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# LGU suspends SBATAAN Mandatory Wearing of face shields

Trece Martires, Cavite (PIA) -The local government of Alfonso approved and passed Executive Order no. 67 s. 2021 suspending the mandatory wearing of face shields in the



Cavite polices

has new Hirector Tanza ranks 9th in prince with active cases down

**PAGE 6** at 26

## SM City Rosario greets you, FELIZ NAVIDAD!



The Centerpiece greets the shoppers Feliz Navidad!



The countdown to the lighting of the Christmas tree was led by the Municipal Administrator of Rosario Cavite, Ms. Tani Sabas, Rosario Tourism Officer, Mr. Reuben Quinto and South 2 Regional Operations Manager of SM Supermalls, Ms. Minabelle Llanes.

SM City Rosario welcomes the happiest season through the launching and lighting of the 25-foot Christmas tree which is surrounded by a giant parol base found at the center of the mall atrium.

The countdown and lighting was graced by the Municipal Administrator of Rosario Cavite, Ms. Tani Sabas, Rosario Tourism Officer, Mr. Reuben Quinto and South 2 Regional Operations Manager of SM Supermalls, Ms. Minabelle Llanes. Coro Techniuv highlighted the event with the singing of Christmas Carols.

The lighting of the Christmas tree brings us a more meaningful Christmas celebration despite challenges that the pandemic has brought us.



 $25\mbox{-}foot$  Christmas tree surrounded by a giant parol base sparkles at the center of the mall atrium of SM City Rosario.

Domingnez: Government finallying tramework for first Philippines' green bond float f





municipality effective Friday, November 12, 2021.

The order followed after the loosening of quarantine protocols in NCR and in the CALABARZON regions due to the continuous decline in the number of CoViD-19 cases recorded in the past weeks.

The ordinance reads that wearing of face shields will be voluntary as may be a personal safety practice among the citizenry.

The mandatory wearing of face shields will be observed and implemented inside public transportations; in hospitals or health care facilities; closed spaces; and crowded places with plenty people nearby.

Despite the passing of the ordinance, the LGU thru the Municipal Health Office firmly reminds the public to continue to stay safe thru the continued practice of the minimum health standards since the CoViD-19 is still very much present within our midst and the province had not yet reached the target herd immunity with the CoViD-19 vaccination.

# Suspension of fuel excise tax inequitable, detrimental to PHL recovery—DOF



AWARDING OF MAYOR EDWIN L. OLIVAREZ COLLEGE EDUCA-TIONAL FINANCIAL ASSISTANCE PROGRAM: Photo shows at the Parañaque City Complex, Barangay San Antonio, Parañaque City headed by Parañaque City Mayor Edwin L. Olivarez, Vice Mayor Rico Golez, Congressman Eric L. Olivarez and Parañaque City Counci in coordination with the Special Services and Public Information Office headed by Mr. Mario L. Jimenez.



BIR, SEC team up to strengthen taxation, regulation of Fintech companies

### **False positive**

"We must remain on guard."

The murky state of our politics notwithstanding, things appear to be looking up with regard to the pandemic.

On Tuesday, the Philippines logged, for the first time in what seems like a long time, a number of fresh cases below 1,000. Reproduction rates and positivity rates are nowhere near their alarming levels from as recent as two months ago.

The use of face shields, whose efficacy has long been debated, was made optional in many places. More places — hotels, restaurants, resorts - have opened up to accommodate the public and have dropped the stringent requirements they have had in previous months.

This week, too, trial face-to-face classes

were conducted in several public schools across the country. Next week, select private schools will join the pilot run.

In Metro Manila, the vaccination drive has been encouraging. According to the Department of Health, some 91.1 percent of the target population in the National Capital Region has been fully vaccinated. If we are to believe the official figures, 100 percent of priority groups A1 (health workers) and A5 (18-59 year-olds belonging to the indigent or poor sector) have been inoculated, along with 90.3 percent of A2 (senior citizens), 92.24 percent for A3 (those with co-morbidities) and 88.6 percent of A4 (uniformed personnel and essential workers not able to work from home).

