

DATELINE

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LANDBANK exceeds target with 2.5-M farmers, fishers assisted, P230-B loans given to agri sector as of October 2020 P.5

P7.51B worth of illegal drugs, chemicals & P.5 equipment seized by PDEA, incinerated

Dominguez orders BIR, BOC to check use of coops as dummies for rice imports

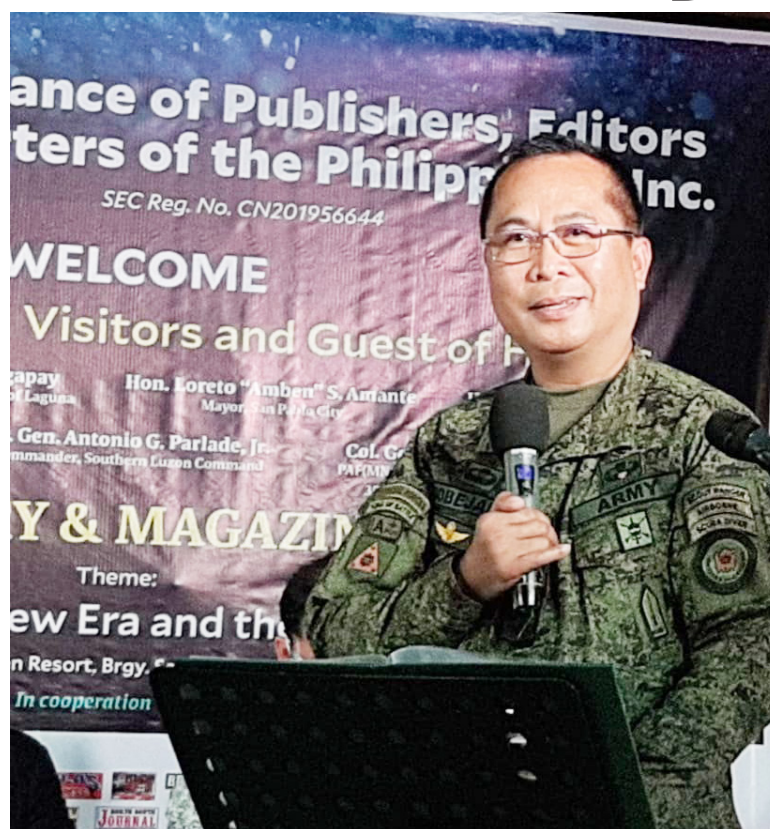
 P.2

Lt. Gen. Sobejana keynotes PAPER.Ph 1st Anniversary

SAN PABLO City, Laguna--The Prime Alliance of Publishers, Editors, and Reporters of the Philippines, Inc. (PAPER. Ph, Inc.) celebrated its 1st Founding Anniversary with the launching of their magazine and election of new set of officers held at RX Garden Resort, Brgy. San Gregorio in this city, Dec. 5.

With the theme, "The Media, The New Era, and The New Normal," Lt. Gen. Cirilito E. Sobejana, Commanding General of the Philippine Army, was the guest of honor and keynote speaker.

Nena Mallari, PAPER.Ph corporate adviser and The Southern Tagalog Herald publisher, opened the program



curbing terrorism.

Lt. Gen. Sobejana said, "We're not above you. We're not below you. We're side by side with you," emphasizing that the military needs a helping hand in combating terrorism and the Covid-19 pandemic.

He praised journalists for their honest and balance reportage specifically in disseminating information related to the government troops campaign to end armed conflicts and atrocities.

"Filipino journalists should practice ethic journalism, thus, resulting into an accurate and unbiased news gathered from reliable sources," he stressed.

Lt. Gen. Sobejana said defending democratic principles is one of their top priority. He stated that he used to see media personnel suffer from oppression and tyranny but now, the so-called "fourth estate" serves as the truth-bearers for the country. **Cont. on Page 6**

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stressing the need for a media alliance that is inclusive of not only publishers, but also editors, reporters, vloggers, and other stakeholders. She said that this is what former PAPER.Ph president and founding member, the late Abel Pablo, advocated, that is, to unite all media practitioners in the country.

In his speech, Lt. Gen. Sobejana, a graduate of the Philippine Military Academy Class of 1987 and a medal of valor recipient, cited the media's critical role in this time of pandemic as well as in

EDITORIAL:

Give health workers their due

Regardless of the fatigue all of us are feeling and the prospects of a vaccine arriving sometime next year, the COVID-19 pandemic is far from over as more than 1,000 cases are still being reported every day.

Today, while some people have dropped their guard—taking off their masks and face shields in public or failing to maintain a safe distance from others—more than 8,400 Filipinos have died since the pandemic began—and more than 430,000 have been infected by the coronavirus.

Nobody is more acutely aware of this than our front-line health workers, who are regularly extolled as heroes, but who we have discovered, are not treated as such.

Nurses are planning to stage a protest Friday at the Philippine Heart Center to call for the timely payment of salaries and benefits of government health workers, just a week after employees of the Philippine General Hospital (PGH) staged a demon-

stration to call for the same.

The Filipino Nurses United (FNU) says there has been no improvement in their situation in the past months, which is why they need to speak out. Since the start of the pandemic, various groups have expressed dismay about the treatment of health workers in both government and private hospitals. Besides being at risk for COVID-19, nurses and other health workers have reportedly complained of salary delays.

The PGH health workers who protested last week said they have not received their hazard pay and special risk allowance (SRA) for the last six months. The Department of Health says the budget should come from the University of the Philippines PGH, but PGH officials say they have no savings to pay the allowances.

Someone needs to be held accountable for the delay of our COVID hazard pay and SRA, Faurillo says.

“These government agencies have all the resources and power to implement the mandated salaries and benefits for health workers, and yet they become culprits in exploiting the front-line health workers,” says FNU national president Maristela Abenojar.

Robert Mendoza, national president of the Alliance of Health Workers, says more than 16,000 health workers who have yet to receive their COVID hazard pay.

He also questions the government policy of giving COVID hazard pay only to those working inside the COVID ward of hospitals because all hospital employees are exposed to the risk of COVID-19 and should therefore receive hazard pay.

The Department of Health says it takes the issue of delayed salaries “very seriously” and understands how health workers might be demoralized. Its spokesperson on the COVID-19 pandemic says the department would investigate the complaints at once and come up with a solution, because it values our health care workers.

Sadly, the department has not matched its actions to its words. Efforts to deal with the deadly pandemic have been plagued from the start by delays in the implementation of special laws that provide benefits to health workers.

We need to do better by our health workers. In putting their lives on the line for us, they deserve more than finger pointing and excuses.

FROM PAGE 1

Dominguez...

Finance Secretary Carlos Dominguez III has directed the Bureau of Internal Revenue (BIR) and Bureau of Customs (BOC) to assist the Department of Agriculture (DA) in investigating the reported use of cooperatives by private traders as dummies for rice imports.

Dominguez issued the order during a recent Executive Committee (Execom) meeting of the Department of Finance (DOF), following the DA's decision to temporarily suspend the issuance of sanitary and phytosanitary import clearances (SPSICs) to farmers' cooperatives and irrigators'

associations (IAs) for commercial purposes.

According to Finance Undersecretary Antonette Tionko, while cooperatives are not exempted from paying duties for importing rice, they can be exempted from paying the income tax on these imports if they are registered with the BIR as tax-exempt entities.

“There's this question now as to why traders are using coops to import rice Let's look into that because they might be using the tax advantage on rice imports,” Dominguez, a former agriculture secretary, told BIR Commissioner Caesar

Dulay and BOC Commissioner Rey Leonardo Guerrero during the meeting.

Agriculture Secretary William Dar issued Department's Administrative Order (AO) No. 34 last month suspending the SPSICs to coops and IAs, effectively barring them from importing rice, after the DA received reports that these organizations have resorted to rice imports rather than carry out their purpose of procuring local rice from farmers.

Both the DOF and DA have also received reports that the SPSICs issued to cooperatives have been misused

by traders to avoid legal responsibilities and evade the payment of the correct amount of import taxes.

In his AO, Dar also directed the Bureau of Plant Industry (BPI) to conduct an investigation, and consult with affected stakeholders, “to come up with new policies and rules to avoid circumvention of the laws and to protect not only the farmers and their cooperatives from exploitation and abuse but (also) the welfare of all Filipinos.”

Senator Cynthia Villar has also filed Senate Resolution (SR) No. 536 calling for an inquiry into the possible abuse

of rice traders of the SPSICs and other privileges enjoyed by cooperatives and associations.

During the Execom meeting, Guerrero reported that from October 1-31, 2020, the collection from rice imports grew from P505 million during the same period last year to P630 million, representing a 24.9-percent increase.

This was the result of the volume of rice imports increasing by 17.5 percent from 84 million kilograms (kg) in October 2019 to 98 million kg in October 2020.

Total import duties from rice collect-

ed from January to October 2020 now stand at P14.31 billion.

All import duties collected from rice imports go to the annual P10-billion Rice Competitiveness Enhancement Fund (RCEF), which aims to raise palay productivity and sharpen the global competitiveness of local farmers by providing them with inputs, farm equipment, credit and mechanization program.

As a result of the improved rice valuation system implemented by the BOC, the average value of rice imports grew by 6.8 percent from January 1 to October 31 this year, Guerrero said.

