

# LGUs post 12 percent hike in operating income to P825-B in 2020 **P.3**

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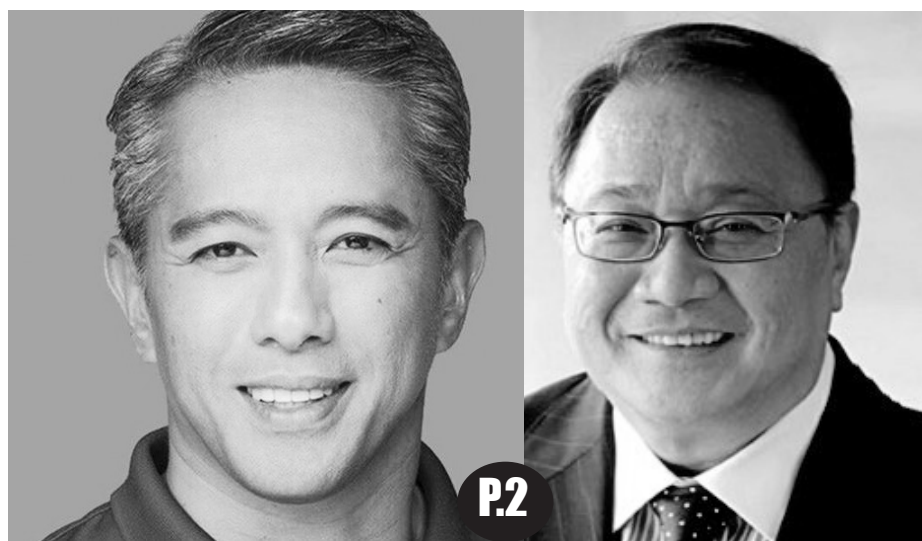
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# PLDT, Cavite partner for 'Smart City'



# It's SM City San Pablo's 3-Day Sale on July 30, July 31 and August 1! Shop and get up to 70% off on Great finds Mall wide!



From fashionable outfits, on-trend beauty products, exciting promos, and hassle-free services - find everything you need and love all in one place as SM City San Pablo brings you 3-Day Sale. It's SM City San Pablo's 3-Day Sale on July 30, July 31 and August 1! Shop and get up to 70% off on great finds mall wide! Start early to get the first dibs on the best items on sale! Shopping gets even more exciting when you present your SM Advantage, Prestige, or BDO Reward cards to avail of additional discounts and special promos from participating stores during the 3-day

sale. Time to do a closet overhaul. From casual staples such as tees and jeans to dresses, jackets and shoes for the office, you are sure to find them among the selected marked-down items up to 70% off at the SM Store. It is also the perfect time to redecorate your homes with Our Home. Checkout the wide array of choices of pillows to give your living room a refreshing touch-up as sizzling summer approaches, or good food enjoyed in rustic charm makes for a more memorable dining experience, or rest easy with Bedroom selections of great

designs and great prices. Shoppers also have the option to go cashless by using Pay Maya, Gcash, or bank credit cards for a safe and contactless shopping experience. For everyone's safety, SM City San Pablo's sanitation team works round the clock to clean the malls especially the stores before opening, during mall hours, and before closing. Shoppers are encouraged to bring their own alcohol, maintain social distancing, and wear face mask and full-face shield at all times. For more details and mall updates, checkout SM City San Pablo (Official) on Facebook.



**EDITORIAL:**

**Give us a break**

A lawmaker from Cagayan de Oro has called for a temporary halt to political attacks against Senator Manny Pacquiao, saying the pugilist-turned-politician needs to focus on his upcoming bout against the American who is the unified welterweight world champion.

A lawmaker from Cagayan de Oro has called for a temporary halt to political attacks against Senator Manny Pacquiao, saying the pugilist-turned-politician needs to focus on his upcoming bout against the American who is the unified welterweight world champion.

"I am calling for a ceasefire on attacks against our boxing icon to allow him to focus single-mindedly on his training," said Deputy Speaker and Cagayan de Oro Rep. Rufus Rodriguez. "He has to prepare well for his fight. There should be nothing to distract and bother him."

Rodriguez said critics, supporters, and the people, in general, should "unite for his victory, as he is fighting for the Filipino nation and the Filipino flag." "Let us all support him because he brings pride and honor to our country. We will have time for divisive politics after the fight," the lawmaker added.

Pacquiao, 42, is training in Los Angeles, California ahead of his fight in Las Vegas, Nevada on Aug. 21 against Errol Spence Jr., a fighter in his prime, 11 years younger in a punishing sport unkind to older men.

The congressman's remarks follow a very public spat between President Duterte and Pacquiao, his former ally in the ruling PDP-Laban.

The boxing senator had earned the President's ire by criticizing his soft response to Chinese aggression in the West Philippine Sea, and suggesting that corruption continues to thrive under the current administration, a point that Mr. Duterte himself has made several times, but which apparently nobody else can without paying a price.

The spat has split the ruling party, which the President heads as chairman. Pacquiao was party president, until a faction loyal to Mr. Duterte ousted him from the top post while he was in Las Vegas training.

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**PLDT...**

◀ FROM PAGE 1

PLDT, Inc. said Thursday that it partnered with the Cavite local government through its business arm PLDT Enterprise and wireless unit Smart Communications, Inc. for the rollout of a fiber network for the province's digital roadmap towards becoming a "Smart City."

"The PLDT Group is extending its support in laying the groundwork for Cavite's vision of becoming a Smart City. We are delighted to commence this advancement which is a massive move for the development of Cavite," PLDT Chairman Manuel V. Pangilinan said in a statement.

The provincial government of Cavite and the PLDT group will activate the Cavite Managed Broadband Network Service, an end-to-end solution that will enable internet to the province's 23 cities and municipalities, PLDT said.

"The project will connect over 2,504 locations and 4,894 installed access points, through the PLDT's fiber network supported by ePLDT's VITRO Data Center which are strategically provisioned all over Cavite using the Smart WiFi platform," it added.

Cavite Governor Juanito Victor "Jonvic" C. Remulla, Jr. said he is confident that through the PLDT group, the province will be able to achieve its goal of becoming a Smart City.

The project includes the provision of a fully underground fiber optic cable backbone. It will provide free internet access to more than 23 cities and municipalities, 129 public elementary and secondary schools, and 42 public places.

The Department of Information and Communications Technology (DICT) announced recently that eight cities and one town in different parts of the country had launched their five-year digital city roadmaps.

