JAPANESE BRAND MINISO NOW AT TOTAL SLEX



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Weekly newspaper

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Shared snaps of Miniso, a Japanese brand retailer on their newest store opening ceremony recently at Total SLEX Northbound in Sta. Rosa, City Laguna. See story on Page 6

CAVITE PPMC JOINS THE 2019 SEARCH FOR OUTSTANDING LOCAL PROJECT 570R4 ON Page 4 MONITORING COMMITTEE IN CALABARZON



Comelectests vote CM's in Cavite

Calabarzon soon an insurgency-free region, says pres'l adviser Page 2









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Rey Fabian and Aba Gawaran, and Bacoor City Councilors grac-

ing the occasion. Located at Paula Homes in Molino 1.

EDITORYAL: Shaky ground

Events of this week have challenged our stability in more ways than one.

This week, a series of earthquakes rocked Luzon (Monday), Visayas (Tuesday) and Mindanao (Wednesday). Aftershocks and other minor temblors have ensued.

The death toll has been rising, and damage to buildings and other structures, as well as business activity lost due to suspended operations, has yet to be computed.

This week, too, began with a report that groups of journalists and lawyers are in an organized effort to "destabilize" the presidency. A so-called witness, "Bikoy," who has linked the President's family to the drug trade, is allegedly working with journalist Ellen Tordesillas who is in turn linked to the Philippine Center for Investigative Journalism, Rappler, Vera Files and the National Union of People's Lawyers.

Malacañang has confirmed the existence of the "network" as reported by another broadsheet.

When pressed for an explanation, however, Presidential Spokesman Salvador Panelo could not give any credible answer except to refer back to the "well-explained" story that came out Monday.

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broadsheet.

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As we wonder how safe we truly are with the ground under our feet, we also ponder how likely, or how credible, such reports of government destabilization are and how relevant they are to our everyday lives.

In both instances, fake news appears to be a fixture. In the aftermath of the quakes, dubious messages on SMS and social media are circulating. They talk about stronger earthquakes to come and warn people against sleeping soundly lest they let their guard down.

While it is easy for some to dismiss such hoaxes, many Filipinos, paralyzed by fear and too preoccupied with survival issues to think critically, take these messages to heart and, worse, pass them onto their own networks.

And then, while the so-called destabilization matrix appears to be an unverified smattering of lines and names, many take them for the truth. Panelo himself exhorted everyone to believe it because the source came from no less than Malacañang.

What, then, are the people to believe? First, we must remember that nobody has ever yet predicted the occurrence of earthquakes at any given time. And while we are aware that there are several active faults in our country, and that it is a matter of when, not if, these faults would move with tremendous energy, preparations should come in the form of knowing what to do and where to go when a similar disaster occurs. We should know better than believe, and worse pass on, useless messages that only fuel fear and confusion.

As for the names on the matrix, it is good to remember that no administration can really be stable anyway—especially when it focuses on suppression, sensationalism and polarization instead of plodding tirelessly to bridge the income gap and make life better for all.

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3 KATAO, PATAY SA PAGKALUNOD SA CAVITE

TATLO ang patay na hinihinalang pawang mga nalunod sa magkakahiwalay na lugar sa Cavite.

Kinilala ang mga nasawl na sina Jhan Carlo Buclatin, 23, binata isang Utility ng Humayaw Barangay Langkaan 2, Dasmariñas City, Cavite; Glen Senosin, 39, isang painter ng Blk-38 Lot-7 City Homes Resort Ville R5 Club House, Barangay Langkaan 2, Dasmariñas City, Cavite at isang alias "Paloma", lalaki isang race track employee sa Sta. Ana Race Park at residente ng Brgy. Sabang, Naic, Cavite.

Sa salaysay ni Danilo Buclatin, Tatay ni Jhan Carlo kay MSgt Rolando Paulo Figueroa ng Dasmarinas City Police Station, na dakong alas-11:40 kamakalawa ng gabi nang nagtungo si Jhan Carlo at mga kaibigan nito sa ilog sa Brgy Langkaan 2, Dasmarinas City, Cavite upang maligo hanggang sa ito ay nalunod

Tinangkang tulungan siya ng mga kaibigan subalit hindi ito naisalba.

Sinabi naman ni Queenie Galindez Senosan, 38, asawa ni Glen na may selebrasyon ang kanyang pamilya kaya nagkayayaang maligo sila kasama ang ilang kapitbahay sa swimming pool sa Club House sa City Home Resort Ville sa Brgy Langkaan 2 Dasmarinas City Cavite dakong alas-11:30 kamakalawa ng gabi.

Sa kalagitnaan ng kanilang pagdiriwang nang napuna nila na nawawala si Glen at nang hinanap ay natagpuan sa gitna ng swimming pool at walang malay

Isinugod sa ospital ang biktima subalit

idineklarang dead on arriv-

Nagkatuwaan naman ang biktmang si Alias Paloma at mga kaibigan nito na maligo sa Salag River sa Sitio Lontoc, Brgy Timalan-Balsahan, Naic Cavite dakong alas-5:20 kamakalawa ng hapon nang sumisid umano ang una sa isang malalim na bahagi ng ilog hanggang sa hindi na iti lumitaw.

Tinnagkang sagipin ito ng kanyang mga kaibigan subalit hindi na nila ito nakita.

Dakong alas-11:30 kamakalawa ng gabi nang nasagip ang katawan ng biktim,a ng mga operatiba ng Philippine Coast Guard (PCG) subalit patay na ito.

Nabatid na bago nagkayayaan ang magkakaibigan ay nag-inuman muna ang mga ito. MAR-GIE BAUTISTA

FROM PAGE 1

Calabarzon...

Presidential Adviser for Southern Tagalog, Secretary Dennis Hernandez, expressed optimism on Wednesday the Calabarzon region will soon become insurgency-free.

He said this in his remarks during Wednesday's closing rites of the Regional Task Force to End Local Communist Armed Conflict (RTF ELCAC) 4A's Indigenous People's Summit here.

Hernandez said Calabarzon is seen to eradicate the insurgency soon following the recent dismantling of the New People's Army (NPA) front operating in the provinces of Batangas and Cavite

Hernandez said this development was followed by the declaration of Cavite as the first province in the country with Stable Internal Peace and Security (SIPS).

"President Rodrigo Duterte is very serious in ending insurgency and the key to attaining this is convergence, something that we have been doing in Southern Tagalog," said Hernandez, who also serves as chair of the RTF ELCAC ΔΔ

Local peace talks and initiatives have contributed to the efforts to ensure an all-inclusive peace and development in the region, he said.

He said through the teamwork and convergence among government agencies, local government units and development stakeholders, poverty

and insurgency in the region would be addressed. Aside from Batangas and Cavite, included in the Calabarzon region are the provinces of Laguna, Rizal and

Quezon.

During the summit, Undersecretary Reynaldo Mapagu of the Department of National Defense's Task Force Balik-Loob lauded "Team Southern Tagalog" for the activation of RTF ELCAC, implementation of the enhanced comprehensive local integration program, and addressing the needs and concerns of the IP community.