All these developments bring us a measure of relief and optimism -but they may also cause misplaced security, even complacency, that may bring us back face-to-face with danger if we are not careful.

As early as now, children who have yet to receive their anti-COVID doses have been seen frequenting malls and other places of recreation. Letting the unvaccinated and vulnerable segments of the population outside the safety of home, just because they have felt cooped up for many months, is no excuse for reckless behavior on the part of parents.

Most importantly, the encouraging DOH figures speak only for the capital region. Elsewhere across the country, vaccination rates as a percentage: of the target population remain low—the number hovers between 10.12 percent in the Bangsamoro Autonous Region in Muslim Mindanao and 43.37 percent: in Region IV-A. Full vaccination numbers in other regions fall anywhere between these two places. This is low and unsatisfactory by any language, and we hope the rates do pick up in the coming days.

With the holidays and the election campaign: coming in the next few weeks, and with the much hoped-for economic recovery, we expect even greater mobility among Filipinos. It is always good to be optimistic and hopeful — unless these degenerate into irresponsibility and carelessness.

We cannot afford another surge of infections. It is wrong to believe that we are successfully kicking COVID-19. We are just learning to cope and live with: it because it is not leaving anytime soon. We should: remain on guard, still.

#### E SM SHARE- A- TOY AT TH

shoppers can play Santa to less fortunate kids this Christmas in The SM Store and Toy Kingdom's Share a Toy project, from November 1 to December 31, 2021

Share a Toy booths with bag of toys, play sets, educational board games and novelty will be set up in all The SM Store and Toy Kingbranches nationwide. Here, shoppers will have the chance to bring and donate pre-loved or brand new toys that they can purchase from The SM Store's Toy Express and Toy Kingdom.

They will be entitled to a P100 discount coupon for every item donated which can be redeemed on a minimum single-receipt purchase worth P1000.

These toys will be donated to thousands of less fortunate children from The SM Store and SM Foundation's partner organization within the branch vicinities. These include organizations catering to kids 10 years old and below, schools, socio civic and government organizations, and NGOs in a simple turnover ceremony that can be also be done online.

Through Share A Toy campaign under the SM Share Movement, The SM Store and its loval customers ioin together to celebrate this joyous season of giving and hope with a generous heart as a way of bringing smiles to children and sharing the happiness and hope to them even amid pandemic. Other SM Store also campaigns like Donate a Book and Share a Gift have received overwhelming support from 

customers

Share A Toy purchases and donations are also valid in-store and Call To Deliver transactions. For more updates about the SM Share Movement and ways on how you could donate, visit www. thesmstore.com and follow its social media pages @thesmstore on book, Instagram and Twit-



Little boys from Looc Elementary School in Batangas happily raise their new plush toys from The SM Store during the Share A Toy project.



Little girls from Eugenia Ravasco Day Care Center in Paranaque City were some of the recipients during the Share A Tov campaign.

New bundles of toys were given to the preschool students of the Eugenia Ravasco Day Care Center during the recent turnover ceremony of The Share A Toy campaign of The SM Store and Toy Kingdom.



Sharing toys is sharing joys. All glammed with their adorable face paints, these girls happily display their pastel colored plush toys from The SM Store during the Share A Toy campaign.



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#### **ADVERTISING RATES**

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These cover operators, issuers and service providers of electronic payments, alternative credscoring companies, online lending firms, diaital banks, virtual asset service companies, playto-earn platforms, crowdplatforms, funding data companies, digital advisers, and insurance technology firms, to name a few.

SEC Chairman Fmil Aquino said during the same meeting with Dominguez that the Commission has already issued several rules and regulations governing these types of Fintech-related companies, and has shifted several of its

services online to make it easy and convenient to register new businesses and track them through the Commission's electronic mapping system.