These are the cities of Balanga, Batangas, General Santos, Iligan, Legazpi, Puerto Princesa, Tuguegarao, and Zamboanga; and the first-class municipality of Taytay in Rizal.

The digital city roadmaps aim to bridge the progress gap in the countryside.

The DICT, Information Technology and Business Process Association of the Philippines, and Leechiu Property Consultants, Inc. launched the "Digital Cities 2025" program last year, covering 25 locations and 31 cities.

These areas are expected to attract an estimated P70 billion in investments from business process outsourcing companies in the next few years.

Within the five-year program, the identified cities will be prioritized for internet connectivity and digital education for the talent pool.

Hastings Holdings, Inc., a unit of PLDT Beneficial Trust Fund subsidiary MediaQuest Holdings, Inc., has a majority stake in BusinessWorld through the Philippine Star Group, which it controls. (BW)

**LGUs...**

◀ FROM PAGE 1

The total current operating income of the local government units (LGUs) rose from P738.54 billion in 2019 to P825.2 billion in 2020, representing an increase of P86.66 billion or 12 percent, as a result of their higher internal revenue allotment (IRA) and improved local tax collections.

In a report to Finance Secretary Carlos Dominguez III, the Bureau of Local Government Finance (BLGF) said the increase in the 2020 current operating income of provinces, cities and municipalities is mostly attributed to the 18-percent growth in the external revenue sources of LGUs, including the IRA, which amounted to P509.65 billion, or 11 percent more than the P457.15 billion they received in 2019.

BLGF Executive Director Niño Raymond Alvina said that although local tax collections increased in 2020 to P189.86 billion from P183.46 billion in 2019, their share in the current operating income of LGUs declined to 23 percent in 2020 from 25 percent in 2019.

The share of non-tax revenues, which amounted to P61.79 billion in 2020, also decreased to 7 percent compared to 10 percent in 2019 when collections reached P70.36 billion.

Alvina said LGUs' dependence on external sources, comprised of IRA and other transfers to the LGUs, as a ratio of their operating income last year, has

increased to 70 percent, as compared to 66 percent in 2019.

"In aggregate terms, LGUs dependence on external sources in Fiscal Year (FY) 2020 reached 70 percent, which is 18 percent or P88.83 billion higher than 2019 levels. On IRA dependence, provinces showed the highest dependency ratio at 78 percent, followed by municipalities (74 percent) and cities (42 percent) in FY 2020," Alvina said.

Besides the IRA, the other external revenue sources of LGUs are other transfers from the national government (NG), which amounted to P63.9 billion in 2020, or 132 percent higher than the P27.57 billion in 2019, Alvina said.

The share of these other sources in the current operating incomes of LGUs grew to 8 percent in 2020, or 4 percent higher than in 2019.

Revenues from local sources totaled P251.65 billion in 2020, representing a slight decline of 1 percent or P2.23 billion from the P253.88 billion in 2019.

Alvina said that based on the collection performance targets for locally sourced revenues (LSRs) issued by the BLGF to LGU treasurers, the provinces, cities, and municipalities surpassed the 2020 adjusted final target, collecting P244.19 billion out of the P192.24 billion goal in 2020.

"This represents a 127 percent collection efficiency," he said.

LSRs cover collections from the real property tax (RPT), local business tax (LBT), fees and charges (FC), and receipts from economic enterprise (REE).

Revenues from the LBT of P119.31 billion, which account for 49 percent of the LSR, reached 137 percent of the full-year target.

The efficiency of RPT collections, which totaled P70.55 billion, reached 127 percent, Alvina said.

The collection efficiency for fees and charges (P33.33 billion) and REE (P21 billion), respectively attained 111 percent and 110 percent, based on the adjusted targets for 2020.

Alvina said the cities collected the most LSR at P171.90 billion, which is 70 percent of the total LSR of all LGUs, followed by the municipalities and provinces, with P44.72 billion (18 percent) and P27.57 billion (11 percent), respectively.

As in the previous years, the National Capital Region (NCR) posted the highest LSR collections, which reached P101.94 billion or 42 percent of the total LSR of all LGUs, Alvina said.

This was followed by Region IV-A (Cavite-Laguna-Batangas-Rizal-Quezon or Calabarzon) and Region III (Central Luzon), with a respective P37.52 billion (15 percent) and P22.35 billion (9 percent) in LSR collections.

Aside from NCR, only Regions VIII, IX, X, XI, XII, and XIII posted positive growth rates in LSR collections, while mostly all other regions in Luzon and the Visayas registered declines, Alvina said.

For 2021, the BLGF is actively monitoring the LGUs' quarterly fiscal performance as it expects lower revenues this year, since the local taxes will be based on the gross receipts of business establishments in 2020 when the Covid-19 pandemic started. (PR)

**DEED OF EXTRAJUDICIAL SETTLEMENT WITH WAIVER OF RIGHTS**

Notice is hereby given that the estate comprising a property located at Brgy. Navarro, General Trias City, Cavite with Transfer Certificate of Title No. T:057 2017065608 under the name of the deceased SPOUSES FROILAN NAMAYAN TRESBALLES and MILA DEE OBRERO TRESBALLES, who died intestate on OCTOBER 20, 2019 and MAY 4, 2006, has been Extra-Judicially settled in favor of VON-JOSEPH OBRERO TRESBALLES, per Deed Executed on July 19, 2021 at General Trias City, Cavite before Notary Public Christopher P. Columna, Per Doc. No. 257; Page No. 53; Book No. 33; Series of 2021.

**Dateline Weekly Newspapers:**  
**July 26, Aug. 02 & 09, 2021**



## KAPANALIG

Ni Nelson Dimapilis

### Improve learner performance in math, science to foster innovation

To successfully foster innovation in the new normal and aid the country's post-pandemic recovery, Senator Win Gatchalian pressed the need to improve K to 12 learners' proficiency in both math and science.

Gatchalian, who chairs the Senate Committee on Basic Education, Arts and Culture, said it is crucial to equip learners with strong foundational skills that will boost innovation, which is deemed crucial in boosting economic recovery and building resilience, including preparedness for future health threats like the ongoing pandemic.

Results of the 2019 Trends in International Mathematics and Science Study (TIMSS), however, showed that among Grade 4 learners who were assessed, only 19 percent had some basic mathematical knowledge, while 13 percent showed limited understanding and knowledge of scientific concepts and foundational science facts.

Another study, the 2019 Southeast Asia Primary Learning Metrics (SEA-PLM) showed that among Grade 5 learners, only 17 percent developed the proficiency in mathematics to transition to secondary education. In the 2018 Programme for International Student Assessment (PISA), the Philippines ranked second lowest in both math and science.

