

# Testing Czar visits Bacoor City, holds dialogue on COVID-19

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National Task Force COVID-19 Deputy Implementer and currently Testing Czar Secretary Vince Dizon visited the city yesterday to hold a dialogue with the members of the Bacoor City Task Force COVID-19 led by City Mayor Lani Revilla.

The consultation between the City Task Force and the party of Sec. Vince Dizon discussed the current status of the testing and isolation facilities of the city.

Mayor Revilla presented the COVID-19 Update in the city that showed an upsurge in

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# Noveleta with lowest COVID-19 cases in the 1st District of Cavite

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**PARAÑAQUE CITY** - As part of the efforts to stop the spread of the novel coronavirus (COVID-19), the City Government of Parañaque on Thursday launched the E-Pass for all the City Hall employees working in the office.

According to a memorandum issued by Mayor Edwin Olivarez, all local government employees must submit a health declaration each time they do officework as part of the city's COVID-19 monitoring, contact tracing, and prevention efforts.

As Olivarez appealed for government workers' cooperation, he said employees may access the Parañaque Health Check by searching 172.16.1.222 on any browser, or scan a QR Code.

For those with no smart phones, however, government employees



## Online health declaration implemented in Parañaque City Hall

may proceed to the registration tent situated near city hall to personally fill out the health declaration form.

"Anyone found to have deliberately lied in their health declaration may face dismissal from service and imprisonment," Mayor Edwin warned.

Recently, the local government unit temporarily shut down the City Business Permits and Licensing Office and the entire legislative building to thoroughly sanitize the premises.

As of July 22, 2020, the city has recorded a total of 2,182 confirmed cases, including 1,279 recoveries. Suspect cases number 282 while probable cases were at 350. The total number of active cases is 825, so far. (PIA-NCR)

## CALABARZON MSMEs join DTI 4-A's 1st OTOP digital market showroom



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## DOF warns public anew on investment scam using names of gov't officials, celebrities



# EDITORIAL: The least we can do

"The pay hike for nurses is relief long overdue, but a relief nonetheless."  
 A memorandum circular from the budget department says some P3 billion has been earmarked for the pay increase of government nurses. We welcome this announcement.  
 Entry-level nurses will now be salary grade 15—P32,953 to P34,801 per month—from salary grade 11, or P22,316 to P24,391.  
 The pay hike is overdue as health professionals have been at the forefront of battling COVID-19 since early this year. As of last week, some 3,643 health workers have been found ill with the virus; some 1,293, or a third, are nurses.  
 In many hospitals across the country, many nurses have been threatening to quit their jobs because they were overworked, under-protected and underpaid. They have not been getting support so that they could do their jobs well while protecting their own and their families' health.  
 The pay hike, in fact, had been sought prior to the pandemic, highlighting how nurses have been struggling to make ends meet even during "ordinary" times. Imagine how much more support they need these days.

With the battle against the dreaded virus, nurses' responsibilities—and distress—have increased exponentially. Aside from anxiety over the greater number of patients, they also worry about their families, their transport to and from their place of work, potential discrimination, and work prospects of other members of the family who may have become unemployed.  
 Certainly, this relief is long overdue—but it is relief, nonetheless.  
 We wonder how soon the additional pay can be felt by the nurses. Recall that the government has said it was setting aside assistance of P1 million for the families of each health worker who dies of the virus. After a while, it was revealed that the help had not yet reached the intended beneficiaries. How have Health authorities addressed this, we wonder.  
 We hope this won't be the case for the nurses' pay. They, despite hardship and danger, continue to show up for work every day in fulfillment of their sworn duty to the public.  
 Indeed this is the least the government can do for those at the forefront of this daunting war.

## A STORY OF INTEGRITY AT SM CITY BACOR



SM CITY BACOR, CAVITE – Even in these times when most of us are unsure of what's going to happen with our economy, our employment, and how can we sustain our family, it's amazing how someone could still think of another person's welfare. This was what LG Belinda h. Las Piñas exemplified when she returned a pink paper bag that contains a wallet and cash, which she recovered at SM City Bacor's Event Center.  
 Despite being a sole breadwinner and a single mother of six, she never thought of keeping the amount she recovered. "Mas pinili ko pong isauli ang napulot ko dahil ayaw ko pong masira ang dalawang dekada ko nang iniingatang trabaho para patuloy na maitaguyod ang aking mga anak at apo," said LG Las Piñas, "kahit po naghihirap ay masarap sa pakiramdam na makatulong tayong sa kapwa."  
 LG. Las Piñas reminded her colleagues at SM who are part of the security force, to love their duty so they can be of a good example to their

## Noveleta ...

The local government here reported that among the municipalities in the 1st District of the province, it has the lowest COVID-19 confirmed cases recorded with 23 as of July 20, 2020.  
 On the other hand, neighboring towns of Kawit has 31 cases, Rosario with 32, and Cavite City with 34 cases.  
 Town Mayor Dino Chua attributed this to the vigorous campaign of each barangay that was fully supported by the local government resulting to majority of the barangays (10 out of 16 barangays) remaining COVID free.  
 Since the outbreak hit Barangay San Rafael June 24, 2020 with 11 cases recorded, the disease had spread to neighboring barangays of San Juan 1 and San Antonio 1 with 4 cases each, San Juan 2 with 2 cases, and Barangays Salcedo and San Rafael with 1 case each.  
 Mayor Chua said, "The LGU is determined that they can pass this pandemic with the help of every single citizen of Noveleta."

