMMERCIAL ------ P200/col.cm LEGAL/NOTICES ------ P160/col.cm dangerous drugs, denied that the hearings were meant to suppress student activism.

Cultivating activism

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Activism speaks truth to power. What is wrong with calling out excesses and failures? What shame is there in holding views contrary to the accepted ones, and in holding officials accountable for their action or inaction?

Change does not happen if one waits around for it. One has to actively pursue it. and pursue it even more ardently when it becomes elusive. Refusing to challenge what has always been there guarantees only staleness. The youth have all the right to discontenttheir future, after all, is a product of our present choices.

Then again, this is not to say that parents, teachers and public officials must lean back and just allow their children to fend for themselves. Guidance remains crucial. Flders should tell them. for instance, that all opinion must be based on facts and not inherent biases. There is no single solution to all the country's ills. Problems are not solved by starting fires, picking fights and attacking persons. And they should know better than to be "recruited" by any group of any persuasion without them knowing the consequences of their actions.

Only inept, insecure leaders would scoff at activists. Our country would have a bleak future if the young did not think hard about the world they are in. Mindful activism—a far cry from mindless, careless troublemaking—is needed so that the next generation will be better than the one before it. **PTA** . . .

The online portal of the Philippine Tax Academy (PTA) along with its competency management system (CMS) framework and basic courses for Bureau of Customs (BOC) employees will be launched on July 31.

Finance Undersecretary Gil Beltran said an acting president of the PTA and officer-in-charge (OIC)- chancellors, which could be representatives from the Bureaus of Internal Revenue (BIR), of Local Government Finance (BLGF) and the BOC are also set to be appointed to handle the course development and training delivery of the institution.

The PTA online portal will contain the gateway for PTA e-learning courses, said Beltran at a recent Department of Finance (DOF) executive committee (Execom) meeting.

It will be available starting August 2019 to newly hired and existing revenue personnel who need to register an account to gain access to the site.

Earlier, Beltran reported to Finance Secretary Carlos Dominguez III that the PTA has completed the development of 14 competency-based mandatory online studies required for new hires at the customs bureau as well as refresher courses for existing BOC employees.

Beltran said the PTA is also completing training courses for the BLGF Institute as well as executive courses on revenue mobilizations for officials of the BOC and the Bureau of Internal Revenue (BIR). FROM PAGE 1

The PTA has identified 23 courses on drivers of revenue mobilization to be delivered half-day as an executive lecture series for regional directors and above of the BIR and BOC, Beltran said.

These executive courses will focus on Assessment and Revenue Collections; Customs Management and Administration; Tax Administration; International Tax Affairs; Fiscal Policy Formulation; and Public Finance Management Compliance, Beltran said.

He said resource persons for these executive courses will be former and present DOF officials as well as industry experts. The PTA has also

set a training course on Real Property Compliance and Schedule of Market Values for BLGF employees as well as a Local Government Finance Executive Course for newly elected officials, both in August, Beltran said.

Under Republic Act (RA) No. 10143, the PTA "shall serve as a learning institution for tax collectors and administrators of the government and selected applicants from the private sector."

This law provides that, "All existing officials and personnel of the BIR, the BOC and the BLGF shall be required to undergo the re-tooling and enhancement seminars and training programs to be conducted by the PTA."

It also requires "all applicants to the said bureaus" "to pass the basic courses before they can be hired whether on contractual or permanent status." (DOF.GOV)

LIDER NG NOTORYUS NA CRIME GROUP, PATAY SA OPERASYON

PATAY ang isa umanong lider ng notoryus na grupong Serano Crime Group matapos manlaban sa mga pulis sa Silang, Cavite.

Nakilala ang nasawing suspek na si Frankie Mark Serrano, residente ng Phase 2 Blk 2 Lot 11 Malagasang 2-G Imus City Cavite.

Nabatid na dakong 6:30 ng gabi, bitbit ang warrant of arrest para sa kasong Grave Threat, nang salakayin ng pinagsanib na pwersa ng CIDG Cavite PFU, CIDG RFU4A-RSOT, RMFB 4A at Silang PNP, ang bahay ng suspek sa Purok 1, Brgy. Santol na dalawang buwan na umanong inuupahan ng suspek kasama ang kaniyang live in partner.

Pero pagdating ng mga pulis ay nanlaban ang suspek na may hawak pang granada at ginawang human shield ang kinakasama kaya nagkaroon ng bakbakan hanggang sa mapatay si Serrano.

Ang grupo ni Serrano ay sangkot sa gun running, carnapping, gun-for-hire at robbery/ hold up sa Cavite at NCR. Siya rin ang suspek sa viral video ng pananagasa sa ilang mga sasakyan sa Nagtahan, Manila nito lang nakaraang buwan ng Mayo. Siya rin ang suspek sa pagkawala ng dalawang grab drivers kung saan ang isa rito ay siyang may ari ng sasakyan niyang minamaneho nung managasa siya. Hindi parin natatagpuan sa kasalukuyan ang dalawang driver.

Narekober sa crime scene ang isang Riffle grenade, isang hand grenade, isang 38 cal. revolver na may mga bala, 17 piraso ng bala.

MARGIE BAUTISTA

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VOL 17 NO. 19





Public hearing on electric vehicle adoption in PH held

The Senate Committee on Energy held a public hearing on a bill seeking to ensure not only the promotion and adoption of electric vehicles (EVs) but also the sustainability of the EV ecosystem in the country in the long run, Senator Win Gatchalian said.

Senate Bill No. 174 or The Electric Vehicles and Charging Stations Act, one of the 10 priority bills of Gatchalian, is the first bill to be tackled by the Senate Committee on Energy in the 18th Congress.

Gatchalian pointed out that discussions on EV adoption is very timely, especially since the bill is aligned with the Duterte administration's direction toward the promotion of environmentally-clean and ecologically-safe energy sources in addressing the country's energy needs.