While the Department of Education (DepEd) is currently streamlining the K to 12 curriculum, Gatchalian also cited the need to improve the quality of teachers and address issues hounding the "spiral progression approach" mandated in the Enhanced Basic Education Act of 2013 (Republic Act No. 10533). The spiral progression approach or the spiral curriculum exposes learners into a variety of topics and concepts which makes the curriculum crowded. For some, this concept is not conducive to teaching in depth or not helping students master the basic subjects.

In a workshop organized for teachers by Gatchalian with the help of non-government organization Synergeia Foundation, it was revealed that there were few or no teachers who were trained to teach all the branches or areas of a subject. Science teachers, for example, were only trained to teach in one area of expertise rather than the different branches such as Chemistry, Biology, and Physics.

Senate Bill No. 2152 or the Teacher Education Excellence Act, principally authored and sponsored by Gatchalian, seeks to improve the quality of teacher education and training in the country. The proposed measure seeks to revamp the Teacher Education Council (TEC) and improve the coordination among the Department of Education (DepEd), the Commission on Higher Education (CHED), and the Professional Regulation Commission (PRC). This will ensure the link and coherence between pre-service education and in-service education, and improve teacher education outcomes.

## Dominguez . . . FROM PAGE 1

Finance Secretary Carlos Dominguez III has assured the next administration that the Duterte presidency will continue to push for reforms and assist it in addressing any possible fiscal and economic risks that the country may face in the post-pandemic era.

He said that with adequate financial resources and several measures already in place to help the country strongly recover from the impact of the COVID-19 pandemic, the Duterte administration will continue to work with Congress in passing laws that aim to further liberalize the economy, institute additional reforms in the tax system, and deepen the Philippines' capital markets.

On the part of the national government, it will continue its ongoing digital reforms in the revenue agencies to ensure that they match the efficiencies of the best comparable institutions worldwide, Dominguez said.

To ensure the economy's long-term recovery and attract more foreign investments, Dominguez reiterated his call for the Congress to pass the amendments to the Foreign Investments Act (FIA), the Public Service Act (PSA), and the Retail Trade Liberalization Act (RTLTA).

"We get nothing from a closed-minded attitude towards foreign investments. With the continued globalization of supply chains, we either liberalize at a quicker pace or risk getting left behind," said Dominguez during the 7th general membership meeting of the Financial Executives Institute of the Philippines (FINEX) held today via Zoom.

"Our economy should no longer labor under the weight of dead economic orthodoxies. We must open up to the most mutually beneficial arrangements we can get from the rest of the world," Dominguez added.

He said that to secure the country's fiscal stability and boost the resilience of the Philippine economy against future economic shocks, the Congress should also pass the remaining comprehensive tax reform packages—the Real Property Valuation and Assessment Reform Act or RPVARA (Package 3) and the Passive Income and Financial Intermediaries Taxation Act or PIFITA (Package 4).

Package 3 is designed to broaden the tax base used for property-related taxes of the national and local governments and adopt internationally accepted valuation standards, while Package 4 aims to make passive income and financial intermediary taxes simpler, fairer, and more efficient.

Dominguez said the Department of Finance (DOF) will also engage with Congress in passing the Military and Uniformed Personnel Pension reform that will keep the system fundable, manageable, and fiscally sustainable for the long term, along with the proposed Capital Market Development Act (CMDA) that aims to further deepen the domestic capital markets by building a sustainable corporate pension system for Filipino workers.

This array of proposed reforms complement the other game-changing measures already in place to keep the economy back on the path of high growth.

Dominguez said these measures include the Financial Institutions Strategic Transfer (FIST) Act that will allow banks to unload non-performing loans and assets to strengthen their lending capacity; and the Corporate Recovery and Tax Incentives for Enterprises Act (CREATE), which will not only leave more cash resources for firms to sustain employment or use for investments, but will also position them to be more regionally competitive and attractive to foreign capital infusion.

To ensure the safe reopening of the economy, Dominguez made it clear the government has adequate resources to acquire more than enough vaccines to inoculate 100 percent of the adult population and children, along with providing booster shots if these are needed.

"The only thing holding back our vaccination program is tight global vaccine supply," Dominguez said.

He thanked FINEX for the support it has consistently extended to the tax and economic policy reforms of the Duterte administration, and said he "will continue to look to the membership of FINEX for advice and support to get the remaining reforms legislated before the end of the Duterte administration's term."

The "Build, Build, Build" program, which will lay down the foundation for the economy's higher growth, and the country's young and skilled workforce that will sustain demand and create the wealth for the national economy are the other key factors that will aid the country in bouncing back strongly from the pandemic, he said.

"Before we end our term, the Duterte admin-

istration will make sure that we help the next President and the next generations address fiscal and economic risks," Dominguez said.

Dominguez recalled that he had earlier warned that the pandemic would involve a protracted battle, which is why it is important to maintain fiscal responsibility.

Proven right, the pandemic, through the more contagious COVID-19 Delta variant, continues to inflict damage to economies across the globe despite the progress of mass vaccination programs.

The impact of this long battle with the virus is reflected in the government's decreased revenues, which dropped 9 percent in 2020 compared to 2019. Revenue collections, however, recovered in the first 5 months of 2021, registering 13 percent higher than the same period in 2020 mainly as a result of the government's stepped-up digitalization efforts, Dominguez said.

"Lower revenue collections and a higher public health bill translate into budget deficits. To cover the budget gap, we had to borrow more. It is a necessity. This is the way the world works. Fortunately, with our high credit ratings, it was not difficult to engage in emergency financing with concessional rates," Dominguez said.

He noted that Fitch Ratings recently affirmed the Philippines investment grade rating of BBB but adjusted its outlook from stable to negative, which is not a downgrade but merely a revision of the outlook.

With a consumption-driven economy, the negative impact of the pandemic on the economy has been significant but this will only be temporary, Dominguez said.

He pointed out that the financial and banking system has been resilient and did not buckle under the pressure of the pandemic; the local currency remained relatively strong; foreign exchange reserves are more than adequate to support imports; and deficit and debt figures continue to be manageable.

"Unlike in a war where productive assets such as infrastructure and human capital are destroyed, the pandemic and the economic crisis caused leave our economic resources intact. Our macroeconomic fundamentals remained solid," Dominguez said.

With the fiscal discipline of the Duterte administration and the economic reforms that work, the government was able to get its act together when the pandemic struck, Dominguez said.