Organized by the Army's 202nd Infantry Brigade based here, the IP Summit has drawn the participation of local stakeholders, especially of at least 23 tribal chieftains of the Dumagat Indigenous Peoples (IPs).

Undersecretary Allen Capuyan, Presidential Adviser for IP Affairs, also lauded the regional task force's initiative to involve the IPs in the government's counterinsurgency program.

"IPs should be given importance since they are very critical and one of the most vulnerable parts of our society who often end up as victims of the NPA's deception to further their protracted people's war," Capuyan said.

Military officials also said that on March 29 this year, around 45 former rebels – all of them Dumagats – returned to mainstream society and surrendered firearms to authorities. (PNA)





Senator Win Gatchalian is calling for an investigation into the unexpected brownouts that hit several towns and cities in Luzon, especially after the Department of Energy (DOE) has given its assurance that there is ample supply of electricity reserve throughout the dry season.

Gatchalian, chair of the Senate Committee on Energy, made the call amid the series of yellow and red alert warnings issued by the National Grid Corporation of the Philippines (NGCP) for the Luzon grid.

"The brownouts felt by our constituents in Lu-

"The brownouts felt by our constituents in Luzon these past few days is totally unacceptable. The Department of Energy assured us even before the start of summer that there will be enough power supply in the country. If there's enough power supply, then how come that there are towns and provinces in Luzon that are experiencing rotational brownouts," the lawmaker pointed out.

"Definitely, heads must roll this time. We owe it to the power consumers to give them accurate information on the power situation in the country. Mukhang na-overestimate ng DOE ang available capacity ng

Probe on unexpected Luzon power outage called

kuryente natin," he added.

Citing a report from the NGCP, Gatchalian said at leastseven provinces along with 40 cities and towns have so far been affected by the rotating brownouts due to the forced and unplanned outages of five generators in Luzon.

Gatchalian said part of the investigation to be conducted by the Senate Committee on Energy will center on DOE's inaccurate electricity forecast throughout the summer season, as well as the department's contingency measures in case of unexpected power interruptions.

The lawmaker pointed out that the DOE's forecast does not include unplanned outages. He added that the forecast also includes the committed capacities in their available capacity, thus making the projection less realistic.

Comparing DOE forecast with the NGCP projections, Gatchalian said the projected available capacity of DOE is way above the level of the projected capacity of the NGCP.

To illustrate his point, Gatchalian pointed out that on April 11, 2019, the DOE forecasted that there were at least 1,085 megawatts (MW) gross reserve, indicating that there was enough supply of electricity for Luzon. He said this was in contrast with the fore-

cast of the NGCP, which showed that the gross reserve for April 11 was only 236 MW, which, according to the lawmaker, was thin and below the required regulating reserve.

Moreover, on April 12, 2019, Gatchalian said DOE made another inaccurate forecast stating that there was still 1,006 MW gross reserve that was enough to power the Luzon grid. However, the NGCP sounded alarm bells and issued a red alert status after it forecasted a gross reserve of only 21 MW for the same day, lower and way below the sum of the required regulating reserve.

The NGCP further reported that at least five generators – SCPC, Sual, SLPGC, Pagbilao, and SLTEC – remain in either forced or unplanned outages, resulting in the loss of 1,502 MW of electricity.

"Our power consumers deserve nothing but accurate information. Ang DOE ang pangunahing ahensya na dapat nagbibigay ng wasto at sapat na inpormasyon upang makapaghanda an gating mga kababayan. Kaso mukhang na fake news tayo ng DOE sa pagkakataon na ito," he said.

Meanwhile, Gatchalian reiterated his call to DOE to remain vigilant for possible collusion due to thin electricity reserves in the midst of high demand.

Comelec...

FROM PAGE 1

TRECE MARTIRES CITY, Cavite - The Commission on Elections (Comelec) here disclosed on Tuesday that it has already tested the voting counting machines in 23 towns and cities in the province to ensure the equipment's integrity in the upcoming May 13 mid-term polls.

Lawyer Arnulfo Pioquinto, Comelec Cavite provincial election supervisor, told the Philippine News Agency (PNA), that the election officers of each town and city have undertaken their seminars on the election processes, specifically on the operation of the VCMs and the electronic counting procedures.

"These activities on the VCM demonstration have been lined up by the local Comelec offices before the actual election to be aware of everything that would happen on election day for a 'Malayang Halalan 2019' (Free and Fair Election 2019)," Pioquinto said.

He said 14 out of the 23 election officers have been reshuffled beginning March 27 or two days before the start of the local election campaign period last March 29 to ensure clean and fair polls.

General Trias City election officer Magdiell Oallares led the demonstration on the casting of votes using the electronic counting machine and witnessed by Mayor Antonio Ferrer, Vice Mayor Morit Sison, city hall employees, public school teachers and some volunteers, at the General Trias Memorial Elementary School in Barangay San Juan I.

Similar roadshows were conducted in Noveleta town, led by election officer Jasmin Gilera, following the seminar on the operation of the VCM at the Noveleta Public Market Roofdeck conference room in the town poblacion.

In Tanza town, election officer Joan Romela Erni also led the pre-election seminar at Tanza Sport Complex to ensure the right electoral procedures would be in place before the May 13 national and local elections. (PNA)



SECURITY PERSONNEL NG SM SUPERMALLS PINARANGALAN

Pinarangalan kamakailan ang mga piling security and maintenance personnel mula sa SM Santa Rosa, SM Calamba at SM San Pablo sa kanilang Joint Tactical (JTI) na ginawa noong Abril 23, 2019 sa SM City Calamba.

Panauhing pandangal sa nasabing kaganapan si Brigadier General Edward Carranza, ang PNP Regional Director sa Calabarzon na nag bigay ng kanyang words of inspiration sa mga security personnel ng mga nabanggit na mall.

Ang mga nasabing security personnel ay binigyan ng komendasyon kaugnay ng kanil-

ang mabuting gawa ng pag rekober at pag sasauli ng mga personal items ng mga shoppers ng mga naturang mall.

Dumalo din sa nasabing pagtitipon ang Senior Vice President for security ng SM Supermalls na si Almus J. Alabe kasama ang mga opisyal ng mga security agency at ang pamunuan ng SM Santa Rosa, SM Calamba at SM San Pablo.

Ang mga pinarangalan ay sina SO Domel Dela Cruz, LG Teresa Millosa, SG Glenn Quitara, SAG Francisco Iglesia, SAG Liezl Insigne, Jenny Sigalat, SO Vernon Catalan, SG Arcadio Dela Cuesta at SAG Nemesia Montalban.

Namfrel accredited as Comelec citizen arm in May polls

MANILA - The National Citizens' Movement for Free Elections (Namfrel) will also be serving as the citizens' arm of the Commission on Elections (Comelec) in the May 13 mid-term elections.