"Adopting vehicles which run on electric motor instead of traditional internal combustion engine will allow the transportation sector to comply with the twin policies of enhancing energy independence and promoting clean energy laid across the country's energy policies," he said.

Gatchalian's SBN 174 seeks to address the challenges in the development of the electric vehicle industry by mandating the DOE to create an Electric Vehicle Roadmap and distribution utilities to incorporate a Charging Infrastructure Development Plan in their Power Development Plan.

Through his proposed measure, Gatchalian hopes to solve the entire ecosystem of e-vehicles, including one of the most important components: the charging stations.

The measure seeks to require private and public buildings and establishments to have dedicated parking slots with charging stations, installed by charging station service providers, and for gasoline stations to have a dedicated space for charging stations.

SBN 174 also expands non-fiscal incentives, including exemption from number coding and prioritization in registration, and institutionalizes time-bound fiscal incentives for manufacturers and importers of electric vehicles.

"By promoting the use of e-vehicles in the country, the Philippines will become less dependent on oil importations,"

Solon . . .

MANILA -- Senator Sherwin Gatchalian on Tuesday lauded President Rodrigo Duterte for signing into law the "Murang Kuryente" Act, which seeks to reduce the country's electricity rates.

Gatchalian, chair of the Senate committee on energy, said the newly-signed law would ease the burden of Filipino consumers in paying their electricity bills once the government's share of the Malampaya fund is tapped to cover the stranded debts and contract costs of the National Power Corporation (Napocor).

Under the law, a portion of the PHP208-billion Malampaya Fund would be used to pay off the said items which are passed on to consumers through the universal charge (UC) in the monthly electric bill. ing abot-kamay na ng bawat Pilipino ang mas mababang kuryente na kay tagal nang pinapangarap ng bawat isa sa atin ngayong nilagdaan na ang Murang Kuryente Act (The

"Nagpapas-

dream of having lower

electricity rates would be

within reach for every Fil-

ipino now that the Murang

Kuryente Act is signed into

alamat ako kay Pangulong

Rodrigo Duterte dahil sa

wakas ay matutuldukan

na rin ang paghihirap ng

bawat power consumer sa

pagpasan ng utang ng Na-

pocor (I thank President

Rodrigo Duterte for finally

putting an end to the bur-

den of every power con-

sumer in paying off Napo-

cor's debts)," he added.

law)," Gatchalian said.

"Magig-

noted that an average household consuming 200 kilowatts per hour would have a total monthly savings of PHP172 once the Murang Kuryente Act is implemented. He added that these savings may be used to buy an additional three to four kilos of rice per month or roughly a sack of rice per

year. "Ang pagpasa ng batas nito ay isang malaking tagumpay ng bawat Pilipino consumers tungo sa mas abotkayang kuryente para sa lahat (The enactment of this law is a huge victory for every Filipino consumer toward more affordable electricity for everyone)," he said. (PNA)

Gatchalian said.

"At the same time, we would reduce dollar outflows, mitigate greenhouse gas emissions, create more jobs for Filipinos," he added. The lawmaker

noted that the transport sector is currently the biggest contributor to the country's total energy consumption, accounting for more than one-third or 37.2 percent. Data from the DOE shows that the transport sector is also a major consumer of petroleum products, consisting of 25.72% of the total 75,370.50 barrels that were consumed in 2016. Meanwhile, data provided by the Philippine Statistics Authority (PSA) show 99.48 percent 8,039,233 out of 99.48 that or 8,081,224 of motor vehicles in the country are run by diesel and gasoline. On the other hand, the number of electric vehicles in the country as of 2014 is around 145 units.

"Notwithstanding the contribution of electric vehicles to energy security, sustainability and savings, barriers still remain for the development of the industry, specifically the high upfront costs of owning an electric vehicle and the limited charging infrastructure," he said. "Thus, it is cru-

"Thus, it is crucial that a policy and regulatory framework is in place to usher in the uptake of electric vehicles in the country," Gatchalian added.

FROM PAGE 5

Gatchalian

REPUBLIC OF THE PHILIPPINES FOURTH JUDICIAL REGION REGIONAL TRIAL COURT IMUS, CAVITE

> EXTRA-JUDICIAL FORECLOSURE OF REAL ESTATE MORTGAGE UNDER ACT 3135 AS AMENDED BY ACT 4118

> > F.C. CASE NO. 16829 -19

RCBC SAVINGS BANK, Mortgagee,

- Versus -

RIADEL V. BACAL for herself and as Atty-in-fact of her husband CHRISTOPHERS. BACAL, Mortgagors.

Χ-----

NOTICE OF EXTRA-JUDICIAL SALE

Upon extra-judicial petition for sale under Act 3135 as amended by act 4118 filed by RCBC SAVINGS BANK, mortgagee, with principal office address at 31/F, RCBC Savings Bank Corporate Center, 26th & 25th Sts., Bonifacio Global City, Taguig City against, RIADEL V. BACAL for herself and as Atty-in-fact of her husband CHRISTOPHER S. BACAL, with residence and postal address at Lot 07, Blk. 10, Crystal Place Subd., Malagasang II, Imus, Cavite to satisfy the mortgage indebtedness which as of June 21, 2019 amounts to THREE HUNDRED SEVENTY SEVEN THOUSAND FIVE HUNDRED FOUR PESOS & 06/100 (P377,504.06) Philippine Currency, including interest and penalty charges bur excluding attorney's fees, sheriff's fees and all other charges incidental to this foreclosure and sale, the undersigned Sheriff IV will sell at public auction on August 27, 2019 at 10:00 A.M or soon thereafter at the main entrance of the Office of the Clerk of Court, RTC Multiple Sala, Aguinaldo Highway, Imus, Cavite to the highest bidder, for CASH and in Philippine Currency the following property with all the improvements therein to wit:

TRANSFER CERTIFICATE OF TITLE NO. 057-20122017196

"A parcel of land (Lot 7, Blk. 10, of the cons-subd. plan. Pcs-04-020874, being a portion of cons. of Lots 2371-D, Psd-04-116493; Lot 5895-A (LRC) Psd-302182 & Lot 5895-B-2, Psd-090552 situated in Brgy. of Malagasang II, Mun. of Imus Prov. of Cavite. Bounded on the NW., along Line 1-2 by Rd. Lot 8 (7.00 M. WIDE); on the NE., along line 2-3 by Lot 9; on the SE., along line 3-4 by Lot 8; & on the SW., along line 4-1 by Lot 5 all of Blk. 10 of the cons/subd. Plan.. x x x containing an area of ONE HUNDRED (100) SQUARE METERS x x x

All sealed bid must be submitted to the undersigned on the above stated time and date.

