



Cavite to av Sangley air develop develop contract by toy kingdom at SM city bacoor



Have you been so busy with the holiday season you missed one kid on your list? Sure you just want to make a child happy with the perfect toy because he or she had been very nice. Good news is, Toy Kingdom is on sale from January 1-31,2020 with their BIG TOY CLEARANCE SALE! So hurry and bring a smile to a kid with a perfect toy gift.

Filipino Inventor Establishes a Next Generation Pharmaceutical Firm



DOST Secretary, Hon. Fortunato T. DelaPeňa (middle), leads the ribbon cutting for the soft opening of the Bauertek Corp., together with its General Manager Dr. Richard Gomez (leftmost), Hon. Mayor Anastacia Vistan, and Mr. Francisco Pagayon.

The renowned Filipino Scientist and Inventor Dr. Richard Nixon Gomez realizes a ten-year endeavor with the establishment of the Bauertek Corporation – a 100% Filipino-owned research, development and production facility for all-natural

CMDI students goes to Aklatan: All Filipino Book Fair



CMDI students from Bay and Tagum campuses visited CARD MRI Publishing House's booth during the Aklatan: All Filipino Book fair held November 20-21, 2019 at the SM Megatrade Hall 3, SM Megamall. **Story on Page 8**

> herbal supplements which are 3 to 4 generations ahead of the norm. The concept of the whole project started with a high school project of his son in 2009, which the family later on decided to register for patent and then officially introduced to the market. This embraces their company motto: "ImbensyongPinoy, GawangPinoy".

> Bauertek Corporation was inaugurated through a soft opening ceremony on 16 December 2019. The event has been attended by various special guests such as the Department of Science and Technology (DOST) Secretary Hon. Fortunato T. DelaPeňa as the Special Guest of Honor; Mr. Francisco "Popoy" Pagayon, the current President of the Filipino Inventor Society Producer Cooperative (FISPC); **Cont. on Page 3**

2 Jan. 06-12, 2020

<u>EDITORYAL:</u> To be discerning

Over the past week, many users of Facebook Messenger received what looked to be a link coming from their "friends." The link purported to be a holiday greeting that said: "I am send you a surprise message. Open this."

Eventually there circulated an announcement that the greeting, which came from one of several different sites, was malicious, and could compromise the digital security of anyone who opened it. As a result, all those who clicked on the link were told

As a result, all those who clicked on the link were told to change passwords for their email and social media accounts, as well as their banking credentials.

This is not the first time this has happened. Hackers use all kinds of schemes designed to make unsuspecting people open an attachment or click on a link, so that their personal information and passwords can be stolen.

Being unsuspecting also comes in the form of believing and passing along fake news, even as ample warning has been given to check the source, the date, and generally test the article for authenticity. For a people spending so much time on social media, Filipinos still can take many things at face value.

As 2020 comes, it's a good aim to become more careful in whatever we see, hear and read. Sometimes, our folly could compromise our personal digital security; sometimes, it leads us to confuse and confound others.

This virtue, becoming more important in this age where there is a deluge of information, will also help us look at our political choices critically and see leaders and candidates for who they are instead of the persona they want us to see.

There are many good things to hope for in this new year, but Filipinos could best benefit from being less gullible and more discerning.

EXTRAJUDICIAL DEED OF EXTRAJUDICIAL SETTLEMENT WITH WAIVER OF RIGHTS

Notice is hereby given that the estate comprising RCBC Savings Account with Account Number 000009021062747 maintained with 6030 Gen. Trias City Branch of RCBC and a MOTOR VEHICLE registered under the name of the deceased VICTORI-NO JR. CARBON PEPUGAL, who died intestate on December 5, 2019 at General Trias City, Cavite, has been extra-judicially settled in favor of LYLE PERSIA PEPUGAL, per deed executed on December 20, 2019 at General Trias City, Cavite before Notary Public Christopher P. Columna, per Doc. No. 403; Page No. 82; Book No. 5; Series of 2019.

Dateline Weekly Newspapers: January 06, 13 & 20, 2020

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DATELINE

Cavite to award Sangley airport development contract by January

The provincial government of Cavite is planning to close the selection of a private partner for the Sangley Point International Airport project by the middle of next month.