"The granting of full accreditation based on the petition filed with the Comelec will enhance Namfrel's performance to effectively accomplish its self-mandated tasks in the service of free, fair, clean, and honest elections," said the poll watchdog in a statement Thursday.

At the same time, Namfrel has identified three very important activities to secure the integrity of the process that would contribute to the credibility of the forthcoming elections.

The group said it will monitor the processes and schedules of the Automated Election System, from procurement to delivery of machines to performance of the voting machines and to the transmission and canvassing of poll results during Election Day.

Also, they will design and maintain an Open Election Data website, which aims to increase the transparency of the results, by having the election-related data obtained analyzed and used to detect fraud.

Namfrel added that it will be supporting the Random Manual Audit (RMA) by observing the team

that will do manual examination of the ballots to validate the machine count.

The organization is looking to mobilize some 50,000 volunteers to monitor the poll activities in 85,768 clustered precincts on election day.

The Comelec en banc, in its Minute Resolution No. 19-0351 dated March 29, resolved to accredit Namfrel as one of its citizens' arm for the forthcoming elections.

They will obtain the 27th copy of the Election Returns generated by the Vote Counting Machines (VCM). (PNA)

CAVITE ...

Cavite Provincial Project Monitoring Committee (PPMC) Chairperson and Provincial Planning and Development Coordinator Mr. Jesus I. Barrera welcomed regional evaluators from the National Economic Development Authority (NEDA), the Department of Budget and Management (DBM) and the Department of the Interior and Local Government (DILG) during the meeting and validation for the 2019 Search for Outstanding Local Project Monitoring Committee in Calabarzon held on April 16, 2019 at the Ceremonial Hall of the Provincial Capitol in Trece Martires City. Cavite PPMC, in a bid to advance its monitoring and evaluation activities joined the search and was among those shortlisted during the desk review on March 19 at the NEDA regional office in Calamba City, Laguna.

Ms. Gied Evangelista of NEDA IV-A provided a brief overview of the 2019 Search for Outstanding Local Project Monitoring Committee in Calabarzon with emphasis on the primary goal of the program to motivate Local Project Monitoring Committees and identify model LPMCs to provide a benchmark in terms of project monitoring and evaluation mechanisms.

Ms. Rujen A. Polo, OIC-CPMS of DBM-RO IV-A, Engr. Arnel Tolon of DILG-RO-IV-A and Ms. Evangelista carefully reviewed the prepared documents of the Cavite Local Project Monitoring Committee, which include the Executive Order that reorganized PPMC, trainings provided to members, work and financial plan, plus the project monitoring plan and accomplishments in 2018. During the validation, several points were discussed and areas for improvement were raised which will aid in the future initiatives of the PPMC and can be rolled out to the LPMCs in the different cities and municipalities in Cavite.

FROM PAGE 1

evaluation committee The also recognized some commendable accomplishments of the PPMC including the detailed field inspection reports with corresponding photos and project status which manifest the commitment of the members on their work to assess project implementation. The team also lauded the active participation of PPMC members from civic organizations who do not receive any remuneration for their partnership with the local government. On the other hand, Ms. Polo looked for committee reports and recommended that such documents be submitted to the regional project monitoring committee on a quarterly basis for full compliance.

Mr. Barrera took the opportunity to solicit suggestions and some tips to further improve the work flow and reporting system of the monitoring committee. He also asked on how the province can give incentives to members especially those from the non-government organizations. The PPMC secretariat also took note of how to monitor implementation schedule, with consideration to the targets and program of works, as per Engr. Arnel Tolon

Over-all, the meeting which was attended by the OIC-Provincial Budget Officer Ms. Ma. Dulce Tangco, Provincial General Services Officer Ferdinand Belamide, Internal Auditor Maribel Bernal, OIC-Provincial Information Officer Evelyn Reyes and other committee members from different offices of the provincial government became a leap forward to further improve the system and efficiently carry out project monitoring tasks to achieve the dream of becoming the Most Outstanding Local Project Monitoring Committee in the region. (PICAD)

Magnitude 6.1 quake causes road, infra damage in Pampanga

CITY OF SAN FERNANDO, Pampanga — The magnitude 6.1 earthquake that jolted parts of Luzon on Monday caused damages in several roads and other infrastructures in this province.

Based on a report from the Pampanga Provincial Disaster Risk Reduction and Management, the Consuelo Bridge in Floridablanca town was temporarily closed due to the damage sustained from the tremor.

The boundary arch separating Pampanga and Bataan collapsed, resulting in temporary clo-

sure of the McArthur Highway in Barangay Bodega to traffic.

The Pampanga 2nd District Engineering Office, however, immediately cleared the debris and the road is now passable to all types of vehi-

The road at the Porac portion of the Subic-Clark-Tarlac Expressway likewise cracked.

Old churches in this province were also not spared by the powerful earthquake.

Portions of the St. Augustine Parish Church in Lubao town and

the St. Catherine Church in Porac town sustained damages.

Authorities are still assessing the extent of damages caused by the earthquake in this province

Meanwhile, the National Grid Corporation of the Philippines has restored electric power in some areas of Pampanga which experienced outage after the tremor.

Restoration of power transmission services in parts of Pampanga and Bataan is still ongoing, the NGCP said. (PNA)

Dominguez tells Japanese firms to invest more in fast-growing PHL economy

Finance Secretary Carlos Dominguez III has called on Japanese companies to invest more in the Philippines' fast-growing economy, where higher consumer demand fueled by tax reform and an aggressive infrastructure program, along with improving peace and order, open wide business opportunities for foreign investors.

Dominguez likewise assured a delegation from the Kansai Economic Federation (KANKEIREN) based in Osaka, Japan that the second package of the Duterte administration's reform program. which aims to cut the corporate income tax (CIT) rate and rationalize investment incentives, will be a gamechanger that would expand, rather than curtail, opportunities for them to do business in the Philippines.

Fiscal incentives under the tax reform program, Dominguez said, would not be removed but would instead be rationalized or improved to ensure that these are performance-based, targeted, time-bound and transparent.

"Rather than look at the effect of tax reform on some companies. look at the effects of tax reform on the entire economy because it is making it better. Instead of looking at the place where you might lose, look at opportunities in the larger economy,' Dominguez said during his recent meeting with KANKEIREN members led by their chairman, Masayoshi Matsumoto.

Matsumoto, who is also the chairman-CEO of Sumitomo Electronic Industries, said he is "very satisfied with the explanation" of the

Finance chief about the need to rationalize fiscal incentives in the country.

Also at the meeting were, among others, Japanese Ambassador to the Philippines Koji Ha-Masayuki Matsushita, KANKEIREN vice chairman and chairman of its International Committee, and vice chairman of Panasonic Corp.; Takamune Okihara, special advisor, KANKEIREN and senior advisor at MUFG Bank, Ltd; and Koji Yanagida, vice chairman of the International Committee and executive director of Azusa Sekkei Co., Ltd.