SM BACCOOR-CITY CSR RELIEF OPERATIONS



SM CITY BACCOOR, CAVITE- Worried about the dangers of the recent typhoon, the residents of Brgy. Sinaguelasan in Bacoor, Cavite decided to pack their essentials and evacuate to ensure their safety. Unfortunately, they will never have a house to return to as fire consumed the community that night. More than 65 families were displaced and are now temporarily staying on school buildings



around the city.

To give aid to the families, SM City Bacoor team had its CSR - Relief Operation for the fire victims last November 23, 2020. Security personnel from Defense, Combined and D'ROBE Security Agency actively joined

the repackaging activity and distribution. The relief goods consisting of rice, ready to eat food packs and hygiene essentials were turned over to Ms. Haydee Pamaran, City Social Welfare and Development Office (CSWD) for distribution to the families affected.



KAPANALIG

Ni Nelson Dimapilis

Senator Win Gatchalian is calling for the review of the concession agreement between the government and toll operators over issues of non-performance and other possible violations committed in the implementation of the Radio-Frequency Identification (RFID) program and warns toll road companies that their concessions can be revoked.

Gatchalian will file a resolution within the week while slamming toll operators anew for failing to oversee some malfunctioning RFID sensors in toll plazas prior to the implementation last December 1 of the cashless transactions, which contributed to the heavy traffic along expressways in the past few days.

The senator took note of reports on defective RFID sensors such as the case of those traversing the interchange in the North Luzon Expressway (NLEX) leading to Valenzuela City.

Toll operators warned of possible concession revocation amid RFID mess

Gatchalian likewise did not spare the Toll Regulatory Board (TRB), the agency that regulates the operation and maintenance of toll facilities, for failing to lift a finger in the wake of numerous complaints from motorists of long queues and traffic congestion.

He noted that in the Implementing Rules and Regulations (IRR) signed by the TRB board last October 5 on the Department of Transportation (DOTr) Order No. 2020-12 requiring cashless or contactless transactions for all vehicles travelling on toll expressways, it says that toll operators are required to “ensure at all times the efficient operation and maintenance of the toll collection facility.”

Furthermore, the TRB obligated the toll road companies to act on motorists’ complaints within three business days from the time of referral or filing of the complaint, and failure to do so without any justifiable reason shall automatically result in the resolution of the issue in the motorists’ favor.

The IRR also provides for the imposition of a penalty against toll road companies for non-compliance with the policy of the TRB.

“Such is an utter display of callousness to the plight of the motorists who, because of technical glitches and apparent inaction of concerned authorities, get stuck in traffic for hours,” Gatchalian said.

“It’s all over the news that snags in the installation of RFID stickers prior to and especially on the day of the start of the cashless toll collection resulted in the high volume of cars along the expressways. This has been happening for several days now. Had there been any clear sign or action from the concerned parties in resolving this monstrous traffic jam? None,” he emphasized.

“The public expects to take cue from the authorities but obviously no one is taking the lead. Toll road operators have the temerity to exact fees from the public without any commensurate services. It’s deplorable to say the least,” Gatchalian concluded.

Food security research grants to address COVID-19 impacts available to Filipinos, other Southeast Asians

Grants for research on accelerating transformation through agricultural innovation in Southeast Asia with a focus on food security during the COVID-19 pandemic and its economic and social impacts are available to Filipinos as well as nationals of Cambodia, Indonesia, Laos, Myanmar, Timor-Leste, and Vietnam.

The grants are under the auspices of a Mentorship Program for Advanced Grants jointly funded by the International Foundation for Science (IFS) and the Southeast Asian Regional Center for Graduate Study and Research in Agriculture (SEARCA). It is the first activity under the agreement signed by IFS and SEARCA last November 26.

SEARCA Director Glenn B. Gregorio said this is the second collaboration of Stockholm-based IFS and Philippine government-hosted SEARCA.

“The first was in 2015-2019 on the IFS-SEARCA Collaborative Grants Pilot in Southeast Asia, which awarded research grants to 12 teams composed of a total of 41 scientists and researchers from seven countries in Southeast Asia. The research focus then was on climate change adaptation and mitigation,” Gregorio explained.

He said the IFS-SEARCA grant is in-

tended to enhance the research capacity of early career scientists in the specified Southeast Asian countries.

Gregorio also highlighted the role of higher education and research institutions, particularly in the global pandemic, to “promote a transformative mindset and produce experts who understand the growing complex social concerns and are able to contribute positive change now and in the future.”

IFS Director Nighisty Ghezze stressed that “No single organization, no matter how large or well-funded, can address future challenges by itself. In this era of interdependence, strategic partnerships with like-minded institutions are not an option, but a necessity. Thus.... this MOA between our two organizations symbolizes a collaboration which we believe will lead to addressing short- and long-term food security challenges, enable us to invest in more resilient food systems, and take us closer to achieving the 2030 Sustainable Development Goals.”

Ghezze said “we are aware of SEARCA’s reputation for excellent work in this field and its strong commitment to creating a critical mass of early career researchers who can

generate applicable knowledge.”

SEARCA Program Head for Research and Thought Leadership Pedcris M. Orencio asserted that “research formally articulates the truth” and that collaborative research increases productivity and quality. He likewise affirmed the value of the mentorship program as an approach to enhancing the conduct of research and as an intervention to nurturing young minds and honing skills through the guidance of technical experts and those with decades of research experience.

On the other hand, Ghezze shared that “over the past 50 years, IFS has earned its own place by providing support to early career researchers in low- and lower-middle-income countries, many of whom now occupy leadership roles in the region and around the world.”

According to Orencio, “to be eligible for the grants of up to US\$20,000, applicants must be enrolled in a PhD program or have recently completed a master’s or PhD degree within the five years before the call, with proven limited access to start-up funds for their research.”

He added that

proposed projects must contribute to knowledge and practice in food security. The topic of proposed projects must also fall within the common thematic priorities of IFS and SEARCA, which are biological resources in terrestrial systems, water and aquatic resources, dietary diversity and healthy livelihoods, agri-business models for increased productivity and income, sustainable farming systems and natural resource management, food and nutrition security, transformational leadership for agricultural and rural development (ARD), gender and youth engagement in ARD, enhanced ARD towards climate resilience, EcoHealth/One Health applications to ARD.

Moreover, Orencio said the proposed projects must be applied or developmental research—that is, drawing upon explicitly referenced basic research. (PIA-4A/SEARCA)

FOR WITH
GOD
ALL THINGS
ARE
POSSIBLE

MARK 10:27

Dr. Carmelita Yboa Carnate-Abdurahman, bagong full-time KWF Komisioner

Itinalaga ni Pangulong Rodrigo Roa Duterte si Dr. Carmelita Yboa Carnate-Abdurahman bilang full-time na komisioner ng Komisyon sa Wikang Filipino para sa wikang Samar-Leyte bilang kapalit ni Komisioner Jerry Gracio.

Si Dr. Abdurahman ay isang kilalang edukador sa larang ng edukasyon at tagapagtaguyod ng iba’t ibang gawaing pampagtuturo kabilang ang mga seminar-workshop ng Pambansang Samahan ng mga Tagamasid at Tagapagtaguyod ng Filipino (PASATAF). Ang PASATAF ay naitatag noong 1956 at isa sa mga kilalang organisasyon sa larang ng edukasyon na kinabibilangan ng mga guro sa buong bansa.

Naging pangu-lo ng PASATAF at naglunsad ng iba’t ibang proyektong pampagtuturo para sa mga guro kaugnay sa iba’t ibang pagtuturo ng Filipino para sa lahat ng antas ng edukasyon.

Naniniwala siya na ang pag-unlad ng bansa ay kasabay ang

pag-unlad ng presebasyon ng mga wika sa Pilipinas. Itinataguyod rin niya ang mga katutubong wika dahil naniniwala siya na ito ay bahagi ng pamana ng ating lahi na dapat bigyan ng halaga ng bawat Filipino.

Dalubhasa si Komisioner Abdurahman sa larang ng wika at panitikan at sumusupporta sa mga gawaing pangwika sa buong bansa. Naging punò ng Departamento ng Edukasyon sa Saint Mary’s College sa Lungsod Catbalogan, Samar at naging part time na propesor sa kolehiyo sa Samar State University para sa iba’t ibang asignatura kabilang ang lingguwistika, panitikan, wika, at kultura.

Maraming nakalatag na proyektong pangwika si Komisioner Abdurahman na nakabatay sa RA 7104 at titiyakin niya na patuloy na magiging aktibo ang KWF sa mga gawaing pangwika na nakaangkla sa mandato ng ahensiya. Siya ay manunungkulan hanggang 6 Enero 2027. (PIA)

HE IS MY

Heaven

EXODUS 15:26

Tanza receives school building from SM

SM Prime, through SM Foundation, formally turned over a two-story, four-classroom school building to Punta Elementary School (PES) in Tanza, Cavite on November 20.

These new classrooms are set to be utilized by Grade 2 pupils once the threat of COVID-19 subsides. According to the school principal, Dr. Gloria Casiano, before the COVID pandemic, some of their classes are held in their covered court. This SM school building will help address their room shortages and will improve their current classroom to student ratio of 1:50.

"We are overwhelmed and thankful to SM Foundation and SM Prime for continuing with the project despite the COVID-19 pandemic. This school building will serve as a haven in nurturing the young minds of our Puntaceño learners," Dr. Casiano said.

Following the default design of SM school buildings, this infrastructure is fully-furnished,

PWD-friendly and emergency-ready. Moreover, SM Foundation tapped the members of the Foundation of These-Abled Persons to make the teacher's desk sets and student armchairs. Through this strategy, SMFI is enabling the PWDs to be economically self-sufficient and at the same time, highlights their valuable contribution in nation-building.