"In the event the public auction should not take place on the said date, it shall be held September 03, 2019 without prior notice.

Prospective bidders/buyers are hereby enjoined to investigate for themselves the title to the said properties and encumbrances thereon if any there be.

Imus, Cavite, Philippines July 05, 2019.

Approved: REGALADO E. EUSEBIO Clerk of Court VI

> SGD.) ISRAEL S. MEDINA. Sheriff IV& Ex-Oficio Sheriff

Copy Furnished: RCBC SAVINGS BANK 31/F, RCBC Savings Bank Corporate Center, 26th & 25th Sts., Bonifacio Global City, Taguig City

Mr. Jesus A. Ong Jr., 31/F, RCBC Savings Bank Corporate Center, 26th & 25th Sts., Bonifacio Global City, Taguig City

RIADEL V. BACAL for herself and as Atty-in-fact of her husband CHRISTOPHER S. BACAL, Lot 07, Blk. 10, Crystal Place Subd., Malagasang II, Imus, Cavite

Dateline Weekly Newspapers: August 05, 12 & 19, 201

REPUBLIC OF THE PHILIPPINES FOURTH JUDICIAL REGION **BRANCH 23** TRECE MARTIRES CITY

FORECLOSURE CASE NO E-341-18

HOME DEVELOPMENT MUTUAL FUND Mortgagee, -versus-

- - - X

FELINO FRANCO LOVENDINO JR. Married to REA OZAETA LOVENDINO Mortgagors.

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND., with business address at 14TH Floor, JELP Business Solutions Center, No. 409 Shaw Boulevard, Mandaluyong City, against the against the Mortgagor/s, FELINO FRANCO LOVENDINO JR. Married to REA OZAETA LOVENDINO, with residence and postal addresses at 133 Caliraya Drive, United 1, San Martin De Pores, Parañaque City, Metro Manila to satisfy the mortgage indebtedness which as of October 3, 2018 amounts to TWO HUNDRED SIXTY NINE THOUSAND SEVEN HUNDRED SIXTY FIGHT PESOS and 68/100 (P 269,768.68) Philippine Currency, including interest, and penalty charges as of said date but excluding foreclosure expenses and all other charges incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on 08 October 2019 at 2:00 o'clock in the afternoon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency, the following property/ies with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No. 057-2012005117

A parcel of land (Lot 20, Blk. 6 Section 8 of the subdivision plan Psd-04-105570, being a portion of Section 19, Pcs-04-012289, L.C.R. Record No.)., situated in Barangay Pasong Kawayan, Municipal of Gen. Trias, Province of Cavite, Island of Luzon. Bounded on the W., along line 1-2 BY Lot 19 Block 6 Section 8; on the N., along line 2-3 by Lot 22 Block 6 Section 8, on the E., ALONG LINE 3-4 BY Alley 28; and on the S., ALONG LINE 4-1 by Lot 18 Block 8, all of the subdivision plan. beginning at the pt. marked 1" on plan. x x x containing an area of THIRTY FIVE (35) SQUARE METERS x x x

All sealed bids must be submitted to the undersigned on the above-stated time and place.

In the event the public auction should not take place on the said date and time, it shall be held on 15 OCTOBER 2019 without further notice

Prospective bidders/buyers are hereby enjoined to investigate for themselves the title to the said property/tes and encumbrances thereon, if any there be.

Trece Martires City, 29 July 2019.

(sgd.) LUCIO C. ALEJO III Sheriff IV

Copy Furnished:

date of sale

HOME DEVELOPMENT MUTUAL FUND 14TH Floor, JELP Business Solutions Center, No. 409 Shaw Boulevard, Mandaluyong City

FELINO FRANCO LOVENDINO JR. Married to REA OZAETA LOVENDINO, 133 Caliraya Drive, United 1, San Martin De Pores, Parañaque City, Metro Manila

Warning: It is absolutely prohibited to remove deface or destroy this Notice of Extra-Judicial Sale on or before the

Dateline Weekly Newspapers: Aug. 5, 12 & 19, 2019

NOTICES

REPUBLIC OF THE PHILIPPINES FOURTH JUDICIAL REGION **BRANCH 23 TRECE MARTIRES CITY**

FORECLOSURE CASE NO. F-340-18

HOME DEVELOPMENT MUTUAL FUND Mortgagee,

-versus-

MELODINA N. LABADOR Married to FLORIEMUNDO L. LABADOR Mortgagors.