Aquino said the SEC will continue to improve its regulatory framework for existing Fintech and emerging Fintech-related businesses by issuing specific guidelines related to these activities and modifying regulations by the addition of Fintech-specific requirements; the placement of Fintech-specific licensing regimes: and ensuring data security, among other initiatives.

The SEC will also continue the evaluation of imposed regu-

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lations on the following aspects: (a) investor protection; (b) financial customer protection; (c) anti-money laundering/ countering terrorist financing; and (d) cybersecurity, in relation to Fintech activities, Aquino said.

Cabreros that the BIR, for its part, will continue to gather information and knowledge from the other regulatory agencies on identifying, addressing and closing the gaps resulting from the development and proliferation of Fintech entities not clearly or explicitly covered by existing regulations

She said the BIR will create a team that will evaluate the tax obligations of

Store and Toy Kingdom can play Santa to less fortunate children this Christmas through its Share A Toy campaign from November 1 to December 31.

Fintech company activities based on categories identified by SEC and those regulated by BSP.

The BIR will also direct its Large Taxpayers Service (LTS) unit to check on existing large taxpayers engaging in activities that are variations of existing businesses and validate if correct taxes are being paid. Cabreros said.

"We would however like to ask the National Eco-

Cont. on Page 3



# KAPANALIG Ni Nelson Dimanilis

While the Department of Education (DepEd) is seeking an additional P2.58 billion in 2022 to hire 10,000 teachers, more than 30,000 teaching positions are yet to be filled as of September this year. For Senator Win Gatchalian, this should push the DepEd to accelerate its hiring process and fill the remaining vacancies

DepEd officials explained that the hiring process usually involves six months and involves the Department of Budget and Management (DBM) and the Civil Service Commission (CSC). Because of COVID-19 restrictions and the imposition of an alternative work arrangement, the agency also had to work on the hiring process with a limited number

# To DepEd: Fill up thousands of vacant teaching positions

of staff.

To help reduce barriers in filling Teacher I positions, Undersecretary Wilfredo Cabral shared that the agency mulls accepting applicants who have no prior experience, similar to other entry-level positions.

Based on the Congressional Policy and Budget Research Department's (CP-BRD) agency notes for DepEd's 2022 budget, 71% of DepEd's 46,901 total unfilled positions refer to unfilled teaching

positions. This is equivalent to 33,260 unfilled teaching positions and 16,460 or almost half of which are for Teacher I positions.

DepEd officials ехplained that the hiring process usually involves six months and involves the Department of Budget and Management (DBM) and the Civil Service Commission (CSC). Because of COVID-19 restrictions and the imposition of an alternative work arrangement, the agency also had to work on the hiring process with a limited number of staff

positions left unfilled could equate to P13 billion in funds that are not being disbursed. This had been a recurring issue. I remember some senators, including myself, flagged this also last year and the year before that. We have to, once for all, find ways to reduce the six-month turn-around time somehow," said Gatchalian in a Senate panel hearing on the proposed budget of DepEd and its attached agencies.

To help reduce barriers in filling Teacher I positions, Undersecretary Wilfredo Cabral shared that the agency mulls accepting applicants who have no prior experience, similar to other entry-level positions.

For Fiscal Year (FY) 2020, P1.82 billion was allocated for the creation of 10,000 teaching positions. While DepEd is creating the same number of teaching positions in 2022, the higher P.2.58 billion-budget is meant to accommodate the increase in basic salaries under the latest tranche of the Salary Standardization Law.

# The Department of Trade and Industry – Quezon through Negosyo Center Unisan in partnership with JNJ Oil Industries, Inc. holds a skills training on Coco Coir: Basic Sole Footwear making

The Department of Trade and Industry - Quezon through Negosyo Center Unisan in partnership with JNJ Oil Industries, Inc. held a skills training on Coco Coir: Basic Sole Footwear making on October 8, 2021 at Adela's Beach House, Brgy. Kalilayan Ibaba, Unisan, Quezon. This was participated in by fourteen (14) participants, five (5) males and nine (9) females, consisting of members of the Unisan Atimonan Cocofarmers Producers Cooperative.