To care for the wellness of the school population, additional features were also installed such as a library hub, guidance and counselling room, and a clinic with an isolation room where pupils can be given first aid treatment or isolated at the onset of early symptoms of illness.

The SM School building also boasts a 10-faucet handwashing area that intends to promote handwashing in the community. With such feature, SMFI aims to spread the culture of good hygiene – which prevents the spread of harmful viruses and diseases.

Established in June 1937, the PES is one

of the oldest schools in the municipality with a 50-year-old tree that stands in the campus. In order to promote the culture of environmental conservation, SM Foundation developed the area into a study garden or "green space" by putting four tables and eight benches around the tree. With the green space, SM intends to reduce the stress of the children, enhance their mental health, concentration and environmental awareness – aside from providing the students and teachers with additional learning area.

In addition to Punta Elementary School, Bansud Elementary School in Sorsogon City and Banil Elementary School in General Santos are also scheduled to receive a fully-furnished school building this year.

SM Foundation, through its School Building Program, is an active partner of DepEd's Adopt-a-School program. This social good initiative aims to promote quality public education by building classrooms nationwide.



Teachers prepare for their lessons using the laptops from SM Foundation.



Literacy and numeracy corner to further help in the cognitive development of learners.



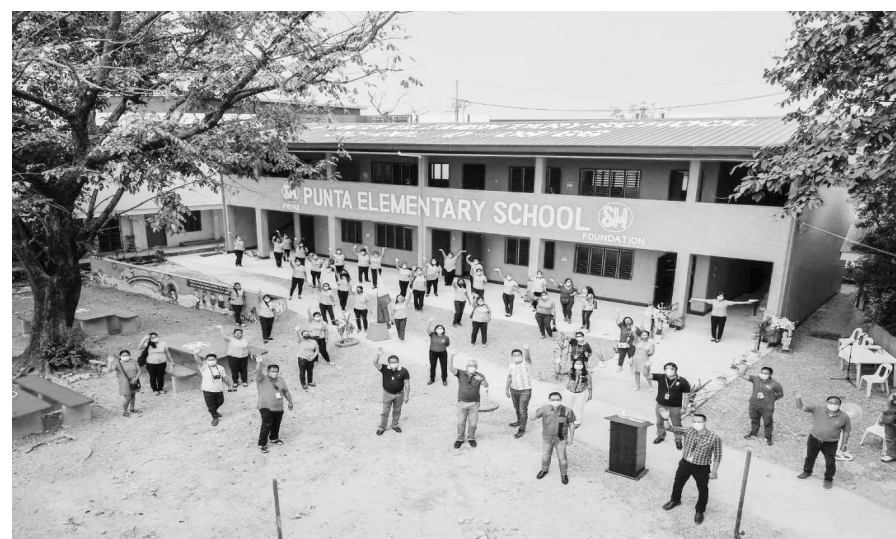
PES teachers utilize the 10-faucet handwashing facility installed in front of their newly turned over SM school building.



Green space in front of the newly turned over SM school building.



Fully furnished SM school building classroom.



SM school building at Punta Elementary School in Tanza, Cavite.

Parol at Pasalubong at SM City Dasmariñas

LANDBANK...

FROM PAGE 1



Feel the season of Christmas as SM City Dasmariñas brings you Christmas Market with different locally-made gift ideas and home decors for this holidays. Visit Parol and Pasalubong Christmas Market located at Upper Ground Level Annex, near Pepper Lunch.

The Land Bank of the Philippines (LANDBANK) has extended to the agriculture sector as of October this year a total of P230.23 billion in loans, which makes up 94 percent of its target of P245 billion for 2020.

A report to Finance Secretary Carlos Dominguez III also show that over 2.5 million farmers and fishers have benefited from assistance in the form of soft loans, subsidies and training programs provided by LANDBANK to them as of end-October, representing a 125-percent accomplishment rate over the 2-million target for 2020 set by the state lender.

Of the loan releases of P230.23 billion, about two-thirds or P145.86 billion went to small, medium and large agribusinesses enterprises, while the remaining third (P35.66 billion) went to small farmers, fisherfolk and the agri-aqua related projects of local

government units (LGUs) and government-owned and controlled corporations (GOCCs) (P48.71 billion), according to LANDBANK president-CEO Cecilia Borromeo.

Small farmers and fishers borrowed a total of P1.36 billion through direct lending, while loans to conduits such as cooperatives and farmers' associations, rural financial institutions and other lending mechanisms amounted to P34.3 billion, Borromeo said in her report to Dominguez, who chairs the LANDBANK Board.

As of October this year, LANDBANK has also provided P8.31 billion in loans through programs it has been administering for the Department of Agriculture (DA), such as the those under Agricultural Competitiveness Enhancement Fund (ACEF), the Socialized Credit Program under the Sugar-

cane Industry Development Act (SIDA), the Expanded Rice Credit Assistance (ERCA) under the Rice Competitiveness Enhancement Fund (RCEF), and the Survival and Recovery Assistance (SURE-Aid) for rice farmers, Borromeo said.

For programs it has been administering for the Department of Agrarian Reform (DAR), the LANDBANK has provided P65 million as of October.

From 1,300,135 farmers and fishers in April, the LANDBANK cumulatively increased the number of rural folk it has assisted to 2,502,640 in October, exceeding its 2-million target by over half-a-million, Borromeo said in her report.

Of this number, 716,931 small farmers were assisted through the Rice Farmers Financial Assistance (RFFA) and Financial Subsidy to Rice Farmers (FSRF) programs of the DA.

Through the LANDBANK Countryside Development Foundation, the institution was also able to train 67,789 farmers in unbanked municipalities to help improve their financial literacy, Borromeo said.

In terms of economic activity, the support to the agriculture sector through loans for the construction of irrigation systems and post-harvest facilities accounted for P99.48 billion or 43 percent of the P230.23 billion in lending to this sector.

The P74.81 billion extended to finance agri-processing and trading activities; P36.44 billion provided to the livestock sub-sector, and the P17.82 billion and P1.68 billion that went to the crops and fisheries sub-sectors, respectively, complete the breakdown of the P230.23 billion agriculture loans as of October 2020. (PR)

P7.51B worth of illegal drugs, chemicals & equipment seized by PDEA, incinerated

More than P7.51B worth of assorted illegal drugs, chemicals and equipment seized from anti-illegal drug operations of the Philippine Drug Enforcement Agency (PDEA) and the Philippine National Police (PNP) were destroyed late afternoon of Dec 3 at the Integrated Waste Management, Inc. in Barangay Aguado.

President Rodrigo Duterte led the ceremonial destruction with the assistance of PDEA Director General Wilkins M. Villanueva and Senator Bong Go and witnessed by guest officials of different government agencies, NGOs, Mayor Gemma Lubigan of Trece Martires City, and media

partners. The President acknowledged the commitment of the law enforcement agencies and the operatives to rid the streets of illegal drugs and keep the families from the dangers brought by drug abuse.

According to Villanueva, thru PDEA's Barangay Drug Clearing Program as of October 31, 2020 a total of 20,535 barangays were already cleared and about 14,300 barangays are left to be cleared.

He added the activity was made in compliance with the requirements of the law on the custody and disposition of seized dangerous drugs,

chemicals and laboratory equipment and more importantly, in response to the President's directive to immediately destroy all shabu evidence, residual or otherwise, to avoid recycling.

This is the second time PDEA responded to the President's call to destroy drug evidence.

On October 15, 2020, a total of P6.2B worth of

seized drugs were burned in the facility and on August 21, 2020, about P13.36B worth of dangerous drugs were also incinerated, making it the largest in terms of volume and value in the country's history of drug law enforcement.

DG Villanueva committed to do the activity (destruction) on a monthly basis until the Zero-drug inventory is reached. (PIA)

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4. CLAIM / GO TO PICK-UP/DELIVERY POINT, BACK TO STEP #1

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

Foreclosure Case No. F-108-20

**BDO UNIBANK, INC.,
Mortgagee,
-versus-**

**ANGELITO D. BACAYAN
Mortgagor
x-----x**

NOTICE OF EXTRA – JUDICIAL SALE

Upon Extra – Judicial Petition for Sale under Act 3135, as amended by Act.4118, filed by Mortgagee, **BDO UNIBANK, INC.**, with business address at BDO Corporate Center, 7899 Makati Avenue, Makati City against the Mortgagor, **ANGELITO D. BACAYAN**, of legal age, Filipino, with residence and postal address at:1) 2481 Unit 1-B Twin Mansion O.C Laurel, Zamora, Pasay City and, 2.) Block 24, Lot 13, Kensington 17, Navarro, Gen. Trias City, Cavite to satisfy the mortgage indebtedness as of September 2020 amounts to **ONE MILLION TWO HUNDRED THIRTEEN THOUSAND SIX HUNDRED EIGHTY SIX PEOS & 76/100 (P1,213,686.76)**, 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 **JAN.28, 2021 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. 057-2017021627

Lot No. 13 Block:24 Plan No. PCS-04-028598

PORTION OF : THE CONS/SUBD OF LOTS 1698 (RS -04-001799) LOT 1699, (RS -04-003884) LOT 1701 (FRS-04-005313) ALL OF SAN FRANCISCO DE MALABON ESTATE & LOT 1726, LOT 1726-B , LOT 1726-C PSD-04-098877, DECREE NO: 4270; LRC REC. NO. 5964

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

BOUNDARIES:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	SE	LOT 15, BLOCK 24, PCS-04-028598
2-3	SW	ROAD LOT 30, PCS-04-028598
3-4	NW	LOT 11, BLOCK 24, PCS-04-028598
4-1	NE	LOT 14, BLOCK 24, PCS -04-028598

AREA: FIFTY SQUARE METERS (50), MORE OR LESS

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 **FEB. 04, 2021** 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 NOV. 17, 2020

(sgd) **ANDRES B. ESPINA**
Sheriff IV

Copy furnished:

**BDO UNIBANK, INC.,
RISK MANAGEMENT GROUP-REMEDIAL MANAGEMENT UNIT
11TH FLOOR, BDO South Tower, BDO Corporate Tower
7899 Makati, Avenue, Makati City 1200**

**ANGELITO D. BACAYAN,
1.) 2481 Unit 1-B Twin Mansion O. C. Laurel, Zamora, Pasay,
2.) Block 24, Lot 13 Kensington 17, Navarro, Gen.Trias City, Cavite**

WARNING: IT IS ABSOLUTELY PROHIBITED TO REMOVE DEFACE, OR DESTROY THIS NOTICE OF EXTRA-JUDICIAL SALE ON OR BEFORE THE DATE OF SALE.