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND., with business address at 14TH Floor, JELP Business Solutions Center, No. 409 Shaw Boulevard, Mandaluyong City, against the Mortgagor/s. MELODINA N. LABADOR married to FLORIEMUN-DO L. LABADOR. with residence and postal addresses at No. 129 F. E. De Guzman St., Malibay, Pasay City, Metro Manila to satisfy the mortgage indebtedness which as of October 3, 2018 amounts to ONE HUNDRED NINE-TY SIX THOUSAND NINE HUNDRED TWENTY THREE PESOS and 63/100 (P 196,923.63) Philippine Currency, including interest, and penalty charges as of said date but excluding foreclosure expenses and all other charges incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on 08 October 2019 at 2:00 o'clock in the afternoon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency, the following property/ ies with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No. T-760793

A parcel of land (Lot 2, Blk. 3) of the subdivision plan Psd-04-093013, being a portion of Lot 2588 SFD, Malabon Est. situated in Barrio of Alang Ilang, Municipal of Gen. Trias, Province of Cavite, Island of Luzon. Bounded on the SE., along line 1-2 BY Lot 1; on the SW., along line 2-3 by Lot 3 Block 3, and on the NW., ALONG LINE 3-4 BY Lot 27 Block 3, and on the NE., ALONG LINE 4-1 by Lot 1 BLock 3, all of the subdivision plan. beginning at the pt. marked "1" on plan. x x x containing an area of THIRTY SIX (36) SQUARE METERS x x x

All sealed bids must be submitted to the undersigned on the above-stated time and place.

In the event the public auction should not take place on the said date and time, it shall be held on 15 OCTOBER 2019 without further notice.

Prospective bidders/buyers are hereby enjoined to investigate for themselves the title to the said property/tes and encumbrances thereon, if any there be,

Trece Martires City. 29 July 2019.

(sgd.) LUCIO C. ALEJO III Sheriff IV

Copy Furnished:

HOME DEVELOPMENT MUTUAL FUND 14TH Floor, JELP Business Solutions Center, No. 409 Shaw Boulevard, Mandaluyong City

MELODINA N. LABADOR married to FLORIEMUNDO L. LABADOR, No. 129 F. E. De Guzman St., Malibay, Pasay City, Metro Manila

Warning: It is absolutely prohibited to remove deface or destroy this Notice of Extra-Judicial Sale on or before the date of sale.

Dateline Weekly Newspapers: Aug. 5, 12 & 19, 2019

DOST aids successful cabinet maker in Cavite town

CARMONA, Cavite - This 37-vear-old furniture shop began as an ordinary furniture and sash factory at the People's Technology Complex in this eastern town, until science and technology (S&T) transformed it to become a promising furniture and firm metal fabrication here.

Jessamine Bariuan of the Department of Science and Technology (DOST)-Calabarzon shared to Philippine News Agency on Thursday the great leap of San Jose Kitchen Cabinet Manufacturing Factory after the company sought assistance from DOST, through its Small Enterprise Technology Upgrade Program (SETUP)

Bariuan recalled that from being a small furniture and sash factory in 1982, it ventured five years later to develop and introduce kitchen cabinets that are sold locally.

She said the company then produced bathroom closets and wooden panel cabinets, among their product lines that are offered by local distribution outlets in malls

"But, the shift to kitchen cabinets fabrication was only able to produce a limited number of products due to lack of better wood processing technology besides the stiff competition due to cheap imported raw materials in the market." she noted

Bariuan said the market competition has prompted San Jose Kitchen Cabinet Manufacturing Plant to seek DOST Calabarzon's S&T interventions through the SETUP.

DOST SETUP assistance enabled the furniture business to acquire a single-sided automatic edge bander worth PHP1.998 million, along with various trainings provided for staff capability development. "The company's

continuing development and strategies in the field of kitchen cabinets fabrication through SETUP was boosted, as it upgraded production capability through provisions of automated machines and lessened the laborious tasks in cabinet furniture-making," Bariuan said.

"The DOST's assistance allowed the firm to produce products with good uniform quality, reduce fabrication time and implement better Quality Control System in the operations," she added.

Bariuan further said the DOST's support also aided the furniture maker to increase the workforce from 12 to 15 artisans that resulted in 10-percent improvement in quality of output, and 15-percent increase in production capacity.

By January 2017, owner Oscar Chan revealed his business adopted twin program for spirituality in the work-place and 50/50 employee-employer profit sharing scheme geared towards uplifting the spiritual and living standards of the employees.

Chan said the business has helped alleviate poverty among the laborers through job generation, as he encouraged overseas Filipino workers (OFWs) who wish to engage in this line of work and business and be reunited with their families back home. (PNA)

She noted the

EXTRAJUDICIAL

Notice is hereby given that the estate of the late GAUDENCIO A. CENEDOZA, consisting of ONE HUNDRED (100) SQUARE METERS of a parcel of land known as (Lot 73 of the Naic Estate Province of Cavite, Case No. 8340 of the Court of Land Registration, containing a total area of FOUR HUNDRED FORTY THREE (443) SQUARE METERS embraced and covered by Transfer Certificate of Title No. T- 520315 of the Registry of Cavite Province, have been the subject of an Extra-Judicial Settlement of Estate of the Deceased among the Legal Heirs With Absolute Sale as per Doc.No.196; Page No.41: Book No. XXI and Series of 2019 of Notary Public Jameswell M. Resus of Naic, Cavite.

Dateline Weekly Newspapers: Aug. 5, 12 & 19, 2019

VOL 17 NO.19

DATELINE ING SCIENCE CENTRUM, NOW IN VOL 17 NO. 19

The Department of Science and Technology-Provincial Science and Technology Center in Cavite in collaboration with the Philippine Foundation for Science and Technology, Office of 2nd District Representative Strike Revilla and the LGU of Bacoor City brought the Travelling Science Centrum – a hands-on interactive science exhibit, closer to Caviteños.



Valuing the principle "Science for the people," DOST-Cavite headed by Provincial Director Raul Castañeda together with the local government and the Department of Education-Division of Bacoor worked hand in hand for the successful launch of the traveling exhibit of Science Adventures on August 8, 2019 at the Conference Center of Barangay Molino III in Bacoor City which will run until September 30, 2019.

The Punong Barangay of Molino III, Mr. Apo-Ionio Advincula Jr. welcomed guests, teachers and students during the opening program for the very first Science Centrum in the province, expressing thanks to DOST-CALABARZON and Congressman Strike Revilla for the support that made the set-up of Science Centrum

in their barangay possible.