He also credited the Congress for passing fiscally responsible measures that helped the government save lives and rescue the economy amid the pandemic.

The Development Budget Coordination Committee (DBCC) earlier said that a total of P665.72 billion has so far been released to fund the government's COVID-19 response and to mitigate economic losses of low-income households, small businesses, and other vulnerable sectors. (PR)

## NOTICE

Notice is hereby given that the estate of the late AURORA CAILAO NAZARENO and DOROTEO VASQUEZ NAZARENO consisting of ½ portion of parcel of land known as Lot 441 of the Naic Estate Subdivision, located at Capt. Cirilo Arenas St., Kanluran, Naic, Cavite consisting a total area of FIVE HUNDRED FIFTY TWO (552) SQUARE METERS, embraced and covered by TCT No.T-5885 of the Register of Deeds of Cavite Province, have been the subject of an Extra-Judicial Settlement of Estate of the Deceased Aurora Cailao Nazareno and Doroteo Marquez Among the legal heirs With Absolute Sale as per Doc.No.408; Page No.83; Book No. XXII and series of 2021 of Notary Public Jameswell M. Resus of Naic, Cavite.

**Dateline Weekly Newspapers:**  
July 12, 19 & 26, 2021

REPUBLIC OF THE PHILIPPINES  
FOURTH JUDICIAL REGION  
REGIONAL TRIAL COURT  
BRANCH 90  
CITY OF DASMARIÑAS, CAVITE

SPEC. PRO. NO. 1201-19

IN RE: PETITION FOR CANCELLATION OF THE ANNOTATION OF AFFIDAVIT OF LEGITIMATION AND CORRECTION OF THE ENTRIES IN THE CERTIFICATE OF LIVE BIRTH OF GLEN FREY MENCHAVEZ UNDER REGISTRY NO. 98-6411,

**GLENFREY MENCHAVEZ,**  
Petitioner,  
-versus-

THE LOCAL CIVIL REGISTRAR OF THE CITY OF DASMARIÑAS, CAVITE  
PHILIPPINE STATISTICS AUTHORITY (PSA) and/or all persons who may have claim or any interest which would be affected thereby,

Respondents.

X-----X

**ORDER**

The instant amended petition was filed by petitioner **GLENFREY MENCHAVEZ** thru counsel praying that after due notice, publication and hearing, judgment be rendered granting the instant petition, thereby ordering the correction of Entry No. "1. NAME" from **GLENFREY MENCHAVEZ** to **GLENFREY MENCHAVEZ PAREDES** and cancellation of the affidavit of legitimation executed by **HAZEL G. MENCHAVEZ** and **CELSO T. PAREDES**, appearing on the Certificate of Live Birth of **GLENFREY MENCHAVEZ**.

Finding the instant petition to be sufficient in form and substance, this Court hereby sets the hearing thereof at the Regional Trial Court, Br. 90, Dasmariñas Community Affairs (DASCA) Building, Congressional Road, Brgy. Buro 1, City of Dasmariñas, Cavite on **August 5, 2021 at 2:00 o'clock in the afternoon** whereby any interested person may appear and show cause, if any, why the petition should not be granted.

Let this Order be published, at the expense of the petitioner, in a newspaper of general circulation, which will be raffled by this Court among the duly accredited newspapers in the Province of Cavite at least one (1) a week for three (3) consecutive weeks before the scheduled date of hearing.

Let the Office of the Solicitor General, the Local Civil registrar of the City of Dasmariñas, Cavite, the Civil Registrar General and all parties concerned be furnished with copies of this Order.

**SO ORDERED.**

City of Dasmariñas, Cavite, June 9, 2021.

(sgd) **JOSIELYN D. LARA-DE LUNA**  
Assisting Judge

Cc:  
**OFFICE OF THE SOLICITOR GENERAL**  
134 Amorsolo St., Legaspi Village,  
Makati City, 1229

**CIVIL REGISTRAR OF THE CITY OF DASMARIÑAS**  
Ground Floor, City Hall,  
City of Dasmariñas, Cavite  
Office of the City Civil Registrar

**CIVIL REGISTRAR GENERAL**  
Phil. Statistics Authority  
East Ave., Quezon City

**ATTY. NATAHANIEL G. TORRES**  
Public Attorney's Office  
Dasmariñas City, Cavite

**HAZEL G. MENCHAVEZ**  
**CELSO T. PAREDES**  
082 Brgy. Paliparan II  
Dasmariñas City, Cavite

**GLENFREY MENCHAVEZ**  
082 Brgy. Paliparan II  
Dasmariñas City, Cavite

**Dateline Weekly Newspapers:**  
July 12, 19 & 26, 2021

Republic of the Philippines  
Fourth Judicial Region  
REGIONAL TRIAL COURT  
Branch 111  
Sitting at 2nd Floor, Poblacion Elementary School  
City of Bacoor, Cavite  
Email Address: rtc1bcr111@judiciary.gov.ph  
Cellphone Numbers: Civil Cases 0960-5127706  
Criminal Cases 0906-5011224

LRC Case No. 8843-2021-41

IN RE: PETITION FOR RECONSTITUTION AND ISSUANCE OF THE ORIGINAL OWNER'S DUPLICATE COPY OF TRANSFER CERTIFICATE OF TITLE NO. T-86637 ISSUED BY THE REGISTRY OF DEEDS OF BACCOOR CITY

**HEIRS OF QUIRINO Q. SORIANO**  
represented by **LUISITO M. SORIANO,**  
Petitioners

X-----X

**ORDER**

In verified petition, petitioner **HEIRS OF QUIRINO Q. SORIANO** represented by **LUISITO M. ROSARIO**, the registered owner of a parcel of land specifically Lot NO. 4627 of the Imus Estate Subdivision situated at Bayanan, Bacoor, Cavite which is covered by and more particularly described in Transfer Certificate of Title No. T-86637, with an area of Eight Thousand Two Hundred Eighty Seven (8,287) square meters seeks an order directing the Register of Deeds of the City of Bacoor, Cavite, to issue a new original Owner's Duplicate Copy of the Certificate of Title No. T-86637, and the same to be regarded as the original Owner's Duplicate Certificate.

Finding the petition sufficient in form and substance, the petition is set for hearing on October 14, 2021 at 8:30 in the morning, before this Court, on which date, time and place, all interested persons are enjoined to appear and show cause why the same should not be granted.