"We would like to point out that actually, our economy is arowing very quickly. If you want to participate in the local economy, you have to better invest here," Dominguez said. "We'd like to make you feel welcome, but what will make you feel welcome is the improving disposable income of our people, improving infrastructure. improving peace and order, and I'm sure many Japanese companies can certainly benefit here."

Dominguez said the current system of fiscal incentives despite being "the longest and most generous" among the ASEAN economies, have not attracted more investors to the Philippines, which remain among the lowest recipients of foreign direct investments (FDI)s in the region.

Investors are more concerned with the country's poor infrastructure, which drives up logistics costs, Dominguez said, as he pointed out that this is among the reasons why the Duterte administration has been investing heavily in its "Build, Build, Build" program as well as spending more on education and

healthcare to develop the country's human capital.

"Following the example of Japanese policies implemented in the 50's, we are investing very heavily in infrastructure with the generous help of your taxpayers," said Dominguez, referring to Japan's generous funding support for "Build, Build, Build,"

On top of retaining fiscal incentives, Dominguez said the second tax reform package would also help attract investors because of the reduction in the current CIT rate of 30 percent to 25 percent, and eventually to 20 percent, on the par with the other ASEAN economies.

Dominguez said: "There is no danger that we are abandoning fiscal incentives. But as I described to you, it is really necessary for us to rationalize it. I hope for your understanding and support because we certainly don't want to hurt companies that are making a good contribution to Philippine society."

He also assured KANKEIREN that the "one-stop shop" that Japanese investors are currently enjoying through the Philippine Economic Zone Authority (PEZA) would not only be retained but would also be the norm for all business applications in the future, following President Duterte's signing into law of the Ease of Doing Business Act last year.

"Everything that makes biz easier, we will keep and we will improve," Dominguez said.

Officials of Marubeni Corp., Daikin Industries, Kyoei Steel, Mitsubishi Corp., Mitsui & Co. Ltd., All Nippon Airways, and Kinki Nippon Tourist Kansai Co. Ltd. were also present at the meeting.

EXTRAJUDICIAL

NOTICE IS HEREBY GIVEN THAT THE ESTATE OF THE LATE ANGELINO LOREN HAS BEEN EXTRA-JUDICIALLY SETTLED BY HIS HEIRS THRU EXTRAJUDICIAL SETTLEMENT OF ESTATE OF THE LATE ANGELINO LOREN AS PER DOC. NO. 240; PAGE NO. 49; BOOK NO. 11; SERIES OF 2019, BEFORE NOTARY PUBLIC ATTY. CESARIO G. GONZALES JR.

Dateline Weekly Newspapers: April 22, 29 & May 6, 2019



REPUBLIC OF THE PHILIPPINES
REGIONAL TRIAL COURT
OFFICE OF THE CLERK OF COURT
& EX-OFFICIO SHERIFF
IMUS CAVITE

PNB SAVINGS BANK (formally ALLIED) SAVINGS BANK

Mortgagee

-versus-

LIZA D. JALOP

Mortgagee

NOTICE OF EXTRA-JUDICIAL SALE

Upon extra-judicial petition for sale under Act 3135 as amanded by Act 4118 filed by PN SAVINGS BANK (formerly ALLIED SAVINGS BANK, Mortgagee, with principal place of business at PNB Financial Center, Press, Diosdado Macapagal Blvd., Pasay City against LIZA D. JALOP, Mortgagor, with residence and postal address at Blk. 15, Lot 34, Hamilton Homes, Bucandala I, Imus, Cavite and Blk 12, Lot 7, Covina Villas Phase East, Brgy. Buhay Na Tubig, Imus, Cavite to satisfy the mortgage indebtedness which as of February 28, 2019 amount to ONE MILLION EIGHTY FIVE THOU-SAND ONE HUDRED THIRTY TWO PESOS & 01/100 (p1,085,132.01), Philippine Currency, including interest and penalties, but exluding attoney's fees, sheriff's fees and all other charges incidental to this foreclosure abd. Sale the undersigned will sell at public auction on JUNE 11, 2019 at 10:00 A. M. or soon thereafter at the main Entrance of the the office of the Clerck of Court RTC Multiple Sala Aguinado Highway, Imus Cavite to the highest bidder, for CASH and in Philippine Currency, the following property with all improments therein, to wit:

TRANSFER CERTIFICATE OF TITLE NO. 057-2014069128

"A parcel of land (Lot 7 of the cons./subd. plan, Pcs-04-027112, being a portion of the cons. of Lots 1 to 10, Blk. 12, Pcs.-04-024648 L.R.C Rec. No. 8843), situated in Brgy. Tanzang Luma Mun. of Imus Prov. of Cavite, Is of Luzon. Bounded on the S., along line 1-2 by, Lot 5 of the cons/subd. Plan: on the W., Along lines 2-3-4 by Road Lot 15 (6.00 m. wide), Pcs-04-0246481: on the N., along line 4-5 by Lot 9, and on the E., along line 5-1 by Lot 8 both of the cons/subd. Plan x x x containing an area of SEVENTY SEVEN (77) SQUARE METER" x x x

All sealed bids must be submited 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 heold on JUNE 18 2019 at 10:00 A.M without further notice

Prospective bidders/buyers are hereby enjoined to investigate for themselves the title to the said property and encumbrance therein if any there be

Imus Cavite, April 16, 2019

WILMAR M. DE VILLA Sheriff IV

APPROVED

REGALADO E. EUSEBIO Clerk of Court VI & Ex-Officio Sheriff

COPY FURNISHED

PNP SAVINGS BANK (formerly ALLIED SAVINGS BANK)

PNB financial Center, Pres. Diosdado Macapagal Blvd., Pasay City

LIZA D. JALOP Blk. 15, Lot 34, Hamilton Homes, Bucandala 1, Imus, Cavite and Blk. 12, Lot 7, Covina Villas, Phase East, Brgy. Buhay Na Tubig, Imus, Cavite REPUBLIC OF THE PHILIPPINES FOURTH JUDICIAL REGION REGIONAL TRIAL COURT BRANCH 15, NAIC, CAVITE

FNC-2018-1725

For: Extra-Judicial Foreclosure of Real Estate Mortgage under Act 3135, as Amended by Act 4118

HOME DEVELOPMENT MUTUAL FUND Mortgagee,

- Versus -

ALGER BUGTONG LAFORTEZA, herein represented by RESTITUTA BUGTONG, Attorney-In-Fact,

Mortgagor/Respondent x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135 as Amended by Act 4118 filed by the mortgagee, HOME DEVELOPMENT MUTUAL FUND, of 12th Floor JELP Business Solutions Center, No 409 Shaw Boulevard, Mandaluyong City, and against ALGER BUGTONG LAFORTEZA, with postal address at 73 PETA STREET, BAGONG BARRIO, CALOOCAN CITY, METRO MANILA to satisfy the mortgage indebtedness which as September 10, 2018 amounts to THREE HUNDRED FORTY ONE THOUSAND TWO HUNDRED THIRTY EIGHT PESOS & 1/100 (P 341,238.01), Philippine Currency, inclusive of interest, penalties and other charges, the undersigned Sheriff will sell at the public auction on May 23, 2019 at 10:00 o'clock in the morning or soon thereafter, at the main entrance of the Office of Ex-officio Sheriff at the Hall of Justice formerly Mayor Macario B. Pena Memorial Hall, Naic, Cavite, to the highest bidder for CASH and In Philippine Currency, the following described property with all the improvements existing thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. 057-2016074933