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## Testing ...

the number of positive cases of the coronavirus since the beginning of the month of July. Based on the latest data, almost 60% of the new cases are employees working in NCR.  
 The upscale trend highlighted the need for a massive and aggressive PCR testing that would result to the shortage of isolation and quarantine facilities.  
 The Testing Czar committed to immediately act on the issues brought up in the dialogue with provision of additional swab teams from the NTF for the massive testing, and offered to add more isolation and quarantine facilities in the city because of an expected increase in the number of cases after conducting testing of all suspect cases in the city.  
 Sec. Dizon said, "The city of Bacor is no different in the situation and needs of those in the NCR because of its location."  
 Aside from the dialogue, Sec. Dizon together with officers of the Department of

FROM PAGE 1

Health IV-A turned-over 5,000 Personal Protective Equipment (PPE) sets comprised of body suits, face masks and gloves and about 2,000 pieces of PCR test kits for the 1st batch of donations to the city government.  
 NCR, Cavite, Laguna and Rizal are now considered as the epicenter or source of the big cases of the COVID-19, and the NTF will now be the partner of the LGUs to help curb the virus.  
 Mayor Lani was thankful for these interventions by the NTF and also called for the help and cooperation of the companies and employers of Bacooreño workers in NCR to help with the provision of isolation facilities so as not to require the patients to return home to prevent the spread of infection to their immediate family and to the community as well.  
 The city currently has recorded 522 confirmed cases out of which 302 are Active cases, 189 had fully recovered and 31 deaths as of July 22, 2020. (PIA)

**EXTRA JUDICIAL**  
 NOTICE IS HEREBY GIVEN THAT THE ESTATE OF THE LATE BENJAMIN C. GUYURAN HAS BEEN EXTRA-JUDICIALLY SETTLED BY HIS HEIRS THRU EXTRAJUDICIAL SETTLEMENT OF ESTATE WITH DEED OF ABSOLUTE SALE AS PER DOC. NO. 283; PAGE NO. 58; BOOK NO. 61; SERIES OF 2020, BEFORE NOTARY PUBLIC ATTY. CESARIO G. GONZALES JR.  
 Dateline Weekly Newspapers: July 20, 27 & August 3, 2020

**EXTRA JUDICIAL**  
 NOTICE IS HEREBY GIVEN THAT THE ESTATE OF THE LATE MANUEL B. MINTU HAS BEEN EXTRA-JUDICIALLY SETTLED BY HIS HEIRS THRU EXTRAJUDICIAL SETTLEMENT OF ESTATE AS PER DOC. NO. 244; PAGE NO. 50; BOOK NO. 62; SERIES OF 2020, BEFORE NOTARY PUBLIC ATTY. CESARIO G. GONZALES, JR.  
 Dateline Weekly Newspapers: July 27, Aug. 03 & 10, 2020



## Accessible interventions needed for learners with disabilities

Amid the celebration of National Disability Prevention and Rehabilitation (NDPR) Week, Senator Win Gatchalian is pushing to increase access to early interventions and diagnosis for learners with disabilities, especially now that the COVID-19 pandemic threatens their access to essential health and education services.  
 It was learned during a Senate panel hearing that less than ten percent of child development workers are trained to manage children with disabilities in day-

care centers, as shared by the Department of Social Welfare and Development (DSWD)-Program Management Bureau (PMB).  
 In the absence of developmental pediatricians to provide medical diagnosis, Gatchalian said child development centers can conduct assessments to identify risks of developmental delays. These assessments are done with screening tools such as the Early Childhood Care and Development (ECCD) checklist.  
 Gatchalian, author of Senate Bill No. 171 or the Inclusive for Education for Children and Youth with Special Needs Act, said interventions should be available at child development centers and daycare centers that cater to children aged zero to four.  
 The lawmaker emphasized that early detection and interventions in these centers can help learners with disabilities in their developmental milestones, especially when they join regular classes.  
 Child development workers, however, need to be capacitated so they can address developmental delays and provide minimum interventions for learners with disabilities.  
 Earlier this year, Gatchalian said he also seeks to include a medical diagnosis for learners with

disabilities in the Universal Health Care Law. Unfortunately, parents tend to skip this procedure due to its high cost.  
 The Philippine Health Insurance Corporation (PhilHealth) estimated that there were 5.1 million children with disabilities in the Philippines as of 2018. Data from the Department of Education's (DepEd) Learner Information System, however, reveals that as of July 15, only 51,375 learners with disabilities are enrolled for this coming school year.  
 According to Save the Children's "Rapid Survey on the Situation of Children with Disabilities in the Context of COVID-19" conducted last May, 48 percent of the survey's 40,066 respondents are not able to access education services.  
 "Bilang pinakamalapit na mga institusyon sa ating mga kabataang may kapansanan, dapat may sapat na kakayahan ang ating mga child development centers o day care centers upang masuri ang kakayahan ng mga batang may kapansanan. Sa pamamagitan ng mga maagang pagsusuring ito, malalaman natin ang mga hakbang na dapat nating gawin upang maging angkop sa isang batang may kapansanan ang edukasyong kanyang natatanggap," said Gatchalian, Chairman of the Senate Committee on Basic Education, Arts and Culture.

## DTI 4-A's ...

In celebration of the 2020 Micro, Small, and Medium Enterprises (MSME) Week from July 20-24, the Department of Trade and Industry Region 4-A together with the OTOP Next Gen (ONG) as the lead team are currently conducting PASINAYA: The OTOP Digital Market Showroom and Online Trade Platform. This is performed through various showrooms on Zoom, a web-based video conferencing tool.  
 Pasinaya, which means debut, is the kickoff for the new normal trade fairs. Through Pasinaya, buyers are able to meet, source, and connect to the best of the OTOP homegrown regional exhibitors digitally. It is entirely virtual in which meetings and networking can be easily initiated and accessed online through computers and mobile devices.  
 Pasinaya is open for everyone who wishes to attend. Upon registration, an infopacket, containing all details about Pasinaya, the ways to navigate Zoom rooms, OTOP website, and application forms, will be sent to the buyer/guest. Buyers and guests can use the chat box on which room they want to be transferred, and ushers will guide them and answer their concerns and inquiries. Buyers and sellers can also request for a meeting room for a more in depth discussion.