Let this order be published in a newspaper of general circulation in the Province of Cavite once a week for three (3) consecutive weeks at the expense of the petitioner.

Likewise, let copies of this Order be posted in conspicuous places at the Hall of Justice of Bacoor, the Registry of Deeds of Province of Cavite, and the City Hall of Bacoor, Cavite.

Let also a copy of the Petition and Notice of Initial Hearing be furnished to the Register of Deeds of City of Bacoor, Cavite, the Office of the Land Registration Authority in Quezon City, the Office of the Solicitor General in Makati City, and the Office of the City Prosecutor in Bacoor Cavite.

**SO ORDERED.**  
City of Bacoor, June 10, 2021.

(sgd.) **MARISSA P. ESTABAYA**  
Presiding Judge

Copy Furnished:  
Atty. Dorothy Dale D. Orial  
025 Pagtakhan St., Poblacion  
Bacoor City, Cavite

Office of the City Prosecutor  
Hall of Justice  
Bacoor City

Office of the Solicitor General  
134 Amorsolo St., Legaspi Village  
Makati City, M.M.

Land Registration Authority  
East Avenue cor. NIA Road, Diliman  
Quezon City

Register of Deeds  
City of Bacoor, Cavite

**Dateline Weekly Newspapers:**  
July 26, Aug. 02 & 09, 2021

**MILKTEA FESTIVAL AT SM CITY BACCOOR, SM CITY MOLINO AND SM CENTER IMUS!**



**SM CITY BACCOOR, SM CITY MOLINO AND SM CENTER IMUS, CAVITE - Bubble Tea lovers, get your cups ready because #MilkTeaFestAtSM is here to give you the most tea-rrific treats to quench your thirst. Call your boba buddies and enjoy your favorite drinks from SM City Bacoor, SM City Molino and SM Center Imus. Exclusive deals await! Hurry and go milktea hopping with your friends! A friendly reminder to keep on following the #SafeMallingAtSM guidelines while you're filling up your cups #TogetherAtSM.**

## Marine scientists hold national symposium linking marine science and governance to address global challenges

Marine scientists look into the linkage of good governance in addressing the growing global issues such as pollution, biodiversity loss, overfishing and the effects of climate change during its online national symposium on July 22-24, 2021.

More than 300 scientists from all over the country and abroad will come together, albeit virtually for the 16th National Symposium organized by the Philippine Association of Marine Science (PAMS).

“As PAMS continues to endeavor the promotion of marine science in the country, the PAMS16 symposium will focus on highlighting the connection between marine science and good governance and scrutinize the ways to make

our seas healthy. Vibrant oceans will provide benefits such as livelihood, food, genetic resources, and cultural and aesthetic values to the people,” said Dr. Romell Seronay, PAMS16 President.

Aligned with the theme, “Linking Marine Science and governance in addressing global challenges,” sessions will focus on topics related to marine science, governance, and global challenges. The 200 plus presentations will cover topics from marine resources and biodiversity, subsistence and small-scale fisheries, climate change and resiliency, oceanography, use of technology in fisheries and aquaculture, West Philippine Sea, citizen science, people and nature, land-sea interactions,

microplastic and marine debris, science education and governance and policies”

PAMS is the biggest association of marine science practitioners in the country. The association aims to provide a venue for workers and enthusiasts in marine science and allied areas to link and network with local and international institutions and continue discussing solutions to the pressing global issues in marine science. Importantly, these problems we created can be solved by applying decisive trans-disciplinary and coordinated actions to benefit our coastal communities.

The PAMS16 Symposium is hosted by the Caraga State University, in partnership with the USAID FishRight Program and supported by Oceana. (END)

## A Jungle-Themed Café and Plant Hub Takes Center Stage at SM City Rosario



Shoppers enjoy the stuffed jungle animals from the newly attraction Jungle Café at SM City Rosario Cavite.



Jungle Café lets the shopper experience the cozy safari ambiance that is so safe for dining and so instagrammable spot to hangout to.

SM City Rosario takes the alfresco dining and plant shopping experience a notch higher with the opening of Jungle Café x Green Thumb Hub exhibit, the newest go-to spot of shoppers who are looking for a IG-worthy place to hang out after a day of shopping.

With the pandemic leaving many people stuck in their homes, a visit to the Jungle Café offers a welcome change of scenery with its immersive safari ambiance.

Shoppers can enjoy a fresh cup of coffee and snap photos in the 15-meter mural stretch that features realistic images of life-sized safari animals in the wild.

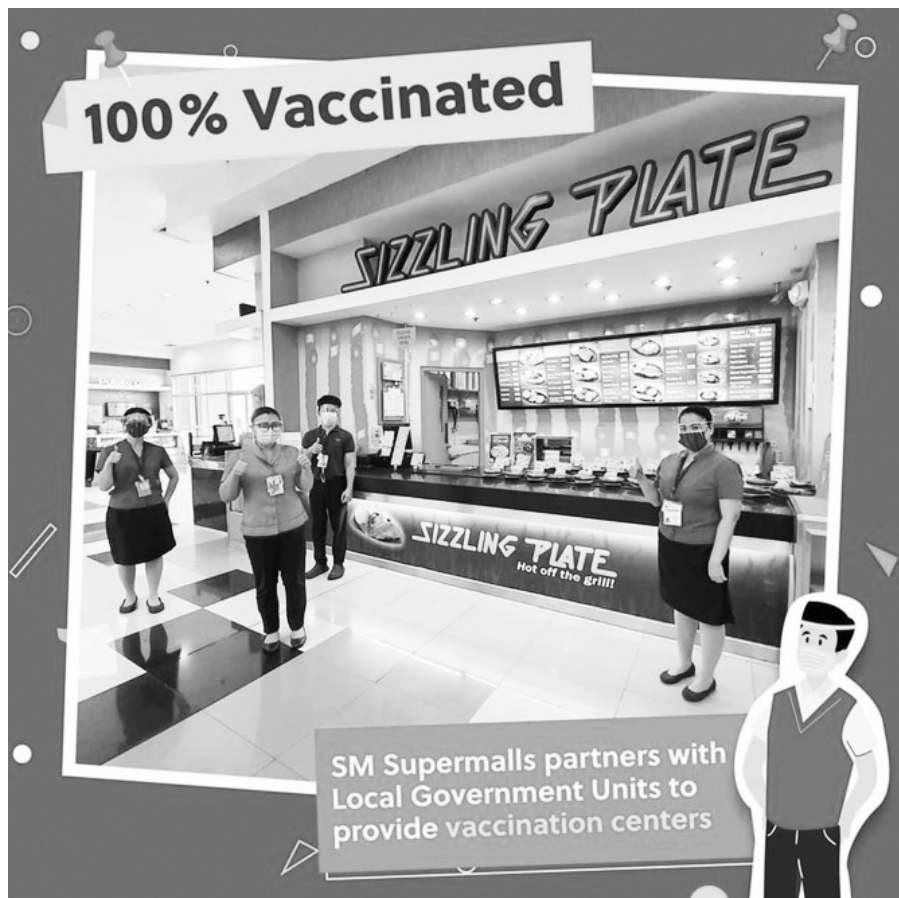
Plant parents are also in for a treat as they can shop for new plants in the Green Thumb Hub exhibit.