Cavite Gov. Jonvic Remulla said the target is to award by Jan. 15 next year the Sangley Point International Airport project to the tandem of Lucio Tan's MacroAsia Corp. and China Communications Construction Corp. (CCCC) should its bid pass the ongoing evaluation.

The tandem of MacroAsia and CCC is the sole bidder to develop the \$10-billion Sangley Point International Airport, which is being implemented as a local government public-private partnership joint venture by the provincial government of Cavite.

The 1,500-hectare master-planned international airport hub will feature four runways, airside and landside facilities, and can accommodate up to 130 million passengers annually.

The MacroAsia-CCCC tandem is expected to invest in the development of the infrastructure of the airport, while other components such as operations and management and security will be bidded out.

At present, the operator of Munich Airport in Germany has given an offer to operate the airport.

The airport is eyed to be co-used by the Philippine Navy and Philippine Air Force to ensure that safeguards will be in place in asserting Philippine sov-

ereignty and security. MacroAsia is a

dominant aviation support service provider and the country's market leader in ground handling services, in-flight catering and maintenance repair and overhaul through its partnership with Lufthansa Technik of Germany.

As part of the Lucio Tan conglomerate and as an affiliate of Philippine Airlines, the company said it brings comprehensive expertise and best practices in developing and operating key operating functions in an airport CCCC mean-

while, is a state-owned engineering and construction company engaged in investment, design and construction of transportation infrastructure, with experience in both airport and reclamation projects. CCCC was pre-

viously debarred by the World Bank due to alleged fraudulent practices by one of its subsidiaries, China Road and Bridge Corp., with sanctions extending to the entire group under CCCC and all its affiliate companies worldwide.

The debarment was lifted in Jan. 2017 and CCCC has since been allowed to participate in all World Bank Group-financed tenders.

MacroAsia earlier said its expertise in the local aviation industry and its Chinese partner's global experience in international airport development and reclamation make them" the best joint venture partner for the provincial government of Cavite."

(PHILSTAR.NET)

MARKS & SPENCER AT SM CITY



Are you sure you gave everyone on your list their gifts? Are you sure it's just them you should list? If you think you forgot to buy someone a gift, Marks & Spencer at SM City Bacoor got your back! Choose from their teas, premium treats, perfumes and skin care products perfect for a classy gift for everyone. Grab your gifts now! Republic of the Philippines Four Judicial Region REGIONAL TRIAL COURT OFFICE OF THE CLERK OF COURT City of Bacoor

Foreclosure No. 2019-214

For: Extra-judicial Foreclosure of Real Estate Mortgage

NATIONAL HOMES MORTGAGE FINANCE CIRP., Mortgagee,

-versus-

BENJAMIN M. DE GUZMAN , married to BELEN DE GUZMAN

x -----x NOTICE OF EXTRA JUDICIAL FORECLOSURE

Upon Extra-judicial for Sale under Act 3135 as Amended by Act 4118 filed by the mortgagee-assigneen NATIONAL HOMES MORTGAGE FI-NANCE CORP., OF 104 Amorsolo St., Legaspi Village, Makati City, and against the mortgagors, BRNJAMIN M. DE GUZMAN married to BELEN DE GUZMAN od #14 Tuschia St., Manuela Subd., Las Pinas City to satisfy the mortgage indebtedness which as of October 2019, amounts to ONE MILLION FOUR HUNDRED EIGHTY NINE THOUSAND NINE HUNDRED FOUR PESOS & 95/100 (P1,489.904.95) Philippine Currency. Exclusive of interest, penalty charges, the undersigned or her duly authorized representative will sell at the public auction on January 24, 2020 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 property with all the improments thereon, tp wit:

TRANSFER CERTIFICATE OF TITLE NO. T-403429

"A parcel of Land (Lot 15 of the cons-subd, plan. Pcs-042103-007290, being a portion of the the cons of Lots 2,6,8,9,10,11,12,14,15,16,17,19,21,22,23,2 4,25 & 26, blk.7 (LRC) Pcs. 5578, L.R. C Rec. No.), situated in the Brgy. of Molino, Mun. of Bacoor, Prov. of Cavite. X x x, containing an area of EIGHTY EIGHT (88) SQUARE METERS."