FROM PAGE 1

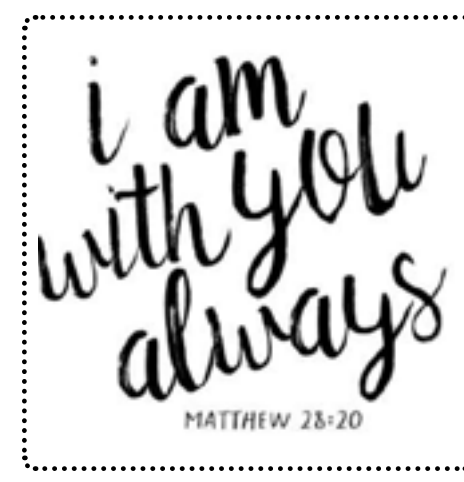
crinkles, butter garlic sticks, organic cider vinegar, virgin coconut oil, turmeric, home décor and accessories made from leather and paper, crocheted coasters, shoes, soaps, etc.  
 The companies who are joining in the food sector are: La Noceda Food Products, Alano Lees Food Manufacturing Corporation, Annie-Nestor Food Products, Blue Macay Food Manufacturing Corporation, Magpantay Home Made Candy, Edna and Rebecca's Banana Chips and Coated Peanuts, Pio's Gourmet Tuyo, Momi-lo Mio Food Ventures, Greenlife Coconut Products Philippines, Inc., and Pinagdanlayan Rural Improvement Club Multi-Purpose Cooperative. On the other hand, companies from the non-food sector are: Windel Woodcraft, Enoch Handmade Leather Goods, Jhaz Footwear, Grateful Heart Enterprises, Happy Home Textile, Papel de Lipa Handmade Paper Products, Ma Kime Shoes and Slippers, Obranico Arts and Crafts, Zeep Marketing and Distribution, and Martha's Handicrafts.



RECOVERY AND REHABILITATION PROGRAM FOR AFRICAN SWINE FEVER AFFECTED FARMERS: The Department of Agriculture Region IV-A, in coordination with the Provincial Veterinary Office headed by Dr. May Magno distributed chicks and veterinary medicines as part of the Recovery and Rehabilitation Program for African Swine Fever Affected

Farmers on July 20, 2020 at the DA Cavite Research and Experiment Station (DA-CARES) in Naic, Cavite. Ms. Vilma Dimaculangan, DA IV-A Regional Livestock Program Coordinator, led the turnover of commodities intended for beneficiary farmers from the cities of Dasmarinas, General Trias, Tagaytay and Trece Martires, as well as farmers from the municipalities of Indang, General Mariano Alvarez, Carmona, Ternate, Magallanes, Maragondon, and Noveleta. They received chicks, feeds, housing, vitamins and medicines as DA's support to regain the losses of livestock raisers affected by ASF. Recovery and rehabilitation plans were laid out to enable farmers to rise up through a different form of livelihood that will serve as their source of income. A total of two hundred thirty-seven farmer beneficiaries were recorded during the event. On July 23, 2020, DA and PVO will again distribute the same commodities to farmers in the municipalities of Silang, General Emilio Aguinaldo, Amadeo, Naic, Tanza, Alfonso and Mendez. (Gina Perlado Pereña)

**EXTRA JUDICIAL**  
 NOTICE IS HEREBY GIVEN THAT THE ESTATE OF THE LATE MANUEL B. MINTU HAS BEEN EXTRA-JUDICIALLY SETTLED BY HIS HEIRS THRU EXTRAJUDICIAL SETTLEMENT OF ESTATE AS PER DOC. NO. 411 ; PAGE NO. 84 ; BOOK NO. 60 ; SERIES OF 2020 , BEFORE NOTARY PUBLIC ATTY. CESARIO G. GONZALES, JR.  
 Dateline Weeekly Newspapers: July 13, 20 & 27, 2020





REPUBLIC OF THE PHILIPPINES  
FOURTH JUDICIAL REGION  
REGIONAL TRIAL COURT  
OFFICE OF THE CLERK OF COURT  
TRECE MARTIRES CITY

Foreclosure No. F-017-20

CHINA BANK SAVINGS, INC.,  
Mortgagee,

-versus-  
APRIL M. TUBIERA,  
Mortgagor/s,

X ----- X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act3135, as amended by Act 4118, filed by Mortgagee, CHINA BANK SAVINGS, INC., with business address at 314 Sen. Gil. Puyat Avenue, Makati City against the Mortgagor/s, APRIL M. TUBIERA, with residence and postal address at B42, L14 Tektites St., Crystal Aire, Brgy. San Francisco, Gen. Trias, Cavite, to satisfy the mortgage indebtedness as of January 31, 2020 amounts to **ONE MILLION ONE HUNDRED TWELVE THOUSAND THREE HUNDRED TWENTY SIX PESOS and 87/100 (1,012,326.87)**, Philippine Currency, including interest, penalties, and other charges as of said date but exclusive of all the other expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **Oct. 01, 2020 at 10:00** o'clock in the morning at the main entrance of the Government Center Bldg., located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder of **CASH** and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No. 057-2016019537

IT IS HEREBY CERTIFIED that certain land situated in the BRGY. OF SANTIAGO MUN. OF GEN. TRIAS, PROVINCE OF CAVITE, bounded and described as follows: A PARCEL OF LAND (LOT 24 BLK. 6 OF THE CONS. SUBD. PLAN PCS-020509, BEING A PORTION OF LOT 3-B, (LRC) PSD-169652, BLK. 12 (RESERVE AREA), PSD-04-156976, BLK. 13, PSD-163849, BLK. 14 (EXCLUDED AREA) PSD-04-163892, BLK. 15 (RESERVE AREA), PSD-04-156976, BLK. 13, PSD-163894, RD. LOT 10, PSD-04-163894, LRC REC. NO. SITUATED IN THE BRGY. OF SAN FRANCISCO, MUNICIPALITY OF GEN. TRIAS, PROVINCE OF CAVITE. BOUNDED ON THE NE., ALONG LINE 1-2 BY LOT 23 OF BLK. 6; ON THE SE., ALONG LINE 2-3 BY RD. LOT 20; ON THE SW., ALONG LINE 3-4 BY LOT 25; AND ON THE NW., ALONG LINE 4-1 BY LOT 5, BOTH OF BLK. 6, ALL OF THE CONS./SUBD. PLAN. BEGINNING AT THE PT. MARKED "1" ON PLAN/ XXX CONTAINING AN AREA OF SEVENTY (70) SQUARE METERS.