Roxanne Pangilinan, SM City Rosario's Mall Manager shares, “It is very important for malls

to constantly think of ways on how we can elevate the overall malling experience of shoppers. We hope that through this new attraction, we are able to add value to the customer ex-

perience and encourage them to visit the mall.”

SM Supermalls continues adhere to the government's fight against COVID-19 by strengthening its safety protocols.



SM City Dasmariñas Foodcourt Tenant Employees are 100% Vaccinated! Recently, employees of fourteen food stalls at foodcourt SM City Dasmariñas were vaccinated by COVAX. In its passion to serve the customers immeasurably, SM City Dasmariñas partnered with City of Dasmariñas, to include the tenant employees for vaccination. Foodcourt Tenants which are hundred percent vaccinated are Sizzling Plate, Monster Wings, Pinoy Pyesta, Gorae Hotdog, Sisig Hooray, Inihaw, Ted's Lapaz Batchoy, Potato Corner, Buko Juan, Baluan Ilocos Empana-

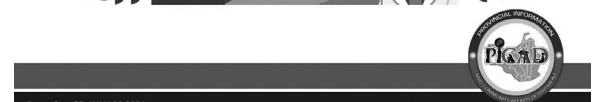
da, Lugaw Republic, El Bonitos, Waffle Time and TK Takoyaki. SM City Dasmariñas together with the City Government aims to inoculate all SM City Dasmariñas' Tenants and employees all for customers' #SafeMallingAtSM.

H E I S M Y  
**Healer**  
EXODUS 15:26



### DEAR FRONTLINERS A BIG SALUTE TO THE REAL HEROES

*Thank you!*



# ACHIEVE A YOUTHFUL GLOW WITH COLLAGEN BY WATSONS

Collagen-based products provide intense moisturization and hydration which keeps the skin younger-looking and helps prevent premature aging. As a sought-after beauty and skincare ingredient, collagen is proven to help achieve lasting radiant skin.

Collagen by Watsons is a collagen-infused skincare brand for the face and body. There are many products to choose from, which are all affordable, effective, and full of benefits.

The Collagen by Watsons Moisturizing and Firming Range is ideal for those who are targeting dry and loose skin concerns, as the ingredients replenishes skin moisture and improves skin elasticity, resulting in moisturized skin and a radiant

complexion. This range is a best-seller at Watsons and has been upgraded with Tri-Collagen Complex and Snail Secretion Filtrate, making lasting radiant skin even more achievable.

The Collagen by Watsons White Regeneration Range is the perfect fit for those who want to combat dullness and dark spots to achieve a luminous and even skin tone. Better still, your skin will definitely look more luminous and crystal clear, very much like the glass skin effect that you see in your favorite Korean actress. That's because this round-the-clock whitening solution is formulated with Aura Glow Complex which helps delay skin pigmentation.

Collagen by Watsons Cosmetics has a unique skin-

care + makeup feature to achieve a "no makeup look" for virtual meetings and parties. Currently, the shades offered feature soft to light tones, and they all contain ingredients that nourish your skin and give it a dewy glow as it sets.

Check out Collagen by Watsons ranges to see why this brand is much loved amongst loyal Watsons shoppers. There are many ways to shop at Watsons!

Shop Anytime, Anywhere: Download app <http://bit.ly/WatsonsMobileApp> or visit [www.watsons.com.ph](http://www.watsons.com.ph)

Call for Delivery: <http://bit.ly/WatsonsCallAndDelivery>

Visit any of the 800+ Stores Nationwide!

For more information, you may visit <https://www.facebook.com/WatsonsPH/>



Your daily routine for a smoother and glowing skin: exfoliate with Collagen by Watsons Moisturising and Purifying Peeling Cleanser; deeply cleanse your pores with the Moisturising Foam Cleanser; and lock in hydration with the Moisturising and Firming Toner. From the Moisturising and Firming Range.



Achieve a young, radiant look with Collagen by Watsons Moisturising and Firming Massage Eye Roll On which helps reduce the appearance of fine lines, eye bags, dark circles, forehead lines, laugh lines and crow's feet; as well as the intensive Moisturising and Repairing Facial Cream to deeply nourish skin.



Prep up your skin with the Collagen by Watsons White Regeneration Clarifying Toner after cleansing with the Refreshing Cleanser to reveal clear energized, and purified skin.

Collagen by Watsons White Regeneration Sun Lotion SPF50 will keep your skin protected from the harmful UV rays.



The Silky Powder Foundation provides light to medium coverage that conceals flaws and evens out skin. Infused with tri-collagen, its silk-like texture allows for a light and powdery finish.



Treat your skin with the White Regeneration Intensive Serum to energize dull skin and the exfoliating Peeling Gel 2-3x a week to gently remove dead skin, revealing instantly brighter skin.



Neutralize problematic spots with Collagen by Watsons Cosmetics CC Cream in green for redness and lavender to balance yellowish pigmentation.



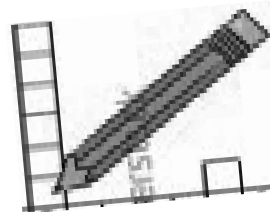
Put on some White Regeneration CC Cream that blends perfectly with your natural skin tone after putting a layer of Instant Finishing Cream that acts as a makeup base.



Collagen by Watsons Cosmetics Oil Serum Liquid Foundation is made with collagen essence and 8-plant globally sourced essential oils to deeply nourish the skin and give it a silky and smooth texture. Also worth a try is the EE Water Blend Cream, which contains a nourishing Triple Collagen that gives off a silky-smooth texture that glides perfectly over the skin for a natural, radiant, and luminous look.

Gentle Eye and Lip Makeup Remover.