"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 January 31, 2020, without further notice."

Prospective buyers or bidder are hereby enjoined to investigate for themselves the title to the said property and encumbrances, if any there be.

City of Bacoor, December 16, 2019

LIZA D. VICTA Clerk of Court IV

Copy Furnished:

ATTY. DANTE Q. RIZADA

5TH Floor Filomena Bldg., 104 Amorsolo St., Legaspi Village, Makati City

Mr. & Mrs. BENJAMIN M. DE GUZMAN and BELEN DE GUZMAN-#14 Tuschia St., Manuela Subd., Las Pinas Metro Manila-Camella Homes Springville Heighs Blk 7, Lot 15, Molino, 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:

December 23, 30, 2019 & January 06, 2020

3 Jan. 06-12, 2020

DATELINE



To protect consumers from premature price increases and profiteering, Senator Win Gatchalian urges the Department of Energy (DOE) to create a task force that will closely monitor the implementation of the new round of increases in excise tax on fuel this January.

Gatchalian is making the call as the third and last tranche of tax hike on petroleum products under the Tax Reform for Acceleration and Inclusion (TRAIN) law takes effect January 1, 2020.

The estimated rate impact on pump price for unleaded premium gasoline would be around ₱1.01 per liter, while the estimate rate impact of the third tranche

Gatchalian wants task force to monitor fuel tax hike with 3rd tranche of TRAIN law

of the excise tax on diesel price is ₱1.65 per liter. For 100% coal contracted power distribution utilities, the estimated rate impact is around ₱0.03 per KwH.

"Kailangan paigtinging mabuti ng Department of Energy (DOE) ang pagbabantay laban sa hoarding at profiteering sa bansa ngayong nakaamba ang dagdag na excise tax sa huling pagkakataon," Gatchalian said.

"Huwag na nating hayaan ang ilang mapagsamantalang retailers na ibenta sa mataas na halaga ang kanilang mga lumang imbentaryong produkto, gayong nabili nila ito bago pa man maimplementa ang third tranche ng excise tax sa fuel," he added.

The lawmaker noted that oil companies maintain a minimum inventory equivalent to 15-day supply of petroleum products as provided under DOE's Department Circular No. 2003-01-001 or the "Implementing Guidelines for the Minimum Inventory Requirements of Petroleum of Oil Companies and Bulk Suppliers."

Gatchalian also urged the DOE to scrutinize the inventory of coal plants.

Meanwhile, the lawmaker said that the Department of Trade and Industry (DTI) should monitor the prices of goods in the market in order to ensure that unscrupulous businessmen will not take advantage and pass on the impact of higher oil prices to consumers as a result of the third tranche of the TRAIN law implementation.

"Mabigat na sa bulsa ng bawat isa ang pagpataw ng excise tax sa krudo. Sana naman ay huwag na natin dagdagan ang pasanin ng taong bayan sa pamamagitan ng hindi makatarungang pagtaas ng presyo ng mga pangunahing bilihin," Gatchalian said.

PULIS NAMAHAGI NG REGALO SA BUO NIYANG BARANGAY

Cavite Rep. Elpidio Barzaga has expressed frustration with the slow pace of the rehabilitation of Manila Bay almost a year after it was ordered by President Rodrigo Duterte.

In a hearing of the House Committee on Natural Resources on December 16, 2019, Barzaga hit the Manila Bay Task Force over its vague report on the progress of the cleanup.

"We're not moving," he said.

Bay rehab ...

Carlo Tan, Program Head of the Manila Bay Clean-Up Rehabilitation and Preservation of the Department of the Interior and Local Government (DILG), said their focus is on addressing four key problems of Manila Bay, namely: garbage, sewerage, water quality, and informal settlers.

However, upon Barzaga's questioning, it was found that DENR has no close monitoring of the sanitary landfills in areas near Manila Bay. The lawmaker ordered that concerned Local

The lawmaker ordered that concerned Local Government Units (LGUs) submit their respective detailed 10-year waste management plan including information on the operation of any sanitary landfill in their jurisdictions.