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 **Oct. 08, 2020** without further notice.

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

Trece Martires City, July 24, 2020.

(SGD) RICARDO A. TOLEDO  
Sheriff IV

COPY FURNISHED:  
CHINA BANK SAVINGS, INC.,  
314 Sen. Gil. Puyat Avenue, Makati City

APRIL M. TUBIERA  
B42, L14 Tektites St., Crystal Aire,  
Brgy. San Francisco, Gen. Trias, 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:  
July 27, Aug. 03 & 10, 2020

A MOTHER'S JOY OF SACRIFICE



These trying times carried us so much worry and so much agony. At time, we thought of giving up and bit by bit losing courage. Turns of event are fragile and uncertain. One day we were in good state but now we don't know where this will lead us. Faith, hope and future seem faded, without any clue of what's going to happen. Yet, person of strong willpower and good purpose will stand still and will never be defeated.

Resembling this woman we met in SM City Dasmariñas at the start of take-out and delivery services called the SM Community Rider. This gave an opportunity to many who lost their jobs due to COVID-19 pandemic. Normally a job for men but now women are engaging too, why not? She is Melody Furton, a single Mom with two lovely daughters, who

para sa tatlong pinakamahagang tao sa buhay ko" she said.

The pandemic caused closure of many companies that lead to unfortunate job lost, economy reached its lowest point and government's funds were vanishing. All is affected, everyone now desires to live the way it used to be. Melody is not exempted. She lost her job at the time that she really needed it. But she is so grateful to SM that she is able to work again as SM Community Rider that at first she was hesitated to apply for. She had second thought about this job that she believes mainly for men. But because she needed to work for her family she then pushed through with it.

Being a woman is not a barrier to getting any job. Same goes with being a single Mother is not a reason to be desperate but a motivation to be a better person for the family and to be an inspiration to many. Being an asset of this community and not to be a liability to anyone. It was not easy, but there is no difficult task dedicated just for the family. As what Melody has decided for her life...

"Wala pong sukuan, ituloy po natin ang laban. Walang impossible kay Lord, kahit anong sitwasyon po ang pagdaanan natin kayang kaya po yan! Tiwala sa Diyos at tiwala din po sa sarili... Hingand hindi Niya po tayo pababayaan, basta po lumaban lang po tayo ng patas, nang walang ibang taong sinasagasaan. Ang importante bilang ina, gawin hanggang makakaya kahit ano pa para sa mga anak. At bilang isang anak, gantihan lahat ng paghihirap ng magulang sa tamang paraan bilang pasasalamat sa kanila. Kung nabubuhay lang po ang father ko, alam ko po na siya ang unang magiging proud sa akin."

Gradually through SM Community Rider, she is able to withstand her children and Mom's needs. And for as long as this will still be used for delivery and take-out services, she will still be doing the job.

Melody is a Mother and a daughter at the same time. She is fulfilling both duties with so much joy in her heart, no matter what sacrifices she has to endure. No heat of the sun, and no virus can to stop her from riding towards success. (SM PR)



SM City San Pablo's Stylish Masks for the new normal.

At this point, we have all gotten used to wearing protective facemasks. Maybe you ordered yours from Shopee, before there was a run on them, or perhaps you made one at home. Some people's masks might even be designer, with labels like For Me, Regatta, Kamiseta, Michael Leyva, and Alice + Olivia producing stylish alternatives to the protective gear. Even Kim Kardashian West's shapewear brand SKIMS is selling face masks these days.

But while we may now be accustomed to the concept of wearing a cloth mask, one thing you may not be so familiar is keeping them clean, which

is important. After all, your mask will not do you — or anyone — any good if it is covered in germs and dirt.

If you bought or crafted a face covering made of cloth, you can wash them. Other disposable alternatives like the KN95 and N95 masks used by healthcare and other essential workers, given that N95 masks have a built-in air filter, washing them with water can diminish their effectiveness. If you are using fiber masks rather than cloth ones, make sure to replace them after five wears, as per the Center of Disease Control and Preventions' recommendations.

N95 and surgical masks should now be reserved mostly for the healthcare workers, directly in contact with patients. In turn, these DIY facemasks, design-

er or made by yourself at home, can also be for personal use for quick grocery store runs and trip to the pharmacy.

Ms. Nina Wong SM City San Pablo PR Manager said, "The mall is strict in implementing No mask No Entry policy as part of SM's Safe malling campaign." Facemasks are part of an infection control strategy to eliminate cross-contamination. Wearing a face mask will help prevent the spread of infection and prevent the individual from contracting any airborne infectious germs.

Visit SM City San Pablo and you can shop for stylish facemask in The SM Store and its mall tenants. SM supports the use of facemask to promote awareness on the safety facemask brings in protecting yourself and your loved ones against Covid 19. (SM PR)



Celebrate the 25 magical years of Enchanted Kingdom



A Virtual Celebration

JULY 25, 2020, SATURDAY at 6:00-7:00PM

LIVE at <https://www.facebook.com/enchantedkingdom.ph>

pbo  
CIGNAL - CH 41 SKY CABLE - CH 60 CABLE LINK - CH 52  
GSAT - CH 12 DESTINY CABLE - CH 60

#25YearsOfEKMagic

[www.enchantedkingdom.ph](http://www.enchantedkingdom.ph)

Nothing can stop Enchanted Kingdom from bringing magic to everyone right in the comforts of their homes! In celebration of its 25th Anniversary, the country's first and only world-class theme park will hold its virtual 25th Anniversary kick-off this July 25, 2020!