**DATELINE WEEKLY NEWSPAPERS:
NOV. 23, 30 & DEC. 7, 2020**

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

**HOME DEVELOPMENT MUTUAL FUND
Mortgagee,**

FORECLOSURE CASE NO. F-371-17

-versus-

**TESSIE E. GANAS married to
EDILBERTO T. GANAS**

Mortgagors

x-----x

NOTICE OF EXTRA -JUDICIAL SALE

Upon Extra-Judicial Petition for sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND, with business address at 12th Floor JELP Business Solution Center, No. 409 Shaw Boulevard, Mandaluyong City, against the Mortgagors, TESSIE E. GANAS married to EDILBERTO T. GANAS with residence and postal address LOT 16, BLOCK 45, PARAMOUNT HOMES, NAVARRO, GENERAL TRIAS, CAVITE, to satisfy the mortgage indebtedness which as of 29 March 2017 amounts to THREE HUNDRED SIXTY EIGHT THOUSAND EIGHT HUNDRED THIRTY FIVE PESOS AND 85/100 (P368,835.85), Philippine Currency, including interest, penalties and other charges as of said date but exclusive of all other expense incidental to this foreclosure and sale, the undersigned Sheriff will set at public auction on JAN. 21,2021 at 10:00 o'clock in the morning at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. T-891742

A Parcel of Land (Lot 16 Blk. 45 of the subd. plan, psd-04-104526, being a portion of lot 1742, San Francisco de Malabon Estate; RS-04-002673, LRC Rec. No. 5964), situated in the Brgy. Of Navarro, Mun. of Gen. Trias, Prov. of Cavite, Is. of Luzon. Bounded on the NW., along line 1-2 by lot 18, blk 45; on the NE., along line 2-3 by lot 17, blk 45; on the SE., along 3-4 by Alley lot 40 (4.50 m.wide); and on the SW., along line 4-1 by lot 15, blk 45, all of the subd. plan. Beginning at a point marked "1" on plan xxx CONTAINING AN AREA OF THIRTY TWO (32) SQ.METER xxx

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 JAN. 28,2021 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, NOV. 17,2020

(sgd). **LUCIO C. ALEJO III**
Sheriff IV

WARNING: IT IS ABSOLUTELY PROHIBITED TO REMOVE, DEFACE OR DESTROY THIS NOTICE OF EXTRA-JUDICIAL SALE ON OR BEFORE THE DATE SALE.

Copy Furnished;
**HOME DEVELOPMENT MUTUAL FUND
12TH Floor JELP Business Solution Center,
No. 409 Shaw Boulevard, Mandaluyong City**

**TESSIE E. GANAS
EDILBERTO T. GANAS
Lot 16, Block 45, Paramount Homes
Navarro, General Trias, Cavite**

**DATELINE WEEKLY NEWSPAPERS:
NOV. 23, 30 & DEC. 7, 2020**

**Lt. Gen.
Sobejana**

FROM PAGE 1

"The media and the Philippine Army are quite the same. Both of us want transparency and accountability," the Army officer said.

He assured that the Philippine Army strictly adheres to the rule of law and respects press freedom.

"In behalf of the Philippine Army, we fully support PAPER.Ph and all media personnels," he said.

On the other hand, Board Member Angelica Jones Alarva of Laguna 3rd District reiterated that her priority is to help the provincial government ensure health and safety of the constituents.

She also expressed her admiration to all frontliners, health practitioners and military personnel for their unwavering service to Filipinos.

Meanwhile, the elected officers of PAPER.Ph are as follows: Roniye Daquigan, National President; Jude Briones, Executive Vice President; Joy Estrellado, General Secretary; Zerryvi Octavio, General Treasurer; Bonifacio Dacayanan, General Auditor; and Jerry Ancheta, General Information Officer.

Daquigan, in his acceptance speech, compared their journey going to San Pablo City.

"There are roadblocks, checkpoints, humps, unfinished roads, and many other obstructions that slowed down our travel time but we arrived safely and successfully," he said.

Same with PAPER.Ph's journey, these obstructions that include amendment of our constitution and by-laws and many more challenges will slow our journey but we will succeed.

Laguna Gov. Ramil L. Hernandez, Vice-Gov. Karen Agapay, Cong. Ruth Hernandez, Cong. Sol Aragones, San Pablo City Mayor Loreto "Amben" Amante, and Solcom chief Lt. Gen. Antonio Parlade, Jr. among others, through their representatives expressed support to PAPER.Ph's advocacies.

The event was capped by a dinner at the Paseo de San Pablo sponsored by City Administrator Vicente B. Amante.

**by Daniel Ian M. Asprec
News Correspondent
The Wednesday HERALD**

**Republic of the Philippines
Fourth Judicial Region
Regional Trial Court Of Cavite
Office of the Clerk of Court & Ex-Officio Sheriff
New Justice Hall, J.P. Rizal Avenue, Kaybagal South, Tagaytay City**

PHILIPPINE SAVINGS BANK,
Mortgagee,
-versus-

EJF NO. TG-20-023

FOR: Application of Extrajudicial
Foreclosure of Real Estate Mortgage
Under Act No. 3135, as amended

**SPOUSES MA. CRESELDA REYES
BALANGUE AND AL KIZZY CRUZ
BALANGUE REPRESENTED BY
REBECCA BALANGUE, as ATTORNEY-IN-FACT,**
Mortgagors,

X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-judicial foreclosure sale, under Act No. 3135, as Amended, filed by Mortgagee, **PHILIPPINE SAVINGS BANK**, a thrift bank with principal office and place of business at PS Bank Center, 777 Paseo de Roxas corner Sedeño Street, Makati City, pursuant to the terms and conditions of the Real Estate Mortgage ("MORTGAGE") dated December 10, 2019 that was executed by Borrowers/Mortgagors, **SPOUSES MA. CRESELDA REYES BALANGUE AND AL KIZZY CRUZ BALANGUE**, with given addresses at (1) Blk. 12, Lot 10, PH1, Sta. Rosa Heights, Puting Kahoy, Silang Cavite and (2) 1475 Garcia Subd., Kaimito St, San Antonio, Biñan, Laguna, **REPRESENTED BY REBECCA BALANGUE, as ATTORNEY-IN-FACT**, with given address at 400 Butao Isla, San Carlos City, Pangasinan, in favor of the Petitioner/Mortgagee, over a real estate property including improvements thereon, described in and covered by Transfer Certificate of Title No. 076-2017010506 of the Registry of Deeds for Tagaytay City, in order to satisfy the outstanding loan obligations of the Mortgagors in the amount of **NINE HUNDRED EIGHTY NINE THOUSAND SIX HUNDRED EIGHTY NINE PESOS AND 92/100(Php989, 689.92)** plus accruing interest, penalty and other charges thereon from the said date up to the date of foreclosure sale, publication, other foreclosure expenses, attorney's fees and such other additional sums, as of **September 14, 2020**, the undersigned Clerk of Court & Ex-Officio Sheriff of the Regional Trial Court of Cavite thru her deputy, Sheriff Ryan M. Genova, will sell at public auction on **January 7, 2021 at 10:00 o'clock in the morning** or soon thereafter, at the New Hall of Justice of Tagaytay City, to the highest bidder, for **cash or Manager's Check** and in Philippine Currency the following property with all its improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. 076-2017010506 Registry of Deeds for Tagaytay City