"A PARCEL OF LAND LOT 33, BLOCK 20 of the Consolidation Subdivision Plan PCS -04-025948, , Being a Portion of Lot 2929 -A, PSD-04-213716; Lot 2931-A, PSD -04-213715; Lot 2930 and 2932 Both of Naic Estate (VS-04-000595), L.R.C. Record No. 8340), Situated in Barangay Timalan, Municipality of Naic, Province of Cavite, Island of Luzon. Bounded on the SE Along Line 1-2 By Road Lot 28 (6.50 M. Row); on the SW along Line 2-3 ny Lot 32 Block 20; on the NW along line 3-4 by Lot 22 Block 20 and along line 4-5 ny Lot 21 Block 20; and on the NE along line 5-1 by Lot 34 Nlock 20, all of the Consolidation Subdivision plan. Beginning at a point marked "1" on plan, being S 42 Deg. 53., 45 M. from mon. No. 17, Naic Estate, Thence S. 65 Deg. 41' W 6:00M. to point 2; N24 Deg. 19' 9:00 M. to point 3; N 65 Deg. 41' E. 04.43 M. to point 4; N 65 Deg. 41' E, 5.57 M to point S 24 Deg. 19' E, 9:00 M. to point of Beginning, Containing an Area of Fifty Four (54) Square Meter x x x

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

Prospective bidders or buyers are hereby enjoined to investigate for themselves the titles herein above-described and the encumbrances thereon if any there he

"In case of the absence of any participating bidder on the above scheduled date, said auction sale will be reset and finally held on may 30, at the same place and time above-mentioned.

Naic, Cavite, March 25, 2019

(SGD) MA. CAROLINA M. POTENTE Sheriff IV

Copy Furnished :

HOME DEVELOPMENT MUTUAL FUND, of 12th Floor JELP Business Solutions Center, No 409 Shaw Boulevard, Mandaluyong City,

ALGER BUGTONG LAFORTEZA, herein represented by RESTITUTA BUGTONG, Attorney-In-Fact, 73 PETA STREET, BAGONG BARRIO, CALOOCAN CITY, METRO MANILA

Dateline Weekly Newspapers: April 29 - May 6 & 13, 2019 REPUBLIC OF THE PHILIPPINES FOURTH JUDICIAL REGION REGIONAL TRIAL COURT OFFICE OF THE CLERK OF COURT City of Bacoor, Cavite

Foreclose No. 2019-45

For: Extra-Judicial Foreclosure of Real Estate Mortgage

HOME DEVELOPMENT MUTUAL FUND Mortgagee,

- Versus -

CRISANTO NOFIES BRAGAS, Mortgagor.

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135 as Amended by Act 4118 filed by the mort-gagee, HOME DEVELOPMENT MUTUAL FUND, of 12th Floor JELP Business Solutions Center, No 409 Shaw Boulevard, Mandaluyong City, and against the mort-gagor CRISANTO NOFIES BRAGAS of Lot 22, Block 16, Everlasting St., Queensrow West, Bacoor, Cavite, to satisfy the mortgage indebtedness which as of November 16, 2018 amounts to ONE MILLION SIX HUN-DRED FORTY TWO THOUSAND SEVEN HUNDRED FORTY ONE PESOS AND 19/100 (P 1,640,2741.19), Philippine Currency, inclusive of interest, penalties and other charges, the undersigned or her duly authorized representative will sell at the public auction on May 22, 2019 at 10:00 o'clock in the morning or soon thereafter, at the main entrance of the Hall of Justice of Bacoor City, Cavite, to the highest bidder for CASH and In Philippine Currency, the following described properties with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. 057-2016036231

"A PARCEL OF LAND LOT 12, BLOCK 25 of the Consolidation Subdivision Plan (LRC) PCS-14589, -04 -004652, , Being a Portion of the Consolidation of Lots 6940 & 5821-1, Both FLS, - 1849, 7565, 6942-NOW FLS-2555-694-NOW 7754, 6944-NOW FLS -2672, 7153,7154 both FLS-228,7152-B, PSD-20147 ALL OF IMUS ESTATE, LRC REC. NO. 8843), Situated in the Barrio of Molino, Mun. of Bacoor, Prov. of Cavite, IS of Luzon X X X CONTAINING AN AREA OF TWO HUNDRED (200) . SQ. METER. 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 on May 29, 2019, without further notice."

Prospective buyers or bidders are hereby enjoined to investigate for themselves the titles to the said properties and encumbrances, if any there be.

Bacoor City, Cavite, April 15, 2019

(SGD) ATTY. LIZA D. VICTA Clerk of Court VI

Copy Furnished:
Ms. MERLYN P. MEDINA
12th Floor JELP Business Solutions Center,
No. 409 Shaw Boulevard,,
Mandaluyong City

CRISANTO NOFIES BRAGAS LOT 12, BLOCK 25 QUEEN OF FAITH ST., Queensrow West, Bacoor, Cavite and/or Lot 22, Block 16, Everlasting St., Queensrow West, Bacoor, 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: April 22, 29 & May 6, 2019

JAPANESE BRAND MINISO NOW AT TOTAL SLEX

FROM PAGE 1

The opening of Japanese retailer Miniso at Total SLEX in Sta. Rosa Laguna brings not only a brand but also a way of life to shoppers with its quality, creative and low-priced products.

With its partnership with the SM Retail Inc., Miniso brings fashion and leisure products ranging from Creative Home Necessities, Health & Beauty, Jewelry, Fashion Accessories, Stylistic Gifts, Office Supplies, Stationery Gifts, Seasonal Products, Boutique Package Decoration, Digital Accessories and Food and Drink perfect for its young and stylish shoppers.

The store at Total SLEX is Miniso's 76th outlet in the Philippines, following its first store in 2016, at SM City San Lazaro.

Headquartered in Tokyo in Japan, Miniso was jointly founded by its Chief Designer Miyake Junya and Young Chinese Entrepreneur Jacky Ye with 3 core values: Quality, Idea and Low Price.

Miniso dedicates itself exceeding customer expectations with quality and creatively well-designed products without breaking the bank. Miniso always persists in selecting fine materials from all over the world for amazing product creation.

MINISO is not just a brand name but also a way of life, standing on the consumers' point when developing products, which is to restore product essence and to be one with nature. MINISO enriches our lives with a wide range of products at reasonable prices-- innovating towards the "basic" and "natural" essence.

With its environmental mission, Miniso constantly cooperates with global environmental protection organizations and aims to provide a variety of natural and environmental friendly products to consumers. The brand ensures that its products and materials are healthy and safe without harming the environment.