Although we can't go out just yet, Enchanted Kingdom still finds a way to reconnect with everyone and provide magical experiences and entertainment they all long for. The 25 Magical Years virtual celebration will be hosted by Josh Colet with performances from EK's homegrown talents—Victoria's Way and Kingsmen, plus one of It's Showtime's TNT Divas Gidget Dela Llana. Catch this magical show on July 25, 2020, Saturday, 6PM-7PM simulcast at Pinoy Box Office Channel (PBO) and EK's Facebook account ([www.facebook.com/enchantedkingdom.ph](http://www.facebook.com/enchantedkingdom.ph)).

For more information, visit Enchanted Kingdom's official website and Facebook page at [www.enchantedkingdom.ph](http://www.enchantedkingdom.ph) and [www.facebook.com/enchantedkingdom.ph](http://www.facebook.com/enchantedkingdom.ph).

Republic of the Philippines  
Fourth Judicial Region  
REGIONAL TRIAL COURT  
OFFICE OF THE CLERK OF COURT  
TRECE MARTIRES CITY

Foreclose Case No. F-333-19

HOME DEVELOPMENT MUTUAL FUND,  
Mortgagee,

- Versus -

MARVIN C. TUTOR married to  
EDEN A. TUTOR  
Mortgagor/s

X ----- X

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 12th floor JELP Business Solutions Center, No. 409 Shaw Blvd., Mandaluyong City against the mortgagors, MARVIN C.TUTOR married to EDEN A. TUTOR with residence and postal address at Manuel M. Reyes Compound, Longos, Bacoor, Cavite to satisfy the mortgage indebtedness which as of November 18, 2018 amounts to ONE HUNDRED FORTY EIGHT THOUSAND NINE HUNDRED TWENTY PESOS AND 04/100 (P158,920.04) Philippine Currency, including interest, and penalty charges as of said but excluding foreclosure expenses and all other charges as of said date, the undersigned sheriff will sell at public auction on October 15, 2020 at 10:00 o'clock in the MORNING at the main entrance of the Office of the Sheriff, located at the Provincial Capitol Building, Trece Martires City, Cavite, 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. T-747513

"A PARCEL OF LAND (LOT 17, BLK. 148, OF THE SUBDIVISION PLAN, Psd-04-099961, BEING A PORTION OF Lot 3100, Sta. Cruz de Malabon Estate (RS-04-002222) GLRO Rec. No. 6832) situated in the Brgy. of PUNTA, Mun. of Tanza, PROVINCE OF CAVITE, Is. Of Luzon. Bounded on the SE., along line 1-2 by Lot 18; on the SW., ALONG LINE 2-3 by Lot 15 both of Blk. 148 of the subd. plan; on the NW., ALONG LINE 3-4 BY Alley 119; on the NE., along line 4-1 BY Lot 19 Blk. 148, all of the subd. plan Beginning at the pt. marked "1" on the plan x x x CONTAINING AN AREA OF THIRTY THREE (33) 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 on October 22, 2020 without further notice."

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

Trece Martires City, 24 July 2020

(SGD.) LUCIO C. ALEJO III  
Sheriff IV

Copy Furnished:  
HOME DEVELOPMENT MUTUAL FUND  
12th floor JELP Business Solutions Center,  
No. 409 Shaw Blvd., Mandaluyong City

MARVIN C.TUTOR married to EDEN A. TUTOR  
Manuel M. Reyes Compound, Longos, Bacoor, Cavite

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

Dateline Weekly Newspapers:  
July 27, Aug. 03 & 10, 2020

DOF...

FROM PAGE 1

The Department of Finance (DOF) has reiterated its warning to the public about false information fraudulently using the name of Secretary Carlos Dominguez III to promote a fake "cryptocurrency auto-trading platform called Bitcoin Revolution."

According to the DOF, its staff has observed similar investment plays using the names of prominent Finance and Treasury officials in other countries as well as Filipino celebrities in an attempt to dupe the public into falling for the scam.

"We warn anew those behind these unscrupulous and unauthorized investment schemes that the government is monitoring the public space for such schemes, and will take appropriate legal and regulatory action," the DOF said.

The DOF urged the public to report this and other similarly suspicious investment schemes to the Enforcement and Investor Protection Department of the Securities and Exchange Commission (SEC), with telephone number (02) 8818-5704.

Last May 19, the DOF had warned the public about fake news and malicious misinformation alleging that the Philippines is creating "a platform for the citizens of the Philippines to start generating income with cryptocurrency."

Peddlers of such fake news have alleged in an article that the government has created a platform called "Bitcoin Lifestyle" and that President Duterte "is urging all citizens of Philippines to learn about Bitcoin Lifestyle quickly to get involved."

Finance assistant secretary Antonio Josell-Lambino II has made it clear that "there is no such effort by the government."

The fake news also suggested that "The Government of Philippines asserts that tax revenues (from Bitcoin Lifestyle) will be huge and will benefit all citizens, and most of it will go to the financing of Philippines' retirement and to counteract the crisis of learning support services."

Lambino said this is false and urged the public "to exercise caution in their investments, and to keep their expectations of returns realistic." (DOF PR)

# SM Foundation to construct two-story school building in Tanza, Cavite



SM Foundation (SMFI) recently held a groundbreaking ceremony for its soon-to-be built SM school building at Punta Elementary School in Tanza, Cavite. This social good effort is in preparation for the reopening of schools once the situation permits. SMFI, through its School Building Program, is an active partner of DepEd's Adopt-a-School program. This initiative aims to promote quality public education by building classrooms nationwide.



## realme, Now Open At SM City Bacoor

has lot to offer you. This time, another tech store joined the family of trendsetters as RealMe opened its store at SM City Bacoor. Enjoy their products for a comprehensive superior experience for the young, bringing you the latest technologies and features that are first applied in the price segment. Come and visit RealMe at the 4th level of SM City Bacoor. See you there!