Meanwhile, prior to the viewing of exhibit, a Memorandum of Agreement was signed by DOST-CAL-ABARZON Regional Director Alexander Madrigal, PB Apolonio Advincula, Philippine Foundation for Science and Technology Division Executive Director May Pagsinohin witnessed by Congressman Strike Revilla, DOST-Cavite Provincial Director Raul Castañeda and the Head of Traveling Exhibitions Mr. Nelson Natividad. The MOA clearly stated the objectives of the program and highlighted the responsibilities of each agency, as well as the monetary terms, exhibit operations and guidelines.

In a message, Congressman Strike Revilla

expressed much appreciation to DOST and Dep-Ed Bacoor for always extending assistance in helping him deliver quality education for all, hoping that someday the city would house a permanent Science Centrum to be available for thousands of Bacooreños and other Caviteño youth. The 2nd district representative also thought of building up a Science and Technology Center, plus a Science High School for scientific research and innovations in order to contribute to nation building.

On the other hand, Education Program Supervisor Ms. Helen Gutierrez of Dep-Ed-Bacoor talked about how DOST projects and the commitment of the local government further help students engage more in science research and other academic activities. Given this, teachers become more productive while students excel in various fields.

Along with Congressman Revilla and other guests, Director Pagsinohin who gave an overview on the traveling Science Centrum project, likewise led the balloon-popping and ribbon-cutting ceremony that formally opened the exhibit. Among the fun and exciting features of the Science Adventures are the hands-on interactive exhibits and challenging activities including Symmetroscope, Bicycle Wheel Gyro, Anti-Gravity Mirror, Finger Tingler, Rainbow Curtain, Pedal Generator, Plasma and Magnetic Sphere, Tiny Bubbles, and the Talk and Listen Dish.

Congressman Revilla joined students of Molino Elementary School and Divine Light Academy, while trying and enjoying different science concepts and activities. Also in attendance on behalf of Mayor Lani Mercado-Revilla was City Councilor Alde Pagulayan. (Picad)

Non-profit clu iees tax-exemp MANILA - Membership fees,

assessment dues, and other fees collected by clubs, which are organized operated exclusively for pleasure, recreation and other non-profit purposes, are not subject to income and value added taxes, the Supreme Court (SC) said in a ruling. In a decision dated July 26 and penned by Associate Justice Estela M. Perlas Bernabe and released Wednesday, the SC directed the Bureau of Internal Revenue (BIR) to re-align its Aug. 3, 2012 Memorandum Circular No. 35-2012 in accordance with its decision that granted the petition of the Association of Non-Profit Clubs, Inc. (ANPC).

Such dues and fees "do not constitute as 'the income of recreational clubs from whatever source' that is 'subject to income tax' and part of the 'gross receipts of recreational clubs' that are subject to value added tax (VAT)," the SC said

RMC No. 35-2012, entitled "Clarifying the Taxability of Clubs Organized and Operated Exclusively for Pleasure, Recreation, and Oth-Non-Profit Purposes," er states that "clubs which are organized and operated exclusively for pleasure, recreation, and other non-profit purposes are subject to income tax under the National Internal Revenue Code (NIRC) of 1997, as amended." The circular states that "the gross receipts of recreational clubs including but not limited to membership fees, assessment dues, rental income, and service fees are subject to VAT."

The BIR said "the provision in the 1977 Tax Code which granted income tax exemption to such recreational clubs was omitted in the current list of tax-exempt corporations under the 1997 NIRC, as amended" and thus, it said, "the income of recreational clubs from whatever source, including but not limited to membership fees, assessment dues, rental income, and service fees are subject to income tax."

On VAT, "the BIR relied on Section 105, Chapter I, Title IV of the 1997 NIRC, which states that even a non-stock, non-profit private organization or government entity is liable to pay VAT on the sale of goods or services.'

The ANPC held a dialogue with the BIR in October 2012. The association was asked to submit its position paper on the issue.

When the BIR did

not act on its request after two years, ANPC filed on Sept. 17, 2014 a petition for declaratory relief with the Makati City regional trial court (RTC) to declare the RMC No. 35-2012 "invalid, unjust, oppressive, confiscatory, and in violation of the due process clause of the Constitution."

On July 1, 2016, the RTC dismissed ANPC's petition as it upheld the validity and constitutionality of the BIR's circular.

In ruling for ANPC, the tribunal said that " In fine for as long as these membership fees, assessment dues, and the like are treated as collections by recreational clubs from their members as an inherent consequence of their membership, and are, by nature, intended for the maintenance, preservation, and upkeep of the clubs' general operations and facilities, then these fees cannot be classified as 'the income of recreational clubs from whatever source' that are 'subject to income tax." "Instead, they only form part of capital from which no income tax may be collected or imposed."It is a well-enshrined principle in our jurisdiction that the State cannot impose a tax on capital as it constitutes an unconstitutional confiscation of property." the High Court said. (PNA)

DOF, DA Order SURE Aid for Rice Farmers

Finance Secretary Carlos Dominguez III and Agriculture Secretary William Dar directed over the weekend the implementation of assistance to help rice farmers adjust to lower paddy prices following the passage of Republic Act (RA) No. 11203 or the rice tariffication law that has slashed the retail cost of the country's staple.

The key action is unconditional cash assistance for farmers, allocated and distributed by expanding the ongoing Survival and Recovery (SURE) program of the Agricultural Credit Policy Council (ACPC).

The ACPC is an agency attached to the Department of Agriculture (DA).

The expansion of SURE to assist the rice farmers will also build on the good experience under the Pantawid Pamilyang Pilipino Program (4Ps) program of the Department of Social Welfare and Development (DSWD).

This adjustment assistance will be in addition to the programs and projects mandated under the Rice Competitive Enhancement Fund (RCEF), the annual P10-billion fund established under RA 11203 to be sourced from the Bureau of Custom (BOC)'s collection of tariffs on rice imports by private traders following the enactment of this law.