IT IS HEREBY CERTIFIED that certain land situated in BRGY. OF PUTING KAHROY, MUN. OF SILANG, PROV. OF CAVITE IS. OF LUZON, more particularly bounded described as follows: A PARCEL OF LAND (LOT 10, BLK. 12 OF THE SUBD. PLAN PSD-04-175128, BEING A PORTION OF LOT PCN-04-001762, LRC REC. NO.) SITUATED IN THE BRGY. OF PUTTING KAHROY, MUN. OF SILANG, PROV. OF CAVITE IS. OF LUZON. BOUNDED ON THE SW., ALONG LINE 1-2 BY LOT 12, BLK. 12 OF THE SUBD. PLAN; ON THE NW., ALONG LINE 2-3 BY ROAD LOT 13 (8.00 M. R.O.W.); ON THE NE., ALONG LINE 3-4 BY LOT 8 AND ON THE SE., ALONG LINE 4-1 BY LOT 9, BOTH OF BLK. 12 OF THE SUBD. PLAN. BEGINNING AT THE PT. "1" ON PLAN, BEING S. 60 DEG 7'E., 2967.00 M. FROM BLLM #1, CAD-452-D, SILANG CADASTRE, THENCE N. 43 DEG, 29'W., 11.00 M. TO PT. 2 THENCE N. 46 DEG. 31 'E. 5.00 M. TO PT. 3; THENSE S. 43 DEG. 29. E., 11.00 M. TO PT. 4. THENCE S. 46 DEG 31 'W., 5.00 M. TO PT. OF THE BEGINNING. CONTAINING AN AREA OF FIFTY FIVE (55) SQUARE METERS .ALL PTS. REFERRED TO ARE INDICATED ON THE PLAN AND ARE MARKED ON THE GROUND BY PS ARE CYL. CONC. MONS. 15 X 60 CMS. BEARINGS TRUE; DATE OF THE ORIGINAL SURVEY DEC. 7, 1973-DEC. 4, 1978 & AUG. 26-SEPT. 28, 1982 AND THAT OF THE SUBD. SURVEY OCT. 10-20, 2003 AND WAS APPROVED.

is registered in accordance with the provision of Sec. 103 of the Property Registration Decree in the name of:

Owner: SPOUSES MA. CRESELDA REYES BALANGUE AND AL KIZZY CRUZ BALANGUE, FILIPINOS

Address: 1475 GARCIA SUBDIVISION KAIMITO ST., SAN ANTONIO BIÑAN LAGUNA

In the event the public auction should not take place on the said date, it shall be held on January 14, 2021 without further notice.

Prospective bidders or buyers are hereby enjoined to investigate and to verify for themselves the **TRANSFER CERTIFICATE OF TITLE NO. 076-2017010506**, the encumbrances thereon, if any there be.

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

Tagaytay City, **November 05, 2020.**

(sgd.) ATTY. VARBRA ANN A. VARIAS-DIMAYUGA
Clerk of Court vi & Ex-Officio Sheriff

(sgd.) RYAN M. GENOVA
Sheriff-In-Charge

WARNING:

IT IS ABSOLUTELY PROHIBITED TO REMOVE, DEFACE OR DESTROY THIS NOTICE OF SHERIFF'S SALE ON OR BEFORE THE DATE OF THE AUCTION SALE UNDER THE PENALTY OF LAW.

Copy Furnished:

PHILIPPINE SAVINGS BANK,
Petitioner,/ Mortgagee
PS Bank Center, 777 Paseo de Roxas
corner Sedeño Street, Makati City

SPOUSES MA. CRESELDA REYES BALANGUE AND AL KIZZY CRUZ BALANGUE,
Mortgagors
Blk. 12, Lot 10, PH1, Sta. Rosa Heights,
Puting Kahoy, Silang Cavite

SPOUSES MA. CRESELDA REYES BALANGUE AND AL KIZZY CRUZ BALANGUE,
Mortgagors
1475 Garcia Subd., Kaimito St,
San Antonio, Biñan, Laguna

REBECCA BALANGUE
ATTORNEY-IN-FACT of SPS. MA. CRESELDA REYES BALANGUE AND AL KIZZY CRUZ BALANGUE
400 Butao Isla, San Carlos City, Pangasinan

**Dateline Weekly Newspapers:
Nov. 23, 30 & Dec. 7, 2020**

EXTRA JUDICIAL

NOTICE IS HEREBY GIVEN THAT THE ESTATE OF THE LATE SPOUSES MELENCIO ANDAYA UMALI AND GREGORIA LACSON UMALI HAVE BEEN EXTRA-JUDICIALLY SETTLED BY THEIR HEIRS THRU EXTRAJUDICIAL SETTLEMENT OF ESTATE AS PER DOC. NO. 345 ; PAGE NO. 70 ; BOOK NO. 74 ; SERIES OF 2020, BEFORE NOTARY PUBLIC ATTY. CESARIO G. GONZALES JR.

**Dateline Weekly Newspapers:
Nov. 23, 30 & Dec. 07, 2020**

EXTRA JUDICIAL

NOTICE IS HEREBY GIVEN THAT THE ESTATE OF THE LATE SPS. EMILIANO P. ARBULANTE AND SALUD ARCAL ARBULANTE HAVE BEEN EXTRA-JUDICIALLY SETTLED BY THEIR SOLE HEIR THRU AFFIDAVIT OF SELF-ADJUDICATION WITH DEED OF ABSOLUTE SALE AS PER DOC. NO. 477 ; PAGE NO. 97 ; BOOK NO. 75 ; SERIES OF 2020 , BEFORE NOTARY PUBLIC ATTY. CESARIO G. GONZALES, JR.

**Dateline Weekly Newspapers:
Dec. 07, 14 & 21, 2020**

FOR WITH
GOD
ALL THINGS
ARE
POSSIBLE

MARK 10:27

.....
• DATALINE Weekly Newspaper has its principal business editorial office at Blk. 4 Lot 11, Ph. 6, Northeast Primarosa Subd., Mambog 3, Bacoor City with all the required BIR, DTI (CR#01576397), Barangay and City business permits and registered as a second class mail, with Permit #2005-10 from the Phil. Postal Corp. Tel Nos.(046)476-7611/(0955)1552764; heidelitalat@yahoo.com
.....

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REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
BRANCH 16
CAVITE CITY

LEONIDA V. BORJA,
Plaintiff,

-versus-

CIVIL CASE NO. N-9038

ANNABELLE C. FELICIANO, and
all persons deriving title, rights or
interest under Transfer Certificate
of title No. T-128934, JULIETA DEL
ROSARIO REMO and the REGISTER
OF DEEDS FOR THE PROVINCE
OF CAVITE,

Defendants.

x -----x

ORDER

The "Motion with Leaver of Court to Serve Summons by Publications" was filed by plaintiff, through counsel, and finding the grounds to be taken, is hereby GRANTED.

WHEREFORE, as prayed for, let Summons be issued to the defendants Julieta Del Rosario Remo and Annabelle C. Feliciano, to be published in a newspaper of general circulation in the Province and Cities of Cavite.

SO ORDERED.

Cavite City this October 9, 2019.

(SGD.) AMY ANA L. DE VILLA-ROSERO
Acting Presiding Judge

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
BRANCH 16

LEONIDA V. BORJA
Plaintiff

-versus-

CIVIL CASE NO. N-9038
FOR CANCELLATION OF TCT
NO. T-128934 and RECONVEYANCE
OF REAL PROPERTY

ANABELLE C. FELICIANO and all persons deriving title rights or
interest under Transfer Certificate of title no. T-1288934, JULIETA
DEL ROSARIO REMO and the REGISTRY OF DEEDS FOR THE
PROVINCE OF CAVITE,

Defendants.

X -----X

SUMMONS
(by Publication)

To: ANNABELLE C FELICIANO
251 CHIEF MARTIN STREET,
CARIDAD, CAVITE CITY

And

JULIETA DEL ROSARIO REMO
BLOCK 19 LOT 31 Kins Fisher Street
Capitol Hills, Trece Martirez City Cavite

GREETINGS:

WHEREAS, on March 13, 2019, plaintiff LEONIDA V. BORJA, through counsel Atty. Michael Angelo G. Valdevieso filed a petition for cancellation of TCT No. T-128934 and Reconveyance of Property which reads as follows:

"Plaintiff LEONIDA V. BORJA through the undersigned counsel, most respectfully states:

PARTIES

"1, Plaintiff Leonida v. Borja, is a Filipino, and legal age and with postal address at 132 Benitez St., Sta Cruz Cavite City. Plaintiff may be served with Court orders notices and other processes through the undersigned counsel

"2. Defendant Annabelle C. Feliciano ("Feliciano") is a Filipino of legal age, with postal address at 251 Chief Martin Street Caridad, Cavite City, where she may be served with summons, pleadings and other processes of the Court

"3. Defendant Julieta Del Rosario Remo is a Filipino of legal age, with postal address of Block 19 Lot 31 King Fisher Street, Capitol Hills, Trece Martirez City, Cavite.

"4. The Registry of Deeds for Province of Cavite is being impleaded as nominal party.

FACTS OF THE CASE

"5. On 28 June 2000, the plaintiff entered into a Contract to Sell with First Noveleta Realty & Development Corp. ("FNRDC") involving a parcel of land with Transfer Certificate of Title ("TCT") No. T-920194 at Coastal Bay City, Noveleta Cavite. Copies of TCT No. T-920194 and the contract to sell are attached and made integral parts hereof as annexes "A" and "B", respectively.

"6. Upon completion of payment, a deed of Absolute Sale was entered into between the plaintiff and FRNDC in relation to the aforesaid property. Copies of the Certification and the Deed of Absolute Sale is attached as Annexes "C" and "D", respectively

"7. However, on 26 August 2006, by virtue of fraud and a falsified authorization letter presented to FNRDC, the letter in good faith released the original copy of TCT No. T-920194 Deed of Absolute Sale and other pertinent documents to one Lyn Pigos as shown by the letter transmittal herein attached as Annex "E".