SM CITY BACOOR, CAVITE – If you are looking for the trendiest tech, SM City Bacoor's Cyberzone

REPUBLIC OF THE PHILIPPINES  
FOURTH JUDICIAL REGION  
REGIONAL TRIAL COURT  
OFFICE OF THE CLERK OF COURT  
TRECE MARTIRES CITY

Foreclosure Case No. F-032-20

EAST WEST BANKING CORPORATION,  
Mortgagee,

-versus-

SPOUSES APRIL ROSE CALICDAN SOLAR  
AND RICHARD CORTON SOLAR  
Mortgagor/s,

X ----- X

### NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by **EAST WEST BANKING CORPORATION**, Mortgagee, with business address at EastWest Corporate Center, The Beaufort, 5th Ave. cor. 23rd St., Bonifacio Global City, Taguig City against the Mortgagor/s, **SPOUSES APRIL ROSE CALICDAN SOLAR AND RICHARD CORTON SOLAR**, both of legal age, Filipinos, with residence and postal address at Kensington 22, Block 11, Lot 24, Gen. Trias, Cavite and/or 914 San Jose Street, E. Aldana, Las Piñas City to satisfy the mortgage indebtedness as of February 14, 2020 amounts to **ONE MILLION ONE HUNDRED SEVENTY THOUSAND FIVE HUNDRED FORTY SEVEN PESOS and 41/100 (P1,170,547.41)**, Philippine Currency, including interest, penalties and all other charges as of said date but exclusive of all the other expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **October 01, 2020 at 10:00 in the morning** at the main entrance of the Government Center Bldg., located at the Provincial Capitol Compound, Trece Martires City, Cavite, to the highest bidder of **CASH** and in Philippine Currency, the following property with all the improvements thereon, to wit:

#### TRANSFER CERTIFICATE OF TITLE No. 057-2017021676

Lot No. 24 Block: 11 Plain No. PCS-04-028977

PORTION OF: THE CONS/SUBD OF LOTS 162-A; 1632-B, 1632-C, PSD-04-134487; LOT 1631,(FRS-04-005440) 7 LOT 1642, (RS-04-002863) SAN FRANCISCO DE MALABON ESTATE, DECREED NO. 4270; LRC REC. 5964

LOCATION: BARANGAY OF BACAO 1, MUNICIPALITY OF GEN. TRIAS, PROVINCE OF CAVITE, ISLAND OF LUZON

| BOUNDARIES: | LINE | DIRECTION | ADJOINING LOT(S)               |
|-------------|------|-----------|--------------------------------|
|             | 1-2  | SW        | LOT 22, BLK. 11, PCS-04-028977 |
|             | 2-3  | NW        | RD. LOT 31, PCS-04-028977      |
|             | 3-4  | NE        | LOT 26, BLK. 11, PCS-04-028977 |
|             | 4-1  | SE        | LOT 23 BLK. 11, PCS-04-028977  |

AREA: SIXTY FIVE SQUARE METERS (65) MORE OR LESS 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 and it shall be held on October 08, 2020 without further notice.

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

Trece Martires City, July 24, 2020.

(SGD) ANDRES B. ESPINA  
Sheriff IV

#### COPY FURNISHED:

EAST WEST BANKING CORPORATION,  
c/o ONA PAMFILO & BUBAN LAW OFFICES  
ATTY. MARIA JOY O. TOLEDO  
6th Floor, EastWest Corporate Center, 5th Ave. cor.  
23rd St., Bonifacio Global City, 1634

SPOUSES APRIL ROSE CALICDAN SOLAR  
AND RICHARD CORTON SOLAR  
Kensington 22, Block 11, Lot 24,  
Gen. Trias, Cavite and/or  
914 San Jose Street, E. Aldana, Las Piñas City

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:  
July 27, Aug. 03 & 10, 2020

# MSMEs All Geared to Bounce Back Stronger with SM

SM puts the spotlight on its thousands of micro, small and medium enterprise (MSME)-partners through its campaign "Kasama ng SM," a collective effort across the company to provide immediate and long-term solutions to help businesses bounce back better.

"The Covid-19 pandemic impacted businesses, especially our MSME partners and the livelihood of many people throughout our network of services," said Steven Tan, President of SM Supermalls. "Indeed, these extraordinary circumstances need practical solutions to ensure business continuity for everyone."

SM Supermalls kicked off "Kasama ng SM" with Farmers Produce, which helps farmers sell directly to SM customers, local food producers and to the 180 restaurant members of RestoPH.

"Because of the pandemic, the livelihood of farmers has been affected," explained Agriculture Secretary William Dar. "This will help farmers sell their produce to the consuming public and give shoppers the chance to buy fresh and nutritious items."

Desiree Macaraeg, one of the farmer entrepreneurs said, "I'm very happy, several restaurant owners came by." She is excited and grateful for the opportunity to bounce



back.

Farmers Produce started its caravan last July 3 at SM Aura and will continue to go around SM Malls in Metro Manila until December 2020.

SM Supermalls also launched Wheels-On-The-Go and SM Riders Program, a program with the LGUs that taps job-seeking construction workers, repatriated Overseas Filipinos, tricycle and jeepney drivers as partner personal shoppers and delivery riders. Now throughout Luzon, about 1,000 riders have enlisted for Wheels-On-The-Go

and as SM Riders.

Daniel Lavendia, a construction worker with 2 young children, rented a bicycle from a neighbor for P30 a day so he could join the SM Riders Program. When his story went viral, the communities he served donated a bike to him, which he now uses for his livelihood.

SM Supermalls also opened its doors to launch "BUYanihan," a rallying campaign in partnership with the Department of Trade and Industry (DTI) and the Association of the Filipino Franchisers, Inc. (AFFI) to encourage

everyone to buy local,

"BUYanihan is very much aligned to SM's mission to support and promote MSMEs," Tan said. "SM traces its humble beginnings as a small shoe store and has grown in partnership with MSMEs for over 60 years now. As SM grew so did many of its MSME partners, providing jobs and livelihood to many Filipinos across the country." To date, SM has over 89,000 direct MSME partners.

SM Supermalls also helps MSMEs bounce back after any disaster by helping build their resilience through its efforts as a lead convener of ARISE Philippines (Private Sector Alliance for Disaster Resilient Societies). SM also has a Resilience Center which serves as data storage and back-up facility for MSMEs and mall tenants.