MINISO also creates a new business style, which combines fashion and leisure together, becoming a main force in the department stores and shopping centers. Realizing its advocacy of "fast fashion" towards quality life, the brand focuses on building a brand new recreational shopping atmosphere so that customers can experience a happy, fashionable and sound lifestyle in MINISO.

To date, it has opened more than 2,100 stores around the world- United States, Canada, Russia, Singapore, Brazil, Saudi Arabia, the United



Bring some art to your fingertips with Miniso nail polish



Japanese brand Miniso is not only a brand, but a way of life with its variety of beauty, fashion, home, tech products and other delightful Japanese finds.



Find the latest nail trends with polish, nail care tool sets and kits at Miniso



Miniso's delightful body and home fragrance collection.



Miniso brings style to tech gadgets and accessories like earphones, speakers, power banks, cables, selfie sticks, desk lamps and many more.



Fill your room with the refreshing and natural fragrance of Miniso's flower aroma diffuser

Arab Emirates, Turkey, South Africa, Korea, Malaysia, Thailand and the Philippines.

Miniso has also partnered with SM Advantage, the country's largest loyalty program, to provide the latest reward system for its shoppers. SM Advantage entitles Miniso customers to earn SMAC points every time they shop at Miniso branches nationwide. Consequently, earned points can be used to purchase various merchandise – fashion, food home, beauty, personal care, and many others – at SM retail brands and affiliates nationwide.

Watch out for soon to open Miniso stores and check out Miniso's stylistic and quality affordable finds in most SM Supermalls nationwide. Also, follow @MinisoPhilippines at Facebook for more updates.

195 FARMER-TRAINEES COMPLETED SM FOUNDATION'S KABALIKAT SA KABUHAYAN FARMERS' TRAINING PROGRAM

A total of 195 farmers from Calamba City are now equipped with new knowledge and skills about farming after they have completed the 12-week training of SM Foundation Inc.'s Kabalikat sa Kabuhayan (KSK) Farmers' Training Program.

The 188th batch of KSK were taught of effective backyard planting and small-scale farming techniques for fruits and vegetables. This helps improve the quality and quantity of their crops as well as provide organic food for their families.

"The said program is in partnership with Harbest Agribusiness Corporation, Department of Agriculture, Department of Social Welfare and Development, SM Markets and local government agencies." Said KC Tiqui PR Officer of SM City Calamba.

Present during the Harvest Festival at Brgy. Sampiruhan, Calamba Laguna were Mr. Hilario Dumalaon, Chairman Brgy Sampiruhan, Mr. Gerard Arañas of Dept of Agriculture, Mr. Arsenio Barcelona, Founder – Harbest Agribusiness Corporation, Ms. Debbie Sy, Executive Director of SM Foundation, Ms Cristie Angeles, AVP for Livelihood of SM Foundation, Mr. Rey Del Valle, AVP for Operations – Savemore.

On graduation day, the participants toured SM City Calamba Supermarket and were taught of how the vegetables are packaged, priced and stored. The KSK program is the brainchild of retail pioneer, Henry Sy, Sr.



VOL 17 NO. 3 April 29-May 5, 2019

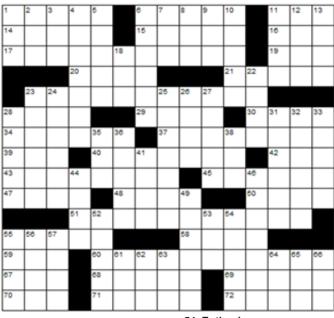


ACROSS

- 1. Unexpected hangups
- Exposes
- 11. Candy from a dispenser
- 14. Cupid's projectile
 15. Movado Competitor
- 16. Fruitly drink
- 17. Highly sought after item for many city dwellers
- 19. Even score
- 20. Pay to play
- 21. Result of cremation
- 23. Nope! Keep looking!
- 28. Gulp for air
- . Chimney buildup **National Endow**
- ment for the Charges
- Neighbors of
- Vanezuelans 39. Singer Difranco
- 40. Nope! Keep looking!
- Fido or Fluffy
- Vice President
- James 47. One of Chekhov's "
- Three Sisters' Relative of "aaah"
- 50. Spanish house

FOR WITH POSSIBLE

CROSSWORD PUZZLES



- 51. Nope! Keep Looking!
- 55. MTV airing
- 58. In the public eye Canals
- 60. It may not be highly sought after, but
- it's a solution 67. Stop for the night
- 54. Enthusiasms 55. Fair-sized auto engine
- 56. Actress Skye
- 57. Puts on
- 61. Stop before the majors, perhaps
- 62. Izuzu Rodeo, e.g. 63. NNW's opposite
- 64. Drunkard
- 65. this _ bust!"
- 66. Your. FR.



DOWN

- 1. Drain Gun owners' org.
- 2. 3. The "A" in E.T.A:
- Abbr. 4. Fun racers
- 5. Hogs
- Finishes one 6. over par
- Morning, briefly
- Weightlifting unit
- Kind of trip 10. He's do tempting
- 11. Route
- 12. Actress McClurg 13. Marks of Zorro
- 18. Utmost
- 23. Pertaining to the ani mal life of a
- reaion
- 24. In sports it has a top and a bottom
- 25. Event that a boxer might win
- 26. Give a drubbing
- 27. "Here's looking
- 28. Madrid museum
- 31. Map out again 31. Fly over Africa?
- 33. _good example
- (does admirably) 35. Blood letters
- 36. Author Scott 38. N.Y.P.D. alert
- 41. Old Greek portico
- 44. Kismet
- 46. Supreme court justice
- who appeared in 1987 documentary " Gap-Toothed Women'
- 49. Hurry
- 52. Zing
- 53. "So's

old man!

HALAMANG



Pansit-Pansitan Bilang Pinakamabisang Gamot Sa Uric Acid



Isa na ang uric acid o gout sa mga pinaka-ordinaryong sakit ngayon. Baka nga ikaw ay dumaraing na rinse sakit na ito. Marami sa mga Pinoy sa panahong ito ang nakakaranas ng ganitong karamdaman. Ito marahil ay dahil sa kanilang mga kinakain. Kadalasan, maririnig sa mga usapang uric acid ang mga maling kinakain at iniinom bilang pangunahing dahilan ng pagkakaroon nito. Subalit paano nga ba ito malulunasan. Mayroon bang gamot sa uric acid na puwedeng subukan?

Karaniwang itinuturing na basurang kemikal ang sakit na ito na madalas makita sa katawan ng isang tao. Naiipon ito sa tuwing tinutunaw ng digestive system ang isang kemikal na tinatawag na purine. Ito ay makikita sa mga pagkain katulad ng atay at mushroom. Karaiwang nililinis ang uric ng mga batong matatagpuan sa dugo. Inilalabas ng mga ito sa katawan ang uric acid sa pamamagitan ng ihi.