"This unconditional cash assistance program is meant to help cushion the initial impact of lower palay prices on our farmers as they transition to the new rice tariffication regime," Dominguez said. "For the long haul, the RCEF facility under RA 11203 will help sharpen the global competitiveness of our farmers by way of an array of programs providing them with access to farm machinery and equipment, high-yield seeds, cheap credit and skills training programs on farm mechanization and modern farming techniques."

Dominguez added that he expects that tariff revenue from rice imports in 2019 will likely exceed P10 billion, a development that will assure full funding of the RCEF.

The annual tariff revenues in excess of P10 billion will enable further adjustment assistance for rice farmers for the remainder of the Duterte administration, he said.

Dar, who chairs the ACPC Council, will convene the Council soonest to get the SURE assistance started right away. Dominguez is a member of the ACPC Council.

DATELINE

SM City San Pablo to Unveil Art for Everyone Exhibit

SM City San Pablo will launch an art exhibit showcasing artworks and masterpieces of talented local artists and hobbyists in a weeklong selling exhibit at the Mall Atrium from August 19 to September 1, 2019. This event is sure to bring fun venue for artists to display and sell their artworks and masterpieces.

SM Supermalls' third art exhibition Art for Everyone is envision to support young and up-andcoming Filipino student artists and art enthusiasts. "This year, Art for Everyone will give mallgoers meaningful reasons to bond with loved ones as we bring this fun-filled celebration of art, creativity, and family fun moments closer to them in 23 malls across the country," said Jonjon San Agustin, SM Supermalls SVP for marketing.

Publicity Manager Ms. Nina Wong said, "Art of Everyone is a groundbreaking experiential activation that brings the artist out in everyone. We are inviting all the budding artists to come and visit the mall, be inspired and create more art." SM City San Pablo has always been a venue for promoting the local art scene.

Participating in this year's Art for Everyone exhibit are Laguna's photographers, illustrators, digital artists, and visual artists in different medium. Art for Everyone 2019 is expected to feature the vibrant art scene in Laguna.

(for inquiries you can email kit.reyes@smsupermall.com)





REPUBLIC OF THE PHILIPPINES FOURTH JUDICIAL REGION BRANCH 23 TRECE MARTIRES CITY

FORECLOSURE CASE NO. F-186-19

BDO UNIBANK, INC., Mortgagee,

-versus-

KHRISTINE C. BAUTISTA Mortgagors.

x - - - - - - x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, BDO UNIBANK, INC., with business address at BDO Corporate Center, 7899 Makati Ave., Makati City against the Mortgagor/s, KHRISTINE C. BAUTISTA, with residence at postal addresses at Lot 9. Blk. 1. Dexterville Royale, San Nicolas II. DASMARiñas City, Cavite and Lot 10, Blk. 21, Morgan Road, Metropolis Green Subd., Brgy. Manggahan, Gen. Trias City, Cavite to satisfy the mortgage indebtedness which as of June 3, 2019 amounts to FIVE MILLION SEVEN HUNDRED NINETY FOUR THOUSAND ONE HUN-DRED THIRTY FIVE PESOS and 45/100 (P5,794,135.45) Philippine Currency, including interest, penalties and other charges as of said date but exclusive of all expenses accidental to this foreclosure and sale, the undersigned Sheriff will at public auction on 10 September 2019 at 10 o'clock in the morning at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No. 057-2017046600

A parcel of land (Lot 10, Blk. 21 of the cons./subd. plan Pcs-04-012517, being a portion of the cons. of Lot 2827, San Francisco de Malabon Estate & Lot 2835-C (LRA) Psd-350610, L.R.A. Record No.) situated in Barangay Manggahan, Mun. of Gen. Trias, Province of Cavite. Bounded on the NE., ALONG LINE 1-2 BY Lot 12 Blk. 21; on the SE., along line 2-3 by Rd. Lot 21; on the SW., ALONG LINE 3-4 BY Lot 8; on the NW., ALONG LINE 4-1 by Lot 9, both of Blk. 21; all of the cons. subd. plan. beginning at the pt. marked "1" on plan. x x x containing an area of **ONE HUNDRED FIFTY (150) SQUARE METERS x x x**

All sealed bids must be submitted to the undersigned on the above-stated time and date.

In the event the public auction should not take place on the said date and time, it shall be held on **17 September 2019** without further notice.

Prospective bidders/buyers are hereby enjoined to investigate for themselves the title to the said property encumbrances thereon, if any there be.

Trece Martires City, 29 July 2019.

(sgd.) LUCIO C. ALEJO III Sheriff IV

Copy Furnished: BDO UNIBANK, INC., RISK MANAGEMENT GROUP-REMEDIAL MANAGEMENT UNIT 11TH Floor, BDO South Tower, BDO Corporate Center 7899 Makati Ave., Makati City

MS. KHRISTINE C. BAUTISTA Lot 9, Blk. 1, Dexterville Royale, San Nicolas II, DASMARiñas City, Cavite and Lot 10, Blk. 21, Morgan Road, Metropolis Green Subd., Brgy. Manggahan, Gen. Trias City, Cavite

Warning: It is absolutely prohibited to remove deface or destroy this Notice of Extra-Judicial Sale on or before the date of sale.

Dateline Weekly Newspapers: Aug. 5, 12 & 19, 2019

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ACROSS

26.

27.