Barzaga said DENR should also submit their own list of sanitary landfills operating near Manila Bay together with the name of operators, date of issuance of permit, area of sanitary landfill, and the volume of garbage collected per day. (POLITICS.COM)



CAVITE-Kinaugalian na ng pamilya Chan ng Brgy. Patutong Malaki South,Tagaytay City, sa lalawigan ng Cavite ang mamahagi ng mga regalo sa kanilang mga ka barangay.

Isinasagawa nila ang gift giving tuwing ika-31 ng Disyembre.Kung saan maghihiwalay ang taon. Ngayon ay idinaos ito sa Mariposa Hall dahilan sa



humigit kumulang 3,000 mga residente ang nagtungo dito.

Mula pa taong 2005 sila namimigay ng mga regalo katuwang ni PEMS.Chan ang kanyang pamilya. Subalit sa araw na ito ay kasama niya ang mga volunteers na nais din tumulong sa kapwa tao.

Ayon kay Police Executive Master Sargeant Paquito E.Chan Jr. ng Regional Mobile Force Batallion ng Calabarzon.Napaka saya ng pakiramdam na nakakatulong ka sa ating kapwa dahil minsan siya ay may nakasalubong na bata na nagpapasalamat sa kanyang mga nagawa.

Dagdag pa niya na nais nilang mapalapit sa mga tao lalo na sa mga batang paslit.Kaugnay naman ito sa direktiba ni Regional Director PBGen.Vicente Danao Jr na layunin nito na ilapit ang puso ng mga kapulisan sa bawat mamamayan. (Kevin Pamatmat)

NEGOSYO SERBISYO SA BARANGAY IN AMADEO

FROM PAGE 1

<complex-block>

To promote awareness and encourage the locals to engage in small business, the Department of Trade and Industry headed by OIC-Provincial Director Revelyn Cortez in partnership with the Department of Science and Technology (DOST) and the Provincial Cooperative, Livelihood and Entrepreneurial Development (PCLEDO) Office facilitated business orientations for the five (5) baran-

gays in the municipality of Amadeo to initiate programs and business assistance services during the Negosyo Serbisyo sa Barangay held on December 17, 2019 at Talon Elementary School Covered Court in Barangay Talon. A total of 400 participants from Barangays Talon, Loma, Buho, Maitim and Salaban were enlightened with the linedup projects, services and assistance offered to them by the partner agencies to launch their own business. Likewise, Mayor Redel John Dionisio warmly welcomed and thanked the team for their effort in presenting their programs and echoed his commitment to inspire the locals to become an effective entrepreneurs. Intermediate pads and rice were also distributed during the event. (PICAD)

Filipino Inventor . . .

Hon. Anastacia R. Vistan, the current Municipal Mayor of Plaridel; among others. After the ceremonial ribbon cutting, Dr. Gomez led the guests for a special tour inside the newly constructed Bauertek building in order to introduce the different facilities inside.

Bauertek Corporation, which is located at Sitio Kabilang Bakood, Sta. Rita, Guiguinto, Bulacan, is a pharmaceutical facility dedicated to producing world class and Food and Drugs Administration (FDA)-approved food supplements. One of their products, PiCUR, is the first and only Philippine made food supplement that is approved by the German Government for overthe-counter selling

The company plans to partner with various government agencies in order to benefit the local farmers, from which the company acquires its plant raw materials. Instead of importing

plant raw materials, the company plans to work with Filipino-owned plantations and government managed growing areas, such as the 1000-hectare herbal plant farm in Isabela State University. DOST will also play a major role in terms of providing technology needed as well as equipment and machineries in order to convert the locally produced plants into globally acceptable products.

FROM PAGE 1



'BBB+' rating, successful bond floats in 2019 mark deeper investor confidence on Duterte watch

The tight spreads of the Philippines' offshore bond issuances and its credit rating upgrade to its highest ever rate of 'BBB+' in 2019 underline the deepening investor confidence following the game-changing reforms carried out by President Duterte to further energize the economy and spread its benefits across all sectors, including marginalized Filipinos.