Paano Nagkakaroon Ng Uric Acid O Gout?

Alam mo ba kung ano ang uric acid? Ang sobrang taas ng uric acid ay maaaring maipon sa iyong katawan. At, kapag naipon ito sa loob lamang ng napakaikling panahon, ang kondisyon ay nauuwi sa sakit na kilala sa medical term na 'hyperuricemia'. Kaugnay nito, ang

sobrang taas ng konsentrasyon ng uric acid sa ating dugo ay maaaring maging uric crysta. Kapag tumagal, ang uric crystal na ito ay maaaring maimbak sa mga malalambot na tissue at hugpungan ng mga buto. Ang mga naipong ito ay may mala-karayom na kirstal ang itsura. Ito na ang nagiging sanhi ng pagkakaroon ng sakit ng gout.

Ang gout ay kilala rin sa tawag na gouty arthritis. Ito ay isang sobrang sakit na uri ng arthritis na nagiging dahilan ng pagtaas ng konsentrasyon ng uric acid sa katawan. Ang sobrang sakit na pag-atake ng mga gout symptoms ay puwedeng magmula sa paa, partikular na sa hinlalaki. Ang ganitong karanasan ay isa sa mga sintomas ng uric acid. Maaari ring mamaga ang mga sakong, braso, siko at tuhod. Ang ganitong mga klase ng sakit ay puwedeng magtagal ilang araw sa mga unang yugto pa lamang ng sakit.

Puwedeng magtagal ang sakit sa uric acid habang lumalala ang kundisyon. Kaya naman dapat na itong maagapan at gamutin sa simula pa lamang na maramdaman ang sintomas. Nagtatanong ka na marahil kung anong mabisang gamot sa uric acid ang makatutulong na panimulang lunas. Epektibong pamamaraan ang halamang gamot sa uric acid dahil ito ay garantisadong ligtas kung susubukan. Ang ganitong uri ng medikasyon ay walang halong kemikal kaya hindi na kailangan pang mag-alala sa allergic reaction.

Napaka-importanteng gamutin kaagad ang uric acid. Base sa mga pag-aaral, kung ito ay hindi kaagad magagamot, maaari na itong permanenteng makasira sa mga kasukasuan at bato sa katawan. Ang uric acid ay mas karaniwang nararanasan ng mga kalalakihan partikular na ng mga lalakeng may edad 40-50 taon. Ayon din sa mga pananaliksik, mayroon nang mahigit anim na milyong taong may edad na sa buong mundo ang na-diagnose na may gout o may mataas na uric acid.

Mga Sanhi Ng Uric Acid?

Katulad ng nabanggit na, ang uric acid ang nagiging dahilan kung bakit ka nagkaroon ng gout ang isang tao. Ang karamdamang ito ay kinokonsidera ngang basura sa katawan na kailangang ilabas sa pamamagitan ng pag-ihi. Pero kung ito ay iiihi nang maayos, o mabilis na makakapag-imbak ang katawan ng uric acid, malaki ang tsansa ng pagkakaroon ng karam-

Agapan na ito bago pa man lumala. Mas mabuting ikaw ay may alam tungkol sa paggamit ng mga halamang gamot sa uric acid. Pero bago rito, mahalagang alam mo kung ano ang mga sanhi ng may mataas na uric acid. Narito ang ilan

- Kapamilyang may mataas ding uric acid
- Mabilis tumaba o sobrang timbang
- May kasalukuyan nang karamdaman gaya ng sakit sa bato
- Malakas sa pag-inom ng alak at iba pang katulad nito
- Pag-inom ng gamot na nagiging dahilan ng pagla
- bas ng ihi
- Base naman sa pag-aaral, ilan sa mga major na sintomas ng gout ang:
- Matinding sakit ng kasukasuan na umaabot hang gang 24 oras
- Sobrang sakit ng katawang tumatagal nang ilang
- Namamaga at namumulang kasukasuan

Mga Epektibong Panlunas Sa Uric Acid

Kung may may uric acid ka ito ay imposibleng gumaling kung hindi ka iiwas sa mga bawal sa may uric acid. Hindi ka rin gagaling hangga't hindi ka pa nalalapatan ng gamot na nakakapagpa-normal ng uric acid. Isa na sa mga pinakamabisa ang halamang gamot sa uric acid. Mahalagang alam mo kung ano ang normal o tipikal na dami ng uric acid sa iyong katawan at ito ay hindi dapat lumagpas sa 6 milligrams per deciliter. Ang totoo niyan, wala pang panlunas na nadidiskubre para sa sakit na uric acid.

Hindi man ganap na nalulunasan ang nasabing karamdaman, ang pag-inom naman ng angkop na gamot ay nakatutulong na maging normal ang bilang ng uric acid. Nakakatulong ito para makontrol ang paglala ng sakit. Ang pagpunta sa doktor ang pinakamabuting gawin para maagapan ang pagdami ng uric acid sa katawan. Bukod pa rito, ang mag-ehersisyo araw-araw bilang isa pang paraan para maiwasan ang pag-atake at pagsumpong ng sintomas ng gout o uric acid. Iwasan na rin ang mga pagkaing bawal sa may uric acid.

Pansit-Pansitan: Mabisang Gamot Sa Uric Acid

Kung maghahanap ka ng mga babasahing nagsasabi ukol sa mga gamot sa uric acid, halos wala kang makikitang partikular na gamot lalo na ng halaman. Pero ang pinaka-ordinaryo at kalimitang lumilitaw sa mga search engines ay ang halamang pansit-pansitan. Base sa mga pag-aaral, ito ang pinakamabuting halamang gamot sa uric acid. Ito rin ay mabisang gamot para sa sakit sa bato.

Ito ay herbal na halamang kalimitang tumutubo sa mamasa-masa at malilim na paligid katulad ng gilid ng bahay, ilalim ng puno, kanal, dingding at paso ng halaman. Ang pansit-pansitan ay pakalat-kalat lamang na parang damong-ligaw kaya napakadali nitong

Siguruhing tama ang mga pinipitas na halaman bilang gamot sa uric acid. Para malaman ang itsura, ang pansit-pansitan ay berdeng dahon na puso ang hugis. Ito ay may mga maliliit na buto na animo'y nakakapit sa sangang hugis pansit. Ang nasabing sanga ay matatagpuan sa tuktok ng halaman. Kahit na naturingang damong ligaw lamang, ang pansit-pansitan ay isa sa mga aprubado at rekomendadong halaman ng Department of Health (DOH). Ito rin ang madalas na ginagamit para sa gamot sa rayuma o arthritis.

Isa man ang halamang gamot sa uric acid pero ito tiyak namang pinakamabisa sa lahat. Mada-li rin itong matagpuan at hindi na kinakailangan pang gumastos at bilhin. Higit sa lahat, kumonsulta muna sa doktor para makasiguro sa kondisyon ng kalusugan.

ASEAN BAC PH, Go Negosyo & DOT to Hold the Biggest Summit on Tourism this 2019!