"8. Subsequently it came to plaintiff knowledge that TCT No. 920194 was already cancelled and a new TCT No. T-1288934 was issued under the name of defendant Annabelle C. Feliciano by virtue of a fraudulent Deed of Absolute Sale between FNRDC and said defendant likewise TCT No. T-1288934 was mortgaged to defendant Julieta Del Rosario Remo. Copies of the spurious Deed of Absolute Sale and TCT NO. T-1288934 are attached and made integral part of his complaint as Annexes "F" and "G", respectively

"9. Consequently, FNRDC disowned the Deed of Absolute Sale as evidenced by a Certification dated February 11 2011, expressly stating that defendant Feliciano is not one of its buyers, and that no Deed of absolute sale was issued in her favor. This fact was also corroborated by the Affidavit executed by its President of FRNDC. Copies of the Certification and the Affidavit of FNRDC's president are herein attached as Annexes "H" and "I".

"10. On April 16 2018 plaintiff to the undersigned counsel sent a demand letter to the defendants to reconvey the project property, but to no avail. Acopy of the demand letter herein attache as Annex "J".

"11. Hence the plaintiff was left with no resource but to file the instant case.

CAUSE OF ACTION

"12 Under par 3, Sec. 53 of P.D. 1529 (Property Registration Decree, it expressly provides that:

In all cases registration procured by fraud, the owner may pursue all his legal and equitable remedies against the parties to such fraud without prejudice, however, to the right of any innocent holder for value of a certificate of title. After the entry of the decree of registration on the original petition or application any subsequent registration procured by the presentation of a forged duplicate certificate of title, or a forged deed or other instrument. Shall be null and avoid

"13. Further the New Civil Code also provides that: "Article 1456. If property is acquired through mistake or fraud, the person obtaining it is, by force of law, considered a trustee of an implied trust for the benefit of the person from whom the property comes."

"14 An action for reconveyance is a legal and equitable remedy granted to the rightful owner of land which has been wrongfully or erroneously registered in the name of another for the purpose of compelling the latter to transfer or reconvey the land to him. In an action reconveyance the decree of registration is respected as In incontrovertible, What is sought instead is the transfer of property, which has been wrongfully or erroneously registered in another person's name, to its rightful and legal owner, or to one with a better right.

"15. In present case the subject property was legally purchased by the plaintiffs from FRNDC, but was fraudulently registered under the name of defendant Feliciano. Thus as a rightful and legal owner, TCT No. T-1288934 should be cancelled and the subject property should be registered under the name of plaintiff.

"16. An action for reconveyance based on a void contract is imprescriptible. As long as the land wrongfully register under the torrens system is still in the name or the person who caused such regis-

tration, an action in personam will lie to compel him to reconvey the property to the real owner.

"17. Needles to state, all subsequent certificate of title and transactions involving TCT No. T-1288934 including defendant Remo's purported mortgaged, are void because of the legal truism that the spring cannot rise higher than its source. The law must protect and prefer the lawful owner of the registered title over the transferee of a vendor bereft of any transmissible rights.

PRAYERS

"WHEREFORE, It is most respectfully prayed of his Honorable Court to render judgment directing the Registry of deeds for the Province of Cavite to CANCEL Transfer Certificate of Title No. T-1288934 issued in favor of defendant Feliciano and direct the registration of a new one under the name of the palintiff.

"Respectfully submitted in Makati City for Cavite on July 26, 2018.

FERNANDO LAGMAN & AVENIDA LAW OFFIE
2nd floor ACT Tower, 135 H.V. Dela Costa St.,
1227 Salcedo Village, Makati City
Mobile No. (0919)3562375 Tel No. (02)9863012
Email Address: Info@fernandolaw.com.ph

"by:

(Signed)
MICHAEL ANGELO G. VALDEVIESO
PTR No. 6647198; 01-19-18; Makati City
IBP O.R. No. 029095; 01-23-18; Bulacan
Roll of Attorneys No. 69360
MCLE Exempt. Admitted to bar on 2017

"SUBSCRIBED AND SWORN to before me and present this Verification and Certification againtd Forum-Shopping by the above-name dperson identified through her VALID ID No. PVAO ID No. W-09-005764 that she signed the said instrument or document in my present and take an oath or affirmation before me as to such instrument or documents

(Signed)
ANTONIA S. CABUCO
Notary Public
Until Dec. 31, 2018
PTR No.1151766 issued at
Cavite City on Jan. 3, 2018

"Doc, No. 249;
"Page No. 50;
"Book No. XXXIX
"Series of 2018."

WHEREAS on April 11 2019 Summons was issued to defendants Anabelle C. Feliciano Julieta Del Rosario Remo;

WHEREAS said Summons was served to given address of defendants on May 28, 2019;

WHEREAS, on July 20, 2019 the Summons was returned by the Sheriff of this Court and read as follows:

"SHERIFF RETURN OF SUMMONS

THIS IS TO CERTIFY that undersigned Sheriff IV of this Honorable Court, caused the personal service of summonses, together with copies of the complaint and its annexes upon the following defendants on the following date and time with its corresponding reports:

1. Defendant REGISTER OF DEEDS at the given address in Office of the Rgister of Deeds for Cavite Province, Trece Martirez City was personally served on the 28th day of May 2019 at around 10:00 o'clock in the morning the summons was received by Ms. Edith Santos where she stamped and signed the original copy of the summons to acknowledge their receipt thereof.

2. Defendant JULIETA DEL ROSARIO REMO at her given address at bloc 19 lot 31 Kingfisher St., Capitol Hills Trece Martirez City Cavite The undersigned attempted to personally serve the summons to defendant Remo on the following date and time, to wit;

a. First attempt was made on May 28 2019 (Tuesday) at around 11:30 in the morning after a long search he was able to locate the given address, after minutes of knocking and shouting at the gate of the said house, he was informed by a neighbor that there are no persons in the said house, then he notice that the gate was padlocked from outside of the house of Julieta Del Rosario Remo and she answered affirmatively and thereafter informed him that they went to Tagaytay City.

b. Second attempt was made on the 10th day of June 2019 (Monday) at around 2:00 o'clock in the afternoon and yet there is no one answering the knock and call and the gate is still padlock from outside.

c. Third and final attempt was made on June 19 2019 (Tuesday) at around 1:00 o'clock in the afternoon and was still failed taking into circumstance that there is still no. person in the given address and the gate is still padlock on the outside

3. Defendant ANNABELLE C. FELICIANO at her given address is 251 Chief Mar-

tin St. Caridad, Cavite City was attempted to be served on the 28th day of May 2019 (Tuesday) at around 4:00 o'clock in the afternoon but failed taking into consideration that a certain lady from the given address informed the undersigned that there is no such oerson in the said house, but that said lady did not go out of the house and was only taking to him thru the window and he cannot described her personal appearance. But upon verification at the Barangay hall of Barangay 41 – Rosal he was inforemed by some of the personel that said defendant is no longer residing at their Barangay and has moved somewhere in San Antonio Cavite City

Thus the original copyof the summons is therefor respectfully retuned to the Honorable Court DULY SERVED against the REGISTER OF DEEDS and UNSERVED againts defendant JULIETA DEL ROSARIO REMO and ANNABELLE C. FELICIANO.

Cavite City, June 20, 2019

(Signed)
EFFREY D. BATO
Sheriff IV

WHEREAS, on September 25, 2019 plaintiff, through counsel, Atty. Carlo Artemus V. Diaz filed "Motion with Leave of Court to Serve Summons by Publication

WHEREAS, October 9 2019 this Court issued an Order which reads as follows

ORDER

The "Motion with leave of Court to Serve Summons by Publication" was filed by plaintiff through counsel and finding the ground to be well taken, is hereby GRANTED.

WHEREFORE, as prayed for, let summons be issued to the defendants Julieta Del Rosario Remo and Annabelle C. Feliciano, to be published in a newspaper of general culation in a Province and City of Cavite

So ORDERED.

"REPUBLIC OF THE PHILIPPINES
CAVITE CITY.....)S.S.

VERIFICATION AND CERTIFICATION OF NON FORUM SHOPPING

"I, Ms Leonida B. Borja, a filipino, of legal age with postal address at No. 132 Benitez Street Sta Cruz Cavite City after having been duly sworn to in accordance wit law depose and state:

"1. That I have executed that foregoing statement and caused the preparation and filling of the COMPLAINT of the recovery of a parcel of land situated at Block 29 Lot 18 Coastal Bay City Brgy San Rafael IV, Noveleta Cavite covered by transfer Certificate of Title (TCT) No. T-1288934 (previously TCT No. T-920194) against Annabelle C. Feliciano, Julieta Del Rosario Remo and/or any person claiming interest thereto. That I have read the alligation thereof, are the same are true and correct of my own personal knowledge.

"2. That in acompliance with Supreme Court Circular No. 04-94, I hereby certify the following: a) That I have not commenced any other action or proceeding involving the same issues in the Supreme Court, the Court of Appeals, or any other tribunal or agency except NPS Docket No. IV-INV-11D-00064; B) To the best of my knowledge, no such action or proceeding in pending in the Supreme Court, the Court of Appeals or any of its division or any or any other tribunal agency; c) If I should thereafter learn or come to kown that a similar action or proceeding has been filed or is pending before the Supreme Court, the Court of Appeals or any other tribunal agency, I undertake to report the fact within (5) days thereform to the Court or agency whrein said complaint or original pleading and sworn certification have been filed;

'IN WITNESS WHEREOF I have hereunto affixed my signature this June 07, 2018 at Cavite City Phlippines.

(Signed)
Ms. LEONIDA B. BORJA
Affiant

Cavite City, this October 9, 2019.

(Signed)
AMY ANA L. DE VILLA-ROSERO
Acting Presiding Judge"

WHEREFORE you are hereby required to file with the Regional Trial Court, Branch 16 Cavite City, within (60) days after notice your answer to the complaint of the plaintiffs, within the same perod of time. If you fail the answer within the time aforementioned, the Plaintiff will take judgement against you by default and demand from said Court the relief applied for in the said complaint.