41. Apportions

- 1. Formal dance 5. EJF 11. Treenors 13. Cease 14. Drive out 15. Woman's title 2. Elevate 16. Donkey 3. 17. Bad; Prefix 18. Health resort 5. 19. Learni Enriquez 6. Cat 20. Marry 7. 21. Word of approval 8. 22. Posceases 9. 23. Resting Places 24. Paradise 12. Houses Girl's name Victor Espiritu 20. Need 28. Lacerated 30. Spanish pronours 22. Ptonoun 32. Pranld sh child 34. Versus; Abbr. 35. Body opening 25. Satan 37. Girl's name 39. Frighten 40. Slow-moving mollusk
 - DOWN 1. Bike part Minerals 4. Mountain; Abbr. **Octopus relative** Rodent e., Mr. Lozada Hotness or coldness 10. literary compositions 18. Body covering 21. Boat propeller 23. Soap Ingredient 24. Wicked persons 26. Woman's Title 29. Race venue 31. Consumes 33. Girl's name 35. Expert 36. King Cole of music 38. 501 in Rome
- krosword Sudoko Puzzle

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VOL 17 NO. 19

HALAMANG GAMOT

39. Samarium sysnol

LUYA ANTIOXIDANT

Sa lahat ng halamang dilaw ang luya ang may pinakamabisang panlaban sa mga sakit. Sinasabing may ilang daang taon na ang nakaraan na likas na panlunas ang luya sa sari-saring uri ng sakit o karamdaman. Nangungunang pinakamabisang gamot sa karaniwang ubo at sipon. Mas mabisa pa ang luya kaysa sa mga pharmaceutical drugs in defeating cancer, motion sickness and in?ammation. Kamangha-mangha na ang luya ay mas epektibo kaysa sa maraming cancer drugs at shrinking tumors. Karaniwan din itong inilalagay sa mga produktong pagkain at inumin. Ang angking katangiang panggamot ng luya ay matagal nang nalampasan kahit na ng advanced pharmaceutical inventions.

CANCER

Ang isang buong luya na kinatas ay kinakitaan na humahadlang sa paglaki ng spectrum of prostate cancer cells. May katangian itong panlaban sa cancer na siyang nagpapababa ng pamamaga at pamumula. Malaking tulong din ito bilang antioxidants.

KAALAMAN TUNGKOL SA LUYA BILANG HALAMANG GAMOT

Scientific name: Zingiber blancoi Hassk.; Zingiber o?cinale RoscoeCommon name: Luya (Tagalog); Ginger (Ingles)Ang luya ay isang bungang-ugat na kilalang pampabango o pampalasa sa mga pagkain. Ito ay isang halaman na may katamtamang taas, may hugis patulis na mga dahon at bilugang bulaklak. Ito ay karaniwang tanim sa Pilipinas

MGA SUSTANSIYA AT **KEMIKAL NA MAAARING** MAKUHA SA LUYA

ng iba't-ibang bahagi ng halamang luya ay maaaring makuhanan ng maraming uri ng kemikal at sustansiya na nagbibigay ng benepisyo sa ating kalusugan.Ang

halamang luya ay mayroong terpenoids, ?avonoids, alkaloids at tannins. Ang ugat ay may zingerone at shogaol na siyang nagbibigay ng amoy at lasa sa luya.Ang langis mula sa ugat ay may gingerol, zingerone, zingiberene, cineol, borneol, phellandrene, citral, zingiberene, linalool,

camphene **BAHAGI NG HALAMANG LUYA** NA GINAGAMIT BILANG GAMOT AT KUNG PAANO ITO GINAG-AMIT

geraniol, chavicol, vanillyl alcohol at

1.Dahon - Maaari itong dikdikin at durugin upang magamit bilang pantapal sa ilang bahagi ng katawan na may karamdaman.

2. Ugat - Karaniwan itong pinakukuluan upang makagawa ng salabat o tsaa. Maaaring nguyain lamang ito at maaari rin namang ipangpahid sa ilang bahagi ng katawan na may karamdaman.

MGA SAKIT AT KONDISYON NA MAAArING MAGAMOT NG LUYA

Rayuma - Maaaring dikdikin ang bungang-ugat ng luya at lagyan ng langis bago ipantapal sa ilang bahagi ng katawan kung saan ito nananakit. Maaari ring gawing salabat (pinakukuluang ugat ng luya), para sa pabalik-balik na sakit sanhi ng rayuma.

Sugat – Ginagamit bilang panlinis ang katas ng bungang-ugat ng luya na hinaluan ng 70% na alcohol.

Hirap sa pagtunaw - Iniinom ang

pinaglagaan ng bungang-ugat ng luya (salabat o tsaa) para sa pananakit ng sikmura at sa pagiging hirap sa pagtunaw ng pagkain.

Pagtatae - Ipahid ang hiniwang luya sa paligid ng pusod upang maibsan o mabawasan ang pagtatae.

Ubo - Iniinom ang pinaglagaan ng bungang-ugat ng luya (salabat o tsaa) para sa ubo. Sore throat – Nakakatulong sa pananakit ng lalamunan ang bungang-ugat ng luya sa pamamagitan ng pag-inom (salabat) at pagnguya sa naturang ugat nito.

Pasa – Ang pagpapasa naman sa balat ay maaaring tapalan ng dinikdik na dahon ng luya.

Kawalan ng gana sa pagkain – Mahusay na pampagana ang pagkain ng luya na

sinawsaw sa asin. Pagsusuka – Pinakakain din ng bungang-ugat ng luya ang taong nakakaranas ng pagsusuka at paglilivo.

Pamamanas ng katawan - Ang pag-inom ng katas mula sa ugat ng luya ay mabisa para mawala ang pamamanas o ang pagkakaroon ng tubig sa katawan.

Pananakit ng ulo - Ang dinikdik na luya ay pinangtatapal sa noo ng taong nakakaranas ng pananakit ng ulo.

12. Pagkawala ng boses - Mabisang lunas para sa pagkawala ng boses ang paginom ng salabat mula sa ugat ng luya. Maaari ring sipsipin at nguyain ang naturang bungang-ugat ng luya. KMC

Gear up for the ASEAN Business Awards 2019

The groundwork is now laid for the ASEAN Business Awards (ABA) 2019!