Ms. Ma. Lota S. Ruby, the president of SMAGNET, or Samahan ng mga Manggagawa ng Geonet of Mulanay, Quezon, started with a brief discussion about coco coir. She emphasized the benefits of using coco coir as a material in making sole footwear. After her discussion, it was followed by the demonstration of the step-by-step procedures of making sole footwear. Before the end of the training, a hands-on activity







was conducted. The participants were able to make a pair of insoles made out of coco coir.

# Suspension of fuel excise tax inequitable, detrimental to PHL recovery—DOF

Department of Finance (DOF) Undersecretary and its Chief Economist Gil Beltran said the proposed suspension of the excise taxes on fuel will be inequitable and lead to significant revenue losses, thus threatening the country's recovery and growth prospects.

Amid calls for the government to address the recent spiral in fuel prices, Beltran said, "The unrealized public spending and investments from the foregone revenues will be detrimental to our economic recovery and long-term growth. A more equitable way to address the impact of higher fuel prices is to provide targeted support to the vulnerable groups, particularly the transportation sector, which the government has already committed to do."

The DOF estimates that suspending all fuel excise tax-

es and value-added tax (VAT) on fuel excise will result to foregone revenues amounting to P147.1 billion or around 0.7 percent of the gross domestic product (GDP) in 2022.

If the tax suspension covers only the fuel excise taxes and the VAT on fuel excise under Republic Act (RA) No. 10963 or the Tax Reform for Acceleration and Inclusion (TRAIN) Law, the government is estimated to lose P119.5 billion or around 0.5 percent of GDP in the same year.

While consumption will be slightly higher at an estimated incremental of 0.6 to 0.7 percentage point, growth will actually be lower by 0.1 to 0.2 percentage point, if the excise tax and VAT on it are suspended.

Beltran also stressed that higher income house-

#### **DEED OF EXTRAJUDICIAL SETTLEMENT**

Notice is hereby given that the estate comprising a property located at Brgy. Buenavista, General Trias City, Cavite with Transfer Certificate of Title no. 057-2020010724 under the name of the deceased spouses, JOSE ARBUES SOSA and FLORINIA PORTO SOSA, who died intestate on APRIL 11, 2006 and JANUARY 15, 2020 respectively, has been extra-judicially settled in favor of RIEXEL PORTO SOSA and KELVIN PORTO SOSA, per deed executed on NOVEMBER 12, 2021 at General Trias City, Cavite before Notary Public ATTY. CHRISTOPHER P. COLUMNA, per Doc. No. 353; Page No. 72; Book No. 39; Series of 2021.

Dateline Weekly Newspapers November 08. 15 & 22. 2021

# DEED OF EXTRAJUDICIAL SETTLEMENT WITH WAIVER OF RIGHTS

Notice is hereby given that the estate comprising the following BANK DEPOSITS: (1)METROBANK - Dollar Savings Account No. 160-2-16000908-4; (2) METROBANK -Dollar Savings Account No. 160-2-16001820-2; (3) BANCO DE ORO (BDO) - Dollar Savings Account No. 104810362143; (4) BANCO DE ORO (BDO) - Peso SavingsAccount No. 004810524313, under the name of the late FRANCISCO BONUS GREPO, who died intestate on NOVEMBER 7, 2021, has been extra-judicially settled in favor of AMELITA REMULLA GREPO, per deed executed on November 12, 2021 at General Trias City, Cavite before Notary Public, ATTY. CHRISTOPHER P. COLUMNA, per Doc. No. 357; Page No. 73; Book No. 39; Series of 2021.