SO ORDERED.

Given at Cavite City this 14th day of October 2019.

(SGD) DIANE LIZ A, NGO
Clerk of Court V

MARIAN ON SHOPPING, BUDGETING, AND WALTERMART SUPERMARKET'S SALU-SALO CHALLENGE



As a Family, Food, and Fun Place, WalterMart Supermarket recently launched its 10.10 Double Deals, part of which was the P2000 Salu-Salo Challenge with Marian Rivera which was recently conducted live on Facebook.

The challenge was an offshoot of a letter whose sender asked Marian for her tips on how to budget/save P2k for a group meal of 10. For this, Marian navigated the WalterMart Supermarket's Grocery Delivery (GD) app, which has a list of meal suggestions where customers can just click the designated recipe and all the ingredients needed on that recipe will go directly to her cart. The Grocery Delivery app also has a capability where customers can choose the quantity (kg) needed for all the fresh products.

With a P2k budget, Marian was able to make four of her family's favorite recipes: spaghetti, menudo, barbecue and lumpiang shanghai. With her extra money, she was also able to buy some snacks through the GD app, Promo Tab.

How did she do it? Here are Marian shares some tips on how to budget/save P2k for a group meal of 10 people with a little help from the WalterMart Supermarket delivery service:

1. Plan your budget well. Marian identified the budget she would need budget for meals, drinks, and for other things needed for a salu-salo. With that, she made a list.

"WalterMart helps you budget easily because they have suggested meal recipes that will help you forecast how much would you need for a certain meal," she says. "Everday Savings kasi sa WalterMart"

2. Stick to your budget. Marian suggests that we be practical when buying ingredients. "Look for alternatives that of the same quality but with better value," she shares. "You don't need expensive ingredients just to cook for your most well loved recipes. We can explore other options."

She adds that she also doesn't believe in quality over quantity. "Why do you have to choose between the two?" she asks. The best is to have" quantity but of course without compromising quality."



And she is happy that WalterMart supermarket has many available options of good quality products that can fit into one's budget. "Kumpleto dito eh," she says

3. Schedule your grocery shopping. For Marian, the earlier you shop in the day, the better. It's better to avoid the rush and crowds, especially now since safety is our priority.

For her salu-salo ingredients, Marian availed of WalterMart supermarket's delivery service, which she found to be quick and efficient. "You order online and the ingredients will be delivered to your doorstep," she says. "Kaya ok na ok ang service."

4. Look for promos. With most of us budget conscious these days, Marian suggests that we regularly check promos being offered.

She was surprised that with WalterMart's daily promos, she had extra money left for her guilty pleasures like snacks or things for her kids. "Hindi ka lang basta nakasave, masayang masaya ka pa kasi nga, you get more than what you budget for," she enthuses. "In the end, happy ang shopping mo!"

One promo she is looking forward to is WalterMart's P99 Anniversary Deals on October 15 to 18, where one can enjoy great bundled packs of P99, P199 and P299.

Avail of these Anniversary deals in store or via WalterMart Delivery services, with over 15,000 products to choose from. You can be sure that all items are delivered fresh and in proper packaging, same-day delivery. Contactless payment options are available for the customer's preference: Mastercard, Visa, GCash, GrabPay, Amex, Alipay and Wechat. It also accepts cash on delivery option.

WalterMart Delivery is now serving 15 communities with Online Grocery convenience: WalterMart North Edsa, Makati, Pasay, Sucat, Dasmarinas, Taytay, Tagaytay, Carmona, General Trias, Cabuyao, Tanauan, Sta. Maria, San Fernando, Gapan and Bicutan.

For more updates, visit our facebook page @Waltermart Supermarket or check our website at www.waltermart.com.ph.

DBP welcomes newly-appointed officials

State-owned Development Bank of the Philippines (DBP) welcomes two new members of its Board of Directors -- Rafael L. Reyes and Jeannie N. Sandoval.

Director Rafael Llamado Reyes is the Founder and Chief Executive Officer of FIGS, Inc. His previous affiliations include Chief Executive Officer of Miascor Holdings, Inc.; Executive Director, Mergers & Acquisitions and Strategy of Prospector Investments Ltd.;

Managing Director of JG Summit Capital Services, Inc.; Executive Director, SE Asia Private Equity Head of AIG Investment Corporation; and Vice President of AIA Capital Corporation.

He was a former Deputy Administrator of the Subic Bay Metropolitan Authority. He also served in the board of various companies including eTelecare Global Solutions Inc.; SPI Technologies, Inc.; Rustan Supercenters, Inc.; Eng Teknolo-

gi Holdings Bhd; WTK Holdings Bhd.; and Millennium Microtech Holdings Corp.; among others. His consulting engagements include stints with Lombard Investments, Energy Logics Group, and Prospector Investments and Citadel Holdings.

A member of the Management Association of the Philippines and the Financial Executives Institute of the Philippines, Reyes is a published writer and obtained both his

Bachelor of Science in Industrial Engineering and Engineering Management, and Master of Science in Industrial Engineering, from Stanford University in the U.S.

Director Jeannie Ng Sandoval served as vice mayor of Malabon City from 2013 to 2019. As vice mayor, her advocacies included primary health care, education, entrepreneurial programs, and other essential social services, along with women empowerment, family and

children's welfare. She was a former President of Genesis Industrial Gases Corporation and Watercraft Venture Corporation, and is presently Chairperson of the Philippine Red Cross - Malabon City Chapter.

In recognition of her achievements as President of Soroptimist International of Malabon from 2008 to 2016, she was invited to speak at the 56th Session of the Commission on the Status of Women at the UN Headquarters in New

York, and was awarded Most Outstanding Club President in the Soroptimist International Philippine Region Conference 2010-2011 and 2011-2012. Soroptimist International of Malabon was also named Most Outstanding Club for the same years. Married to former Rep. Federico S. Sandoval II, she earned her Bachelor's degree in Computer Science from the De La Salle University. (DBP)

Safe shopping, customer convenience at SM Retail stores

SM Retail stores assure shoppers that their safety and convenience remain a top priority amid efforts to reopen the economy reeling from the impact of the COVID-19 pandemic.

SM Retail is comprised of The SM Store and other specialty brands such as Kultura, SM Appliance Center, Our Home, Baby Company, Surplus Shop, Toy Kingdom, and Pet Express, among others.

As the government continues to ease restrictions to buoy efforts to revive the economy, these stores have implemented stringent measures to ensure the wellbeing of their employees and customers.

SM Retail stores are regularly

cleaned and disinfected. Shoppers must go through temperature check and must wear their face mask and face shield before going inside the facilities. Public areas such as aisles and escalators are marked and access points are controlled to regulate the number of entrants and promote the practice of physical distancing. Shopping carts and baskets are regularly sanitized. Hand sanitizers and hand soaps are available in strategic locations, ensuring that both customers and employees are practicing proper hand hygiene. Sales personnel follow a prescribed distance when dealing with customers. SM Retail stores also take part in Trace Together, the contact

tracing initiative of The SM Group of Companies as a response to the government's effort to fight the spread of COVID-19.

SM Retail stores also remind their employees and shoppers about precautionary measures to fight COVID-19 through physical and digital information materials. Signages at store entrances remind shoppers to follow guidelines for their own safety.

The same stringent measures are implemented in the back offices of SM Retail. All employees and service providers of SM Retail undergo regular COVID-19 testing. This is to rule out any potential COVID-19 cases in the company premises.

Employees get their temperature checked three times during their shift and must also accomplish a health survey daily. They must wear face mask and other applicable PPEs (personal protective equipment) while at work. Office spaces have also been reconfigured to promote physical distancing among employees.

SM Retail is implementing a hybrid strategy to reach and provide convenience to its customers. While making sure its stores are safe, SM is also introducing innovations in its retail operations.

"This pandemic has reinforced our commitment to our customers' safety and convenience; and for us,

the need to adapt and transform. Through our hybrid operations in our brick and mortar stores and online platforms, we are building new ways to reach and serve our customers," said Chito Manalo, President of SM Retail Inc.

Exemplifying this hybrid approach is ShopSM, SM's own e-commerce platform, which complements the offerings of SM's physical stores and brings the SM experience online. With just a few clicks, shoppers can purchase their essentials and favorite items from The SM Store, SM Markets and other specialty brands from the comforts of their own home. Through its Click and Collect and Get & Go options, shoppers

may also opt to order online and pick up their items at SM.

The SM Store's Call To Deliver is another exciting retail innovation. Shoppers can choose from a wide range of items and just call the hotline #143SM (#14376), coordinate with their personal shopper assigned to them, and have their purchases delivered to their doorsteps.

Aside from its commitment to continue giving the exceptional SM experience in its physical stores, online platforms and hybrid offerings, SM is also dedicated to ensure the safety of its customers and employees, all in the effort to win the fight against COVID-19.



Shopping carts, baskets, and public areas are regularly disinfected and sanitized. This is just among the many safety precautions observed at The SM Store to ensure the safety of customers.



ShopSM, SM's own e-commerce platform, brings the SM experience online and allows customers to shop at the comforts of their own homes



The SM Store's call to deliver is another exciting innovation that exemplifies SM's hybrid strategy to reach its customers and provide them convenient shopping options.