Launched in the year 2007 by the ASEAN Business and Advisory Council (ASEAN-BAC), ABAwas conceived to be the first of its kind in the region, with the dual objectives of recognizing outstanding ASEAN enterprises, and to serve as a platform to spread information concerning the ASEAN Economic Community (AEC) & promote regional inte-

gration. In addition, ABA also brings to the spotlight promising ASEAN small and medium-sized enterprises (SMEs) that have the potential of becoming a global economic Players.

Since its inception, ABA has recognized more than 100 companies throughout the region, that excel in the categories of Growth, Employment, Innovation, and Corporate Social Responsibility (CSR). Over the years, ASEAN-BAC has further expanded the categories of ABAto include the Priority Integration Sectors (PIS) of ASEAN element, and the ASEAN Family Business Award, as well as recognizing outstanding young entrepreneurs, women entrepreneurs and sustainable social enterprises.

The awards give recognition to the most outstanding and successful ASEAN personalities and companies contributing to ASEAN's economic growth and prosperity.

Below are the complete award categories:

1. PRIORITY INTEGRATION SECTORS. Outstanding performance and presence in the ASE-AN Economic Community Priority Integration Sectors. Includes the recognition of integration and connectivity between ASEAN businesses owned and operated by the applicant.

2. SME EXCELLENCE. Demonstrate Corporate Social Responsibility (CSR); Employment in the provision of a stimulating and supportive workplace; Growth, have achieved outstanding commercial success and sustainable growth will be honoured with this award; Innovation, has a proven ability to create, nurture and develop new products or service

3. FAMILY BUSINESS. To recognize outstanding family enterprises which have achieved outstanding successes and sustainable growth in ASEAN.

4. YOUNG ENTREPENEUR. Outstanding business owner below the age of 45 who have demonstrated significant success though leadership, market positioning and company performance.

5. SUSTAINABLE SOCIAL ENTERPRISE. To

recognize outstanding social enterprises which are innovative and have made significant sustained contributions to the disadvantaged in our community.

6. GREEN ENTERPRISE. To recognize outstanding business that have demonstrated a significant commitment and responsibility of environment conservatio

7. STARTUP AND IDE (Innovation Driven Entrepreneur). A newly added category. To recognize outstanding startup and IDE business whom have successfully developed and validated a scalable business model.

8. SKILL DEVELOPMENT. To recognize outstanding businesses that have demonstrated a significant contribution to human capital development

9. WOMEN ENTREPRENEUR. Women management in the organisation who changed either the following: Marketing Strategy, Management Style; Human Resource Management or Organisation Culture and achieved significant success in the business or improvement in efficiency which benefited the company overall.

Last November 12, 2018, the Philippines dominated the stage after winning 8 out of 21 awards held in Singapore.

The Philippines also sent more than 100 nominees out of the total 280 aspirants across the ASEAN region.

Awardees include: Pioneer Adhesives, Inc. for Priority Integration Sector (Automotive); Seaoil Philippines, Inc. for Priority Integration Sector (Energy); Jollibee Foods Corporation for Priority Integration Sector (Food and Beverage); International Container Terminal Services Inc. for Priority Integration Sector (Logistics); Wilcon Depot, Inc. for Priority Integration Sector (Retail); CARD MRI for Sustainable Social Enterprise; and Coffee for Peace Inc. for SME Excellence Corporate Social Responsibility. Century Pacific Food Inc. also bagged the grand award for family businesses.

Do you have what it takes to be the next awardee? Send your application now!

Deadline of application is on August 31, 2019.

CARD MRI Founder and Chairman launches book on Microfinance journey



CARD MRI Founder and Chairman, Dr. Jaime Aristotle B. Alip proudly presents his newly-launched book entitled "Microfinance and Beyond". Joining him on the stage are (LR): Mr. Ed Jimenez, incoming MCPI Chairperson; and Fr. Jose Victor Lobrigo, outgoing MCPI Chairperson.

With the goal to share the story of CARD Mutually Reinforcing Institutions (CARD MRI), its Founder and Chairman Emeritus Dr. Jaime Aristotle B. Alip launched a book entitled Microfinance and Beyond. The launching was held on July 25, 2019

during the 20th anniversary of the Microfinance Council of the Philippines, Inc. at the Manila Prince Hotel.

The book launch was attended by the board directors of the Microfinance Council of the Philippines, Inc. (MCPI), partner institutions and government agencies, and key players in the microfinance industry.

A book signing was held after the event, which Dr. Alip facilitated.

Beyond microfinance

"After 30 years of dedicating my full commitment to CARD MRI, I came to the point where I asked myself: What should I do next?" shared Dr. Alip in his speech during the book launch.

This nagging question pushed him to write his book. "I realized that I need to share how CARD MRI was established from scratch and how it has become what it is today," reflected Dr. Alip. "I want to inspire everyone that simple beginnings can lead to something greater."

Microfinance and Beyond recounts the history of CARD MRI told through the lenses of its founder. It chronicles the founding years of CARD and how it has grown into 22 mutually reinforcing institutions working together to bring financial services and development programs to the poor.

Aside from CARD MRI's history, the book is also a retelling of its founder's personal experiences. From these narratives, the readers can have a glimpse on how CARD MRI works toward the realization of its goal of ending poverty in the country.

The book, said Dr. Alip, was dedicated to his first grandchild, Maxine. "She inspires me to simplify things at CARD MRI," shared Dr. Alip. "When we were starting, we had to work beyond office hours. I felt guilty that our dedicated staff had to spend most of their time doing paperwork rather than spending time with their family. When our first grandchild came into our lives, I decided to find innovative ways on how we can improve the way we do things," he continued. Now, CARD MRI is journeying towards digitization.

Microfinance and Beyond can be purchased at the office of the CARD MRI Publishing House located in San Pablo City, Laguna or any Mga Likha ni Inay stores. Orders can also be placed through its official Facebook account @Publishing-HouseInc or by sending an email at publishing@cardmri.com.