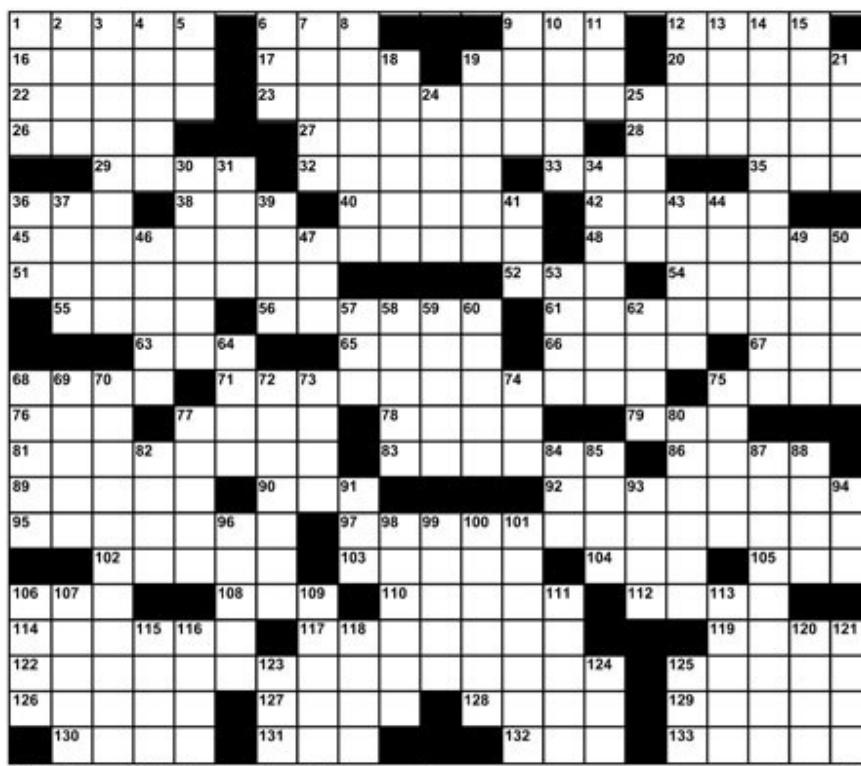
Unique skincare + makeup: Collagen by Watsons Cosmetics Eyebrow Pencil and Silky Lipstick.



ACROSS

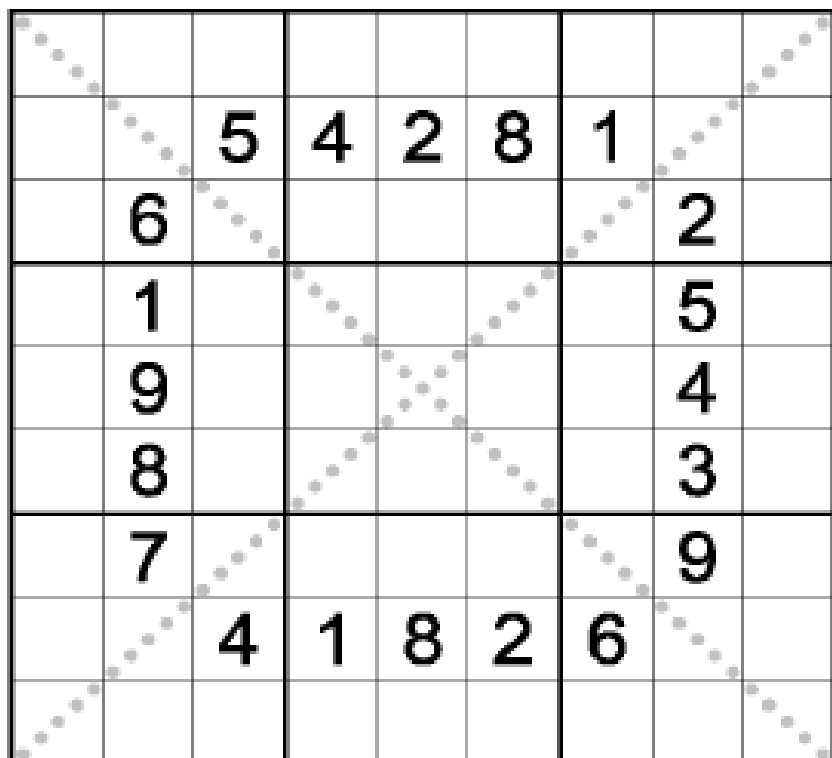
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- 22 Lamp cap
- 23 Dorothy Sayers detective
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- 48 Rumbled
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- 52 Not me
- 54 France's longest river
- 55 Novel ending
- 56 Skier's coverup
- 61 Forage plants
- 63 "Cats" author's monogram
- 65 Manitoba indian
- 66 Hair, in Heidel- berg
- 67 Request
- 71 Martha Grimes detective
- 75 Cuts down
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- 79 Slip
- 81 Detoured
- 83 London suburb
- 86 Teen angst
- 89 Storms
- 90 Airport abbr.
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- 102 Frequent stopper
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- 108 Satiric magazine
- 110 "... nor iron \_\_\_ cage..."
- 112 Skier's powder
- 114 Melodic
- 117 City on the Po
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KROSSWORD



- 122 Harry Kemelman detective
- 125 Tree-lined walk
- 126 Facing the pitch- er
- 127 Read my \_\_\_\_\_
- 128 Patner or polish
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- 130 Angilo-Saxon laborer
- 131 Prevarication
- 132 Comic Caesar
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- 135 Envelops
- 136 Large quantities
- 137 Pool shots
- 138 Unfastens
- 139 Scarletf'd place
- 140 Sound off
- 141 MCX minus DIII
- 142 Hawaiian hard- wood
- 143 Synthetic fiber
- 144 Scottish resort
- 145 Locaion
- 146 Mature
- 147 Legume
- 148 Top quality
- 149 Without excep- tion
- 150 Inc. , in the UK
- 151 "I wandered lonely \_\_\_
- 152 Hebrew letter
- 153 Iterative sound
- 154 Josephine Tey detec- tive
- 155 Diameters' halves
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- 159 Journalist Ida
- 160 Baseball's Mel et al.
- 161 Mountain wind
- 162 At a distance
- 163 Blue dye
- 164 Michael crichton film
- 165 Dorothy Gilman detective
- 166 Discharge
- 167 Hebrew name fo God
- 168 Fishing nets
- 169 Ogles
- 170 Thetorical repetition
- 171 "Oberon" composer
- 172 Resort hotels
- 173 \_\_\_ Sea (east of the caspian)
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- 177 Designer Cassini
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- 183 Rub out
- 184 Classroom furni- ture
- 185 Lei land
- 186 "\_\_\_ bin ein Ber- liner"
- 187 Sweep the sea
- 188 Uncanny
- 189 "Ruby Red Dress"

SUDOKU



When you are weak, allow the Lord to be your strength.