Standard & Poor's (S&P) announced last April its upgrade of the Philippines' long-term credit rating from 'BBB' to 'BBB+', which is just a notch away from the coveted "A" rating.

This latest upgrade has put the Philippines above countries like Italy and Portugal and just a step below countries like Spain and Malaysia. It also placed the Philippines on the par with countries like Mexico, Peru and Thailand.

Such a vote of confidence from one of the world's most reputable credit rating agencies is a recognition of "President Duterte's unwavering commitment to bold reforms and sound economic policies as embodied in the 10-point Socioeconomic Agenda of the administration and his strong political will to get these tough initiatives done at the soonest possible time," Finance Secretary Carlos Dominguez III said.

"These socioeconomic reforms being put in place by President Duterte are meant to sustain the growth momentum, attract investments, create jobs and spell a decent life for every Filipino," he said.

National Treasurer Rosalia De Leon pointed out that "the upgrade is a recognition of our sound policies on liability management. We have kept our debt in check—even as we invest more in infrastructure and social services. We are committed to fiscal discipline, and this makes the Philippines a truly creditworthy sovereign in the eyes of the international financial community."

S&P attributed the improvement in the Philippines' rating to "its "above-average economic growth, a healthy external position, and sustainable public finance."

It said the stable outlook on the rating, "reflects our view that the Philippine economy will maintain its momentum over the medium term, in combination with contained fiscal deficits and stable public indebtedness."

The higher 'BBB+' rating tells investors that it is safe to do business in the Philippines and that the country is highly capable of paying its debts, Dominguez said. "This enables the country to borrow at lower costs, and spend the money it saves to bankroll its priority programs such as infrastructure, education and health care."

For the private sector, he said this means being able to borrow at lower rates to finance their business expansions. Ordinary Filipinos likewise benefit because banks would be able to lend money to them at lower interest rates, he added.

"All of these will translate into larger investments and more jobs for Filipino workers. So, as you see, it is not just about getting upgrades or affirmations. It is also about upgrading the ordinary Filipino's life," Dominguez said. Dominguez said S&P's upgrade "summarizes all our efforts to maintain fiscal discipline, contain inflation, build a business-friendly market, and achieve the highest international reserves ever," which stood at a record US\$86.39 billion as of end-November 2019. "This strong position has helped keep the local currency stable," he said.

S&P said it may raise its ratings further over the next two years "if the government makes significant further achievements in its fiscal reform program, or if the country's external position improves such that its status as a net external creditor becomes more secure over the long term." Another factor is a determination of a marked improvement in the Philippines' "institutional settings."

Dominguez said this means that the prompt approval of the remaining packages of the comprehensive tax reform program (CTRP) plus other pending economic reforms, such as the amendments to the Public Services Act (PSA), Retail Trade Act (RTA) and the Foreign Investments Act (FIA), will secure for the Philippines an "A" credit rating in two years' time.

He said the government is stepping up the implementation of these reforms in 2020 and keeping a low debt-to-GDP (gross domestic product) ratio as part of its "Road to A" initiative aimed at securing the coveted "A" rating, which is accorded only to the world's most stable economies.

"We have to take certain action to do this. Among them is our tax reform program. In order to increase our tax revenue as a percentage of GDP, that's very important. Also to make sure that our GDP is growing faster than our loans so that we don't reach a 42 percent debt-to-GDP ratio," he said in a recent interview.

Dominguez said the Department of Finance (DOF), Bureau of the Treasury (BTr), National Economic and Development Authority (NEDA) and the Bangko Sentral ng Pilipinas (BSP) are spearheading the efforts to secure an "A" rating, which is crucial in offsetting the impact of the preferential interest rates that the Philippines will lose once it ascends to upper middle-income country (UMIC) status by 2020.

"We mean to address the need for us to improve our credit rating because we're going to lose our special interest rates, because we will be graduating already to UMIC status soon. We have to make sure the differentials in the interest rates will be reduced with the credit upgrade," he pointed out.

On tax reform, the pending packages in the Congress are: the proposal to reduce the corporate income tax (CIT) rate and rationalize fiscal incentives to make these performance-based, time-bound, specifically targeted and fully transparent; reforms in the land valuation system; reforms in the financial sector to help develop the capital markets; and a general tax amnesty contingent on the lifting of bank secrecy for tax fraud cases and the automatic exchange of information among regulatory agencies.