From their years of partnership, SM and MSMEs once again stand together hand in hand to build back stronger and better.

"Lahat tayo – our MSMEs, our customers, our employees – "Kasama ng SM" in our journey to bounce back stronger and bigger," Tan said. "We can all do our share. Let's begin to build back together." (SM PR)



Through SM Laguna Riders program and Quick as a Click personal shopper and delivery service, SM Santa Rosa taps displaced employees as partner delivery riders.

## Microfinance...

FROM PAGE 8

ulated in the economic stimulus fund, MFIs will be able to refinance the businesses of microentrepreneurs.

Microfinance and microinsurance always go together. We learned as an industry that the poor needs assurance whenever uncertain events happen. Microinsurance-Mutual Benefit Associations (Mi-MBAs) provide protection for more than 27 million poor and low-income individuals in the country. Meanwhile, non-life insurances provide coverage for calamities, business recovery, and health protection. A more enabling environment for microfinance institutions is one that would also support these Mi-MBAs and non-life microinsurance companies. As such, we also urge the government to uphold the tax exemption for Mi-MBAs and a lower tax rate for insurance premiums for non-life insurance companies. Everyday, even while the pandemic is raging, these institutions pay millions of pesos in terms of insurance claims of poor Filipinos, assisting the government in its goals for development.

MFIs are frontliners in terms of the economic frontier, serving as the bridge between banks and the financially excluded and vulnerable. They are also the last mile financing conduits to the hard-to-reach communities like island towns and ethnic minorities. We hope that the government will continue considering MFIs as partners for development by strengthening policies and reforms that truly support our mutual goals.

### Hope for the marginalized

The Filipinos are ever resilient. No matter how big the challenges are, we manage to bounce forward. The new normal may demand new ways for us to respond to the needs of the low-income sector, but we are positive that we will cope with these new changes with the support of the government and the capacity of our microentrepreneurs. The COVID-19 pandemic may be the greatest threat in recent history, but this will not stop us from pursuing our goal of poverty eradication. Instead, the crisis led us to think of innovative ways to respond to the changing needs of our fellow Filipinos amidst the new economy. As Bangko Sentral ng Pilipinas Governor Benjamin Diokno succinctly put it during a FinTechAlliance.ph Forum: "With our collective efforts, may we be able to look back at this crisis with no regrets for wasted opportunity."

### About the Author

Dr. Jaime Aristotle B. Alip is the founder and chairman emeritus of CARD Mutually Reinforcing Institutions, a group of 23 institutions that envisions to eradicate poverty in the Philippines. He is the recipient of the 2019 Ramon V. del Rosario Award for Nation Building. (CARDBANK PR)

### An Affiliated:



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# Microfinance, an essential tool for the poor's recovery

Dr. Jaime Aristotle B. Alip  
CARD MRI Founder and Chairman Emeritus

In the mid-1980's, at a time when the poor is clamoring for change and transformation, microfinance institutions (MFIs) started offering microcredit for capital with low interest rates, flexible loan terms, and no collateral. This provided the low-income sector with opportunities to establish microenterprises to augment their family's income towards a more sustainable future.

While many has doubted the capacity of the poor to pay back their loans, MFIs went full swing in giving them their trust. Credit is paired with education, which then resulted to a firm credit discipline among its clients. As an effect, mutual trust between the MFIs and their clients is cemented. The repayment rate of these microfinance clients has been commendable ever since.

Now, another challenge for the low-income sector unfolded before our eyes. MFI clients, most of whom belong to the fringes of the society, felt the disquieting effect of the community quarantine to their livelihoods and sources of living due to the restricted movements in order to contain the spread of the virus. As municipalities and cities move towards general community quarantine with more relaxed restrictions this June 2020, MSMEs can start their businesses again.

This 2020, we again became witness to how the poor is clamoring for change.

An unexpected outcome In compliance to the Bayanihan to Heal as One Act, MFIs across the country implemented a 30-day grace period for all loan payments. However, something unexpected happened.

CARD Mutually Reinforcing Institutions (CARD MRI), a group of organizations that provides microfinance, microinsurance and other community development services, opened majority of its branches and units nationwide upon the recognition of microfinance as an essential service under the Omnibus Guidelines

in the Implementation of Community Quarantine. Our branches re-opened in GCQ and MECQ areas particularly to provide what we anticipated to be essential to them during this time: savings withdrawals, deposits and remittance.

Because we understand that our MSME clients faced tight liquidity due to the enormous impact of COVID-19, the least of our expectation is for them to prioritize payment of their loans. As our banks opened, clients started to inquire if they could settle the remaining balance of their loans. In response, we gave them the discretion to accelerate settlement of their loans without obliging those without capacity to pay yet. The outcome is overwhelming.

Take the case of Lalaine Cabusas, a member of CARD Bank Pasay since 2015. She has been selling different banana varieties in a cart. As her business grew, she was able to build a stall in front of her rented house, at the same time selling the bananas on consignment through three magkakartoon, including her husband, while she tended the store and took care of their young son. The ECQ did not deter them from continuing the business, as demand continued to be strong. Not aware that she can pay her loan amortization even on ECQ, she nevertheless went to CARD Bank every week to deposit her profits. Thus, when she later learned she could pay back her loan balance in full, she did so voluntarily in the expectation of a bigger next loan. Though she already has a second-hand Kia Vista Van to pick up shipment of banana from the Manila port, she and her husband are eyeing another van. They plan to expand their market through wholesale delivery to Laguna and Cavite. Like many migrants to the city (Lalaine is from Sultan Kudarat while her husband is from Agusan), they both maintain that despite the congestion and the pollution, it is where they found their pot of gold.