**JESUS LOOKED AT THEM AND SAID, WITH MEN IT IS IMPOSSIBLE, BUT NOT WITH GOD; FOR WITH GOD ALL THINGS ARE POSSIBLE.**

MARK 10:27

The lord is my shepherd. I lack nothing.  
Psalm 23:1  
New International Version (NIV)

# CMA recognizes CARD NGO microentrepreneur client as Mindanao Regional Winner 2021

The Citi Micro-entrepreneurship Award (CMA) held a virtual ceremony on May 11, 2021 to award its Regional Winners for its 18th annual national search of outstanding entrepreneurs where CARD, Inc. (A Microfinance NGO) client Rosalyn Espenorio was named Mindanao awardee.

CMA is organized by Citi Foundation together with Citi Philippines, Bangko Sentral ng Pilipinas (BSP) and Microfinance Council of the Philippines, Inc. (MCPI) to push its advocacy of uplifting and acknowledging Filipino microentrepreneurs who contribute to the country's economy by providing employment to their local communities and to inspire other individuals so that they can be a microentrepreneur in the future.

Since 2002

when the annual search began, CMA focused on recognizing small, micro, and medium entrepreneurs who improved their lives through business start-up loans from the microfinance institutions. However, with the changes the country faced in 2020 due to the COVID-19 pandemic, this year's criteria for choosing the winners included how Filipino microentrepreneurs showed resilience, flexibility, and determination to cope with the global health outbreak. This year, CMA received more than 100 nominations from different microfinance institutions in the country.

Rosalyn emerged as the Regional Winner for Mindanao for her various businesses in Antipas, North Cotabato. She owns a bakery, a fish cracker factory, and also engages in fish and vegetable vending. She remarkably showed how

Filipino microentrepreneurs could address and embrace the changes brought by the pandemic. She is known as one of the growing microentrepreneurs in the province because of her continuous expansion and discovering new business opportunities that could also help her fellow locals.

"In these trying times, we have to go beyond what we are used to doing. Through the years of being in the business, there's always room for taking risks. By overcoming challenges, we move closer to our dreams," said Rosalyn Espenorio.

Being a client of CARD, Inc. for more than a decade gave Rosalyn the opportunity to avail loans for her to upgrade and expand her businesses. She recalled how she started to borrow PHP 3,000 for her business and soon availed higher loans that enabled her to buy

additional equipment, furniture, vehicles, and other materials that she can use. Amidst the health crisis, she maintained a healthy and 100% repayment performance on her weekly dues.

She explained that CARD, Inc. taught her to become braver and more resilient. The values that the institution pass on to its clients and staff have influenced to her as an individual. "CARD is not only my financial partner but also my mentor that guides and supports me throughout the years. With every decision I made, I'll always go back to what would benefit not only myself but also other people."

Focusing on her business enabled her to become capable of providing the needs of her family. Apart from giving her family a better life, she also provides livelihood and employment to

her community. Now, 15 locals from their community work in her various businesses.

Giving back to people

Rosalyn's businesses were among businesses whose operations were temporarily stopped due to the pandemic. She had to follow the safety protocols mandated by the government especially during the stricter community quarantines.

In order to extend her help to her employees, Rosalyn and her family gave relief to them. "I've been through tough situations before. I know how difficult these times are and I want to be there for my employees now that they need me."

Rosalyn concluded that growing up in a simple family made her dream of a better life. Because of her experience and generous character, she became an inspiration to

her community that every dream can be achieved with strong determination and compassion.

Commitment to end poverty

"Being in the business for more than three decades, we believe that providing livelihood and employment to the community is possible and we can truly achieve a poverty-free country," said Jocelyn Dequito, CARD Inc. Executive Director.

She concluded that seeing microentrepreneurs succeed in their businesses brings pride to the institution. "We are so happy and proud for what Rosalyn has achieved. She is among our clients in the country that stayed with us through the years and has inspired us to push our charge forward for poverty eradication."

## foodpanda shops now features your beauty and wellness essentials from Watsons

Take self-care to the next level as you stay safe at home. It's now more convenient to get your glass skin basics and other beauty essentials from Watsons as foodpanda shops now includes its extensive catalogue of your favorite brands. Choose from the wide array of skin care products, hygiene needs, and wellness aids by browsing on the foodpanda shops section and have these delivered to your doorstep in as fast as 20 minutes!

### Skincare secrets

Any beauty routine starts with flawless skin. The Watsons selections on foodpanda shops has many

choices of cleansers, serums, masks, and moisturizers to suit your skin's needs. These can help you soak, scrub, buff, and soothe all the stress away, with cool ingredients for effortless, poreless, glass skin that needs no filters for that next selfie.

### Makeup matters

The latest makeup trends go for expressive eyes, glammed up pouts, and barely-there foundation. Try out these looks on palettes that suit your skin tone with Watsons' beauty products on foodpanda shops. Pop in those lashes, get your brows on fleek and play around with the new look you love, then show it off on that next Zoom call.

### Hair highlights

Give your crowning glory the royal treatment with products that lock in healthy, shiny hair. Give your locks a good color rinse or deep condition it to get rid of frizz. These products are available online with just a few taps on Watsons on the foodpanda shops section.

### Healthy habits

While taking care of your appearance, make sure that your health is placed in utmost importance. Find your health supplements in the Wat-

sons catalogue on the foodpanda shops section and supercharge your immunity and beauty by beating off free radicals and staying stress-free.

On foodpanda shops, ordering your health and beauty aids is not only as easy as a few taps on the app, but you can also save on your favorite Watsons products by availing of the 10% off promo on a minimum order of P499! Save on that beauty budget and stay glam while having easy access to your skin care secrets, makeup kit must-haves, and hygiene basics. This is also the best time to try that beauty hack you found online because you now have the products at your fingertips.

With the recent addition of Watsons on foodpanda shops, consumers will now have an easy access to stay-at-home essentials from personal care, medicines, to make up, including their in-house brands. Find out the nearest branch near you and our friendly foodpanda riders will deliver them straight to your door," says Daniel Marogy, foodpanda managing director.

To stay updated on foodpanda Shops' latest promos and products, go to the app and tap mo na yan. You can also visit foodpanda's official Facebook page and Instagram for more details.