He said that subject to favorable market conditions, the government intends in 2020 to price its foreign bond issuances even tighter given the credit rating upgrade, the prevailing negative benchmark yields and the expected easing from central banks as a counterweight to the weakening global economy.

In 2019, the Philippines continued to secure tight spreads as low as 32 basis points (bps) over benchmarks for its bond issuances relative to other countries such as Indonesia, Mexico and Colombia across currencies.

It obtained tight spreads for its inaugural renminbi (RMB)-denominated Panda bond float in 2018 and was received similarly during its return to the Samurai market that year.

The Philippines' 10-year Global Bond issue at 3.75 percent last January amounting to USD1.5 billion was priced 110 bps above benchmark US treasuries, and tighter than an initial 130 bps guidance.

Its return to the European market after more than a decade with an 8-year EUR750 million (US\$839.4 million) Global Bond float last May was priced at 70 bps above benchmark, which was the lowest-ever EUR yield for a sovereign issuer outside the European Economic Area.

The second issue of 3-year Panda bonds totaling RMB 1.46 billion (US\$203.35 million) was priced at 32 bps last May, while the multi-tranche Samurai bonds amounting to 92-billion yen (US\$857.2 million) had a weighted average spread of 37 bps when it was issued last August.

Finance Assistant Secretary Antonio Lambino II said "the tight spreads of these latest offshore bond issuances underlined investor confidence in the way the Duterte administration has soundly managed the country's fiscal program."

The government has issued global bonds in various foreign markets as part of its efforts to diversify funding sources for its aggressive investments in infrastructure and human capital development.

Dominguez said the Philippines' expected rise to UMIC status in 2020, which is indicative of the capacity of the domestic market to support more enterprises, and the game-changing reforms that the Duterte administration will continue to carry out, will help sustain investor confidence in the economy.

He said the implementation of these game-changing reforms that will benefit all law-abiding Filipinos and businesses is a component of the three-fold strategy that the government has been carrying out to ensure that the Philippine economy remains among the fastest growing in the world.

The government will also focus on prudent fiscal management and a stable monetary policy to bolster macroeconomic strength, and an accelerated spending program on infrastructure and its people that will provide the highest returns in the short-run and well into the future, Dominguez said.

"We are doing the things we need to do. We are optimistic that the growth momentum will be sustained beyond the medium term. We seek to make our market more competitive and our economy more inclusive, in keeping with the ultimate goal of President Duterte to improve the lives of the Filipino people," he said. (dof.gov)

CMDI students goes to Aklatan: All Filipino Book Fair

CARD Bank, Inc. A Microfinance - Oriented Rural Bank A member of CARD MRI

Nineteen senior high school and college students of CARD-MRI Development Institute, (CMDI) visited The Aklatan: All Filipino Book Fair at SM Megamall Megatrade Hall 3 on November 21, 2019. The activity is part of CMDI's program in bringing their students to relevant activities that could help them enhance and develop their skills. According to CMDI Principal Rosemarie Catapang, "Book fairs can help our

students in instilling good reading habits and create interest among them to pick up books from this wide array of book genre."

The book fair was attended by different local publishing companies in the country. CARD MRI Publishing House was one of the exhibitors where it showed off its children's publication entitled "Ang Magic Alkansya ni Carding", the "Microfinance and Beyond" authored by CARD MRI Founder and Chairman Emeritus Dr. Jaime Aristotle B. Alip, and the "History of San Pablo: Reviewed, Rewritten, and Retold". According to

According to Jewel Mae Vergara, one of the students from CMDI who attended the book fair, shared that she found new interests from the books she browsed that could motivate them as a person and as a student. CARD MRI Publishing House also gave them the chance to participate and learn more about our history and local destinations through educational games.

According to Cyrene

Grace DC. Lubigan, Deputy Director for Publishing House, the institution was glad to showcase its publications to CMDI students and the public. "We are happy that through our books and simple games, we were able to educate them on how CARD MRI Publishing House contributes in community development," she concluded.