On the first week of May, when we started resuming our operations, more than 300,000 cli-

ents volunteered to pay their weekly dues which amounted to a total of P169M. This further went up on our second week of operations on May 11-15 as our weekly loan payments increased to P425.8M from 715,209 clients. On May 18-22, our loan payments totaled to PhP739.2M from more than 1.3 million clients. By the end of the month, more than 1.67 million clients, which is 25% of our total clients nationwide, voluntarily paid their loans amounting to a total of PhP765M. The increasing number of volunteer payments continued to increase in June as we recorded PhP1.03 Billion loan payments from 2.27 million clients on the first week. By June 8-11, we have gathered P1.06B voluntary loan payments from 2.3M clients.

One of the critical factors affecting our clients' behavior towards their loan is because CARD MRI successfully maintained its strong credit culture. Before lockdowns happened in March, we maintained a healthy repayment rate of 99.01%.

Since inception, CARD MRI built a good company culture and credit discipline among its staff and clients. We provide imperative trainings about value formation, project management, savings and credit management, and other socio-economic topics through our weekly Credit with Education (CwE) service conducted during center meetings. With their willingness to repay their weekly obligation even facing a crisis, this proved that our decades of financial literacy have been effective as our clients' credit discipline are strong and evident. Stories of Recovery

While the moratorium and loan payments on a voluntary basis has been helpful to microentrepreneurs during the lockdowns, access to capital to fuel the recovery of their businesses is essentially needed as we move towards GCQ. In an article by Dumlao-Abadilla from Inquirer.net, MFIs are described to be "critical in post-crisis rehabilitation process". In response to this, CARD MRI started to provide loans to its targeted clients so that they will have the means to

restart their income generating-activities. Those in the agri-related businesses, health-related ventures, sari-sari store and other small entrepreneurs are the top priorities.

The resumption of the operations of MFIs sparked hope for many microentrepreneurs. For Florenda Tamayo, a CARD SME Bank client, resuming the releases of loans is a welcome development for her family. They have been ambulant vendors of fish, seafoods, chicken and meats for 20 years now. Now that tricycles cannot take a backrider, her husband do the rounds of their suki by himself. He is able to sell 80-100kg of fish and seafoods a day, as more people tend to wait a home for vendors rather than beat the intense heat and long queue in the market. Their sarisari store has been doing well also, as other stores are located far from the center of their community. They are sharing their good fortune with family, even as Nanay Flor said, "hindi naman kami makatiis na kumakain ng husto at masarap, samantalang ang ibang kamaganak ay wala ng makain." Even the pandemic cannot kill the Filipino's entrepreneurship, hard work and family spirit.

The same is true for Mildred Diniega. Her family has been farming since she can remember. Her mother joined CARD, Inc. (A Microfinance NGO) and was able to send a daughter through college, the only one among her siblings to get a diploma. An agricultural engineer, she is employed by the Department of Agriculture in Bacarra. She is a source of pride and financial support for her family.

Before the lockdown, Mildred was raising 4 fatteners. They were able to harvest their rice crop but opted to keep them for consumption. The PhP 48,000 from the sale of the hogs, the milled rice, her sister's salary, the 400 pesos a day income from the kuliglig and LGU ayuda saw their family of 10 through the most difficult times during ECQ. They were even able to extend help to relatives who did not have anything to eat

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But as the lockdown continues, and her only source of cheap loan, CARD, Inc., remains closed, she began to worry how they can buy the inputs for their rice crop. She did not want to borrow from moneylenders, the most common source of funds for farmers like her. She knows that the exorbitant interest charged will cut deeply into her earnings. Thus, when CARD, Inc. reopened in May and she was able to secure PhP 33,000 loan, she heaved a sigh of relief. Immediately, she bought fertilizers and chemicals needed in the farm. Her daughter, with God's help, will be able to continue her studies at the Mariano Marcos State University. CARD Microfinance NGO rekindled her hope that despite the pandemic, soon, her daughter will become a teacher.

For CARD MRI stakeholders, especially the clients, the resumption of CARD MRI's operations is considered the refreshing first drops of rain (Agua de Mayo) after a prolonged lockdown. We disbursed loans amounting to more than PhP1.68B to 139,427 clients for the period of May 4 to June 11, 2020. These clients have also been reported to be voluntarily and diligently paying their loans weekly. Call for Government's Support

Terrie Rose Munar, a client of CARD Bank in Tarlac, owns a computer shop (Pisonet) and sari-sari store. To restock their shop during the community quarantine, her husband had to cross a river, by foot, to get supplies in the población. Still, they plodded on and as a result, their business thrived despite the pandemic.

Her business did well, being the only store open in her community. To help her married sister, she pays her brother-in-law to tend the store/computer shop at night, thus her microenterprises serve the community 24/7. She has 14 computers in her shop, operated by customers themselves by just putting in coins. Her customers come for entertainment or to fulfill requirements for work or

school. As the lockdown relaxes, she intends to restart the other Pisonet shops she put up in different barangays under a 60/40 arrangement with store owners like her. Restocking her store is less difficult now as tricycles can take one passenger to bring her to the big market.

It is because of the Philippine's conducive environment for microfinance that microentrepreneurs like Terrie Rose is able to carry on despite the challenges we are facing. Over the years, MFIs have grown and expanded its reach and impact, implementing holistic approaches to development through financial and non-financial services. Recognized as an effective tool for development, it has served more than 9 million families. This success can be attributed to several complementing factors, including the support from the government.

The contributions of the microfinance industry to poverty eradication was highlighted when Republic Act of 10693 or the Microfinance NGOs Act was signed into law in 2015. This gives Microfinance NGOs a 2% preferential tax that enables us to expand financial and community development programs. However, the impact of microfinance would be threatened should a tax reform program repealing Section 20 of RA 10693 become implemented. As microfinance proves to be critical in the development of the low-income sector, the industry seeks for the government to continue strengthening the environment for microfinance operations.

With the immense programs and services of MFIs to move the Filipinos out of poverty, we hope that the government can consider allocating concessional funds to re-finance the MFIs, especially the smaller ones. With liquidity problems bringing their operations to the brink of collapse, these smaller MFIs may have difficulty continuing to support their clients. When this becomes artic-

Cont. on Page 7