Learn and explore from ASEAN experts in the biggest summit on tourism and entrepreneurship, the Tourism Summit 2019 happening on May 2 at the World Trade Center, Pasay City. The Tourism Summit 2019 will be the first tourism summit to be presented by the ASEAN Business Advisory Council Philippines and Go Negosyo in partnership with the Department of Tourism. It will be a platform for discussion and reflection on what the ASEAN countries have done to improve the development of sustainable island tourism.

Expected to be the biggest TOURISM EVENT of the year, around 10,000 attendees are expected to attend from the tourism sector, micro, small and medium entrepreneurs (MSMEs), aspiring young entrepreneurs, and academe to develop a more integrated tourism industry and contribute to the sustainable socio-economic growth in the region. Through this, they can expound business models and present opportunities of growth in the tourism industry.

Presidential Adviser for Entrepreneurship, ASEAN BAC PH Chair and Go Negosyo Founder Joey Concepcion highlighted: "The Philippines is blessed with abundant natural resources and islands which can be used in creating enterprises and livelihood opportunities for our countrymen. This summit will serve as a platform for our aspiring and existing entrepreneurs and how they can learn from our neighboring ASEAN countries and create a booming tourism economy by growing businesses. This will be an avenue for new learnings that can bring inclusive growth for all."

Concepcion will be joined by key personalities who continue to champion the tourism industry. The roster of speakers are Sec. Bernadette Romulo-Puyat, Secretary, Department of Tourism; Tan Sri Anthony "Tony" Fernandes, Group CEO of AirAsia; and ASE-AN BAC 2019 Chair Mr. Arin Jira.

Moreover, the summit will address the importance of the tourism industry in empowering Filipino MSMEs as well as narrowing the gap among ASEAN countries in achieving sustainable socio-economic growth in the ASEAN region.

RFM Q1 2019 Revenues Grow11%

Listed food and beverage company RFM Corporation disclosed that unaudited first quarter 2019 financial performance indicate RFM's net sales reached P3.1B, an 11% growth versus last year.

RFM President and CEO Jose Ma. A. Concepcion III said that revenue growth drivers were institutional sales of flour and bread, pasta and sauce, as well as milk. "We continue to see healthy consumer appetite for our Royal and Fiesta pasta and sauce as well as in our Selecta Milk RTD for the first three months of the year. The late holy week in April this 2019, compared to March in 2018, softened our ice cream unit's usual strong growth rate in the first quarter, but April sales are quite robust. Flour and institutional bread sales are growing at double digit rates as

Concepcion, also noted that the 2019 benign monthly inflation rates boded well for sustained consumer expenditure that should also see a boost from mid-term election spending.

On the cost side, Concepcion added that "the relatively stronger peso compared to latter part of 2018 should help reduce input costs. However, we remain vigilant in monitoring the prices of raw materials especially sugar, packaging, milk and wheat. Hopefully, we see better pricing in these items in the coming months so manufacturers like RFM can sustain strong earnings growth."

Last March, RFM paid a cash dividend of Php280 Million or Php0.0805 per share which was the first of two tranches to pay out the company's 50% yearly cash dividend policy based on recurring net income. Audited net income for 2018 amounted to Php1.1B while audited net sales reached Php14B.

"Ang Magic Alkansya Ni Carding," brought to life in a storytelling event

RESERVED SEAT w/ TABLE

PHP1,500

A makeshift stage out of tables and some pieces of cut-out paper brought a 16-page story to life. Laughter resounded the tent as a snorting of a pig broke the silence

REGISTRATION

FEE

CONFERENCE PASS

or more info, call (63 2) 634-5185 / (63 2) 635-3329 / (63 2) 637-9229 or e-mail 2019.tourismsummit@gmail.com

On April 5, 2019, young boys and girls witnessed firsthand the mischievous story of a boy and his journey of saving through a storytelling activity. CARD MRI, through CARD MRI Publishing House Inc., brought the story of Carding and his magic piggy bank ("Ang Magic Alkansiya Ni Carding") to the recently held Kaunlaran Caravan in Baler, Aurora province.

The caravan, through each 21 member institution of CARD MRI, aims to bring development-oriented programs, such as health services and financial literacy, to rural communities. For Publishing House, it was an avenue to promote reading among children. It is one creative way to engage them in financial issues even at a young age. Among these is saving.

The morning of April 5th was no ordinary. Despite wet grounds from the just ended rain and the humidity of the air, the children were no less excited to watch how Carding's story will unfold. While sitting on the front row, they moved their heads with delight as they follow the rising and changing of characters.

Their mothers seemed to enjoy the spectacle as well. One was pointing her finger at the sight before her, as if directing her son to avert his gaze toward the smiling image of the pig in front him. Most of the Nanays (mothers) were laughing as they watched Carding give in to temptations around him over and over again.

Yet amid all the joyful spectacle, there lies a lesson for both the young and the young at heart. That is the importance of saving. And as one of the characters of the story said, "start saving so that when the time comes, you'll have something in hand."

The story ends; the curtain closes. And so is the event. A kit consisting of a story book and crayons was given to the participating children. Snacks were distributed as well. Above all, it is their new learning on the importance of saving that the participants will bring.

The storytelling will be a mainstay activity in the next caravans of CARD MRI.

"Ang Magic Alkansya Ni Carding" was conceived from the advocacy of CARD MRI's institutions to provide financial inclusion even to children. As a matter of fact, CARD MRI banking institutions namely CARD Bank, CARD MRI Rizal Bank, and CARD SME Bank offer savings account for kids. With only PhP100 as initial deposit, children can start their own savings account.

The "Ang Magic Alkansya Ni Carding" story book is also available in all Mga Likha Ni Inay outlets in San Pablo City, Laguna at only PhP70. For bulk orders, you may directly contact CARD MRI Publishing House through its Facebook account, @CARDMRIPublishingHouse.

CARD MRI brings Kaunlaran Caravan to Baler, Aurora

The CARD Mutually Reinforcing Institutions (CARD MRI) organized its 5th Kaunlaran Caravan in Baler, Aurora Province on April 5,2019.

The Kauniaran Caravan was launched in 2017 to promote CARD MRI's community development services to its clients.

CARD MRI is operational in Baler through its microfinance NGO, the Center for Agriculture and Rural Development (CARD) Inc., since 2015.

In Baler, the community development programs rendered were free medical, dental, and optical services through CARD MRI's Microfinance and Health Protection (MaHP), Social Security System (SSS) orientation and registration, livelihood training, and insurance awareness by CARD Mutually Benefit Association (CARD MBA).

Financial literacy session for kids was also organized. This year, the Ang Magic Alkansya ni Carding story book is launched. The initiative aims to promote financial literacy among children even at their very young age.

More than 500 residents of Baler and neighboring towns of Maria and San Luis benefited from the caravan.

CARD MRI is a group of 21 social development-oriented institutions including CARD, Inc. and CARD MBA that aims to eradicate poverty through financial and community development programs such a health, education, and livelihood, among others.