Makikita sa larawana ang kahusayan sa pagpapatupad sa tungkulin ang binigyang pugay kamakailan sa Barangay Day 2020. Pinangunahan ni Mayor Lani Mercado Revilla ang pagbibigay pugay sa ating mga barangay kasama si Rey Palabrica, pangulo ng Liga Ng Mga Barangay, at Norma Valle Corpuz, CLGOO-DILG Bacoor. Ilan sa mga pinamahagian ng parangal ang Top 10 Best Barangay Health Workers, Top 20 Best Barangay Secretary, Compliance and Diligence Awards, Certificates of Commendation, at Motivation Award para sa Sanggunian Kabataan.

GO NEGOSYO CELEBRATES 15 YEARS OF EMPOWERING FILIPINO ENTREPRENEURS

NEGOSYO 15 YEARS

ANGAT LAHAT ANNIVERSARY WEEK
NOVEMBER 23 - 27, 2020

JOEY CONCEPCION
Presidential Adviser for Entrepreneurship and Go Negosyo Founder

PRESIDENT RODRIGO ROA DUTERTE Republic of the Philippines	SEN. BONG GO Senate of the Philippines	SPKR. HARRY ROQUE Presidential Spokesperson	SEN. CYNTHIA VILLAR Senate of the Philippines	SEN. MIGUEL ZUBIRI Senate of the Philippines	H.E. GLORIA MACAPAGAL-ARROYO Former President of the Republic of the Philippines	CAPT. RAGHU RAMAN Founding CEO HARTOBS, 12Prime Balance Industries	SEC. RAMON LOPEZ Department of Trade and Industry	ANTHONY TAN Co-Founder, Orib
ENGR. DADO BANATAO Honorary Director and President, National Venture Capital	JAIME AUGUSTO ZOBEL DE AYALA Ayala Corporation	TESSIE SY-COSON 2M Investments Corporation	ENRIQUE RAZON Regional Director, Terminal Services, Inc	TONY FERNANDES AirAsia	SEC. WILLIAM DAR Department of Agriculture	SEC. FORTUNATO DE LA PEÑA Department of Science and Technology	SEC. KARLO NOGRALES General Secretary	LINA SARMIENTO TESDA
GINGRAY HONTIVOS-MALLVAR De Negosyo and Abante, Equity Ventures	SEN. GRACE POE Senate of the Philippines	BERNADETTE ROMULO-PUYAT Department of Tourism	SANDRA SANCHEZ-MONTANO Philippine Commission on Women	ANGELINE THAM Angkas	HAFSI ABDUL HAADI ATPC SAC (Orib)	GAITA FORES Orib Philippines	DR. ASTRID TUMINEZ Utah Valley University	DR. SANTITARN SATHIRATHAI SEA Group
RAYMUNDO VILLANUEVA PayMaya	MORITZ GASTL First Circle	RON ROSE Urbank	WINSLEY BANGIT Orib	GEORGE ROYCEA Angkas	DANNAH MAJALACON Lumina	GRACE VERA CRUZ Orib Philippines	CARLOS BARRERA Lumina Philippines	SHANAB SHAMBI My Kaya

Go Negosyo kicked off its month-long anniversary in November by looking back at its momentous 15-year journey, while reaffirming its commitment to help MSMEs recover in the face of their greatest challenge yet.

Former President Gloria Macapagal-Arroyo appointed Joey Concepcion as Presidential Adviser for Entrepreneurship in 2005. He then established Go Negosyo that same year with the vi-

sion of growing it into a thriving organization that would bring together the public and private sectors and help reduce poverty through entrepreneurship.

In just over a decade, Go Negosyo has successfully nurtured millions of micro and small entrepreneurs through its Mentorship, Money, and Market programs. Even the pandemic - the biggest crisis to affect the economy of recent - has not dampened its mission,

and its 700-strong mentor network continues to offer continuous guidance to MSMEs through its digital platforms.

Recognizing the cashflow problems of MSMEs during the pandemic, Concepcion announced PHP5 million in capital augmentation to over 300 MSMEs through an online raffle this month. The Pandagdag Puhunan Program winners are announced at the end of Mentor Me Online (MMO) sessions that are streamed live

on Go Negosyo's Facebook page.

"We understand that small businesses are struggling right now, so we hope that we can ease the burden off their shoulders in a small yet significant way. For the past 15 years, we have been helping MSMEs grow, and this is one effort to build on that vision," said Concepcion.

From November 23-27, Go Negosyo will host a series of events featuring industry leaders and business executives from across the region as part of its anniversary week. On November 23, an MSME Conference will be held from 9AM-2PM to teach entrepreneurs on how to navigate the post-pandemic economy. Capt. Raghu Raman ex-president of Reliance Industries, Anthony Tan of Grab, Engr. Dado Banatao of Tallwood Venture Capital, and Anthony Fernandez of AirAsia are among the esteemed panel of speakers.

On November 24, an Agri Conference will be held in the morning from 9AM-2PM featuring Sec. William Dar of the Department of Agriculture, Sec. Boy de la Peña of the Department of Science and Technology, Cabinet Secretary Karlo Nograles, Lina Sarmiento of TESDA, and other renowned speakers to discuss the

future of agriculture. The afternoon is dedicated to the Women Conference from 3PM-6PM, where participants can hear from Sen. Grace Poe, Tourism Sec. Bernadette Romulo-Puyat, Sandra Sanchez-Montano of the Philippine Commission on Women, Angeline Tham of Angkas, and other inspiring Filipina entrepreneurs on the invaluable impact of women leaders across industries. On November 25, Go Negosyo and the ASEAN Business Advisory Council Philippines will hold the AMEN Conference 2020 from 9AM-2PM with Raja Singham of ABAC Malaysia, Hon. Ar. Siti Rozaimeryanty DSLJ Hj Abd Rahman of ABAC Brunei, Eleanor Mak of Australia-ASEAN Business Council, Bernardino Vega of ABAC Indonesia, Orlando Vea of PayMaya Philippines, and Engr. Merly Cruz of Go Negosyo. On November 26, Go Negosyo will host SIGN UP 2020 from 9AM-2PM, featuring Dr. Santitarn Sathirathai of SEA Group, Dr. Astrid Tuminez of Utah Valley University, and local tech visionaries from various e-commerce

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On November 26, Go Negosyo will host SIGN UP 2020 from 9AM-2PM, featuring Dr. Santitarn Sathirathai of SEA Group, Dr. Astrid Tuminez of Utah Valley University, and local tech visionaries from various e-commerce

and social media platforms.

By November 27, Go Negosyo will close its anniversary celebration from 9AM-1PM with a special message from President Rodrigo Duterte, followed by a conversation with Sen. Bong Go, Presidential Spokesperson Harry Roque, Sen. Cynthia Villar, and Sen. Miguel Zubiri on the government's role in promoting MSME development. The top 15 inspiring MSMEs will also be recognized during the Angat Lahat forum.

All events are free of charge and streamed live on the Go Negosyo Facebook page as part of Go Negosyo's relentless efforts to help businesses navigate this challenging environment through knowledge sharing and capacity building.

"For the past 15 years, Go Negosyo has touched the lives of countless individuals, but our journey does not end here. We will continue to create opportunities for everyone. We will not stop until every Filipino succeeds in both business and life," Concepcion concluded. #

Cucina Higala marks 4th Anniversary with all-new New Normal All-Time Filipino Take-Outs



Just when you thought you've seen it all from your favorite Filipino Heritage Restaurant, they pop another surprise just in time for the Christmas season!

Cucina Higala's latest All Time favorite Filipino dishes on take outs are perfect for

those Christmas gatherings!

Individually packed and easy to distribute they're perfect for those intimate gatherings with relatives and friends without jeopardizing the minimum health standards we have to cope with under

the New Normal.

Featuring four of your favorite all-time Filipino dishes, they come with the celebrated Cucina Higala taste in four very affordable combos in keeping with the prices of the times: Kare-Kare with Rice (P150/tub), Sisig with Rice (P135), Chicken BBQ in Java Rice (P135) and Lumpiang Shanghai in Beef Fried Rice (P135).

Not only are they perfect for those Christmas gatherings but also go well with office meetings, reunions, and virtual conferences. Call 09177946118 for your bookings but call early lest you miss the

last order of the day.

In commemoration of Cucina Higala's 4th Anniversary, Jan and Maggie Uy extended their thanks and appreciation to their loyal clientele.

"Cucina Higala is where it is now because of the support and kind encouraging words from everyone who dined, ordered, enjoyed all our dishes. We are just proud that we are able to bring the best of Mindanao cuisine to the world! Thank you very much for being with us in the last 4 years!"

Some of Cucina's local celebrity clientele extended their greetings on Cucina's

4th Anniversary.

"I keep on bringing my family and visitors here because I like the ambience of the place and the food is really good, said Dr Pio D. Bacong, President and CEO of Pilgrim Christian College. "Safety protocols are strictly observed and the crew is very accommodating. I like their Tuna Flakes salad for my appetizer and I love their Chicken Surol Camiguin Style!"

Collector John Simon, Head of the Bureau of Customs External Affairs Office, is more straightforward: "I chose Cucina Higala because it is the best restaurant in the entire

Northern Mindanao."

Not the least, Mayor Oscar S. Moreno, a habitue who frequently holds his executive meetings here, expressed his plaudits for Cucina Hagala:

"Food is nice and yummy with many choices to choose from. Location and service is good. Adequate parking space and it's near to almost everywhere. The ambience is very appetizing. As long as standards and protocols are observed we are safe. Cucina Higala has introduced so many things to Kagay-an cuisine. Thank you for believing in Cagayan de Oro and Happy Anniversary!"