Dateline Weekly Newspapers November 08, 15 & 22, 2021

#### **BIR...**

from page 2

nomic and Development Authority (NEDA) to update Philippine Standard Industry Classifications (PSIC), to ensure that emerging Fintech activities or entities are properly classified as a type of financial service provider, and to also include all the other new industries in the digital economy" Cabreros said.

Cabreros said the BIR already issued as early as August 2013 a revenue memorandum circular—RMC 55-2013—on the obligation of taxpayers in relation to online business transactions and had subsequently released several other issuances on the registration, filing of tax returns, and tax payments on these activities, the latest of which is BIR RMC 97-2021.

She said that the tax law, rules and regulations governing regular domestic/foreign company or a financial institution shall also be applicable to FinTech companies. Thus, these firms should also file and pay income tax; value-added tax (VAT), business tax or gross receipts tax, whichever is applicable; and the documentary stamp tax (DST) when applicable. (PR)

REPUBLIC OF THE PHILIPPINES **FOURTH JUDICIAL REGION REGIONAL TRIAL COURT** OFFICE OF THE CLERK OF COURT **DASMARIÑAS CITY, CAVITE** 

File No. FC-DC-0241-21

EXTRAJUDICIAL FORECLOSUER OF REAL ESTATE MORTGAGE UNDER ACT 3135, AS AMENDED BY ACT 4118

**EQGRANT LENDING CORP.,** Petitioner/Mortgagee,

-versus-

ODDYSSEUS R. DELIGUIN and CHONA D. DELIGUIN,

Respondents/Mortgagors

#### **NOTICES OF SHERIFF'S SALE**

Upon extra-judicial for sale under Act 3135, as amended by Act 4118 filed by vhe petitioner/mortgagee, EQGRANT LENDING CORP., with postal address at 3ROZE Bldg., Governor's Drive, Pala- Pala Dasamriñas City Cavite againts the respondent/mortgagors **ODDYSSEUS R. DELIGUIN and CHONA D. DELIGUIN**, with postal address at Block 4, Lot 25, Phase 3, Mabuhay Homes 2000, Paliparan 2, Dasmariñas City, Cavite and for the satisfaction of the mortgaged debt which as of 17 July 2021 amounts to **NINE** HUNDRED SEVENTY ONE THOUSAND FIVE HUNDRED FORTY FIVE PESOS &/100 (Php 971,545,00), exclusive of all legal fees and expenses incidental to this foreclosere and sale, undersigned sheriff will sell at public auction on **December 16, 2021 at** 10:00 o'clock in the morning or soon thereafter in the Court Room of Branch 90, Regional Trial Court, Ground Floor, Dasmariñas City, Community Affairs (DASCA) Building, Congressional Road, Burol II, Dasmariñas City,. Province of Cavite to the highest bidder and CASH or CERTIFIED CHECK, in PHILIPPINE Currency, the following described real property together with all the biddings and other improvements existing thereon to wit:

#### TRANSFER CERTIFICATE OF TITLE No. 057-2016029609

IT IS HEREBY CERTIFIED that certain land situated in BARANGAY PALIPARAN, MU-NICIPALITY OF DASMARIÑAS, PROVINCE OF CAVITE, ISLAND OF LUZON, bounded and described as follows: A PARCEL OF LAND (LOT 25 BLOCK 4, OF THE CONSOLIDATION AND SUBDIVISION PLAN, PCS-04-016310, BEING A PORTION OF LOTS 6981-B (LRC) PSD-283188 LOTS 2 AND 3, PCS-042106-008804, L.R.C. RECORD NO. SITUATED IN BARANGAY PALIPARAN, MUNICIPALITY OF DASMARIÑAS, PROVINCE OF CAVITE, ISLAND OF LUZON, BOUNDED ON THE SW., ALONG LINE 1-2 BY LOT 26, BLK. 4, ON THE NW., ALONG LINE 2-3 BY ROAD 2; ON THE NE., ALONG LINE 3-4 BY LOT 24, BLK. 4, ALL OF THE SUBD. PLAN, AND ON THE SE., ALONG LINE 4-1 BY LOT 1, PCS-042106-008804. BEGINNING AT A PT. MARKED "1" ON PLAN BEING S. 05 DEG. 14 "E., 1996. 18 M. FROM MON. #163, IMUS ESTATE; IMUS ESTATE; THENCE N. 03 DEG. 50 'W., 9.00 M. TO PT. 4; S. 86 DEG. 10 'W., 4.00 M. TO PT. OF BEGINNING, CONTAINING AN AREA OF THIRTY SIX (36) SQ. METERS. ALL PTS. REFERRED TO ARE INDICATED ON THE PLAN AND ARE MARKED ON THE GROUND BY PS. CYL. CONC. MONS. 15 X 60 CM.; BEARING TRUE; DATE OF ORIG. SURVEY, JULY 27, 1906 TO JUNE 11, 1908 AND THAT OF THE SUBD. PLAN. EXECUTED BY EDGARDO A. AGBADA, G.E., ON OCT. 23-NOV. 12, 1999 AND WAS APPROVED ON DEC. 04, 2000. is registered in accordance with the provision of the Property Registration Decree in the name of Owner: CHONA D. DELIGUIN MARRIED TO ODDYSSEUS R. DELIGUIN OF BLOCK 4, LOT 25, PHASE 3, MABUHAY HOMES 2000, PALIPARAN 2, DASMARIÑAS CITY, CAVITE

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

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

In the event the publication auction should not take place on the said date and time, it shall be held on December 23, 2021, at the same time and place without further notice.

15 November 2021, Dasmariñas City, Province of Cavite

(SGD.) RODRIGO C. ESTOGERO, JR. Sheriff IV

ATTY. MARCELA L. BAYBAY Clerk of Court VI & Ex-Officio Sheriff

Copy Furnished:

EQGRANT LENDING CORP., 3ROZE Bldg., Governor's Drive, Pala-Pala, Dasmariñas City, Cavite

ODDYSSEUS R. DELIGUIN and CHONA D. DELIGUIN Block 4, Lot 25, Phase 3, Mabuhay Homes 2000, Paliparan 2, Dasmariñas City, Cavite

#### Notice posted at:

- 1. The Bulletin Board of Regional Trial Court, Dasmariñas City, Cavite
- The Bulletin Board of Dasmariñas City Hall
   The Bulletin Board of Dasmariñas City Post Office
- 4. The Bulletin Board of Dasmariñas City Public Market

**Dateline Weekly Newspapers:** Nov. 22, 29 & Dec. 6, 2021

# Kumukuti-kutitap na tricycle sa Cavite, agaw pansin sa pasahero





na ramdam na talaga ang diwa ng Pasko ngayon sabayan pa ng malamig na simoy na hangin sa gabi. Mga nagliliwanag na parol at patay-sinding Christmas light. Pero may isang agaw-pansin sa mga pasahero kapag maraan ang tricycle na ito. Paskong-pasko na nga sa tricycle ni Mang Ernani Cadiang, 64 tubong Noveleta Cavite. Dahil ang kanyang tricycle napapalibutan ng patay-sindi at makukulay na ilaw. Dating OFW sa Saudi si Mang Nani. Isang Machine Operator. 15 taon din siyang nagpabalik-balik sa Saudi,

bago tuluyang magfull time tricycle driver na lang dito sa Pinas.

Ang kanyang tricycle na puno ng mga ilaw ay pinapaandar lang naman ng 2 solar panel. Plus libreng panonood ng tv o kaya naman ay videoke.

kang Huwaq mag-worry sa pamasahe. Baka isipin ng iba ay mahal ang pamasahe. Regular lang naman ang singil nya sa bawat pasahero. Ang mahalaga lang kay Mang Nani ay masaya at natutuwa ang kanyang nagiging pasahero. Maging ang mga nadadaanan niyang mga bata ay sobrang natutuwa din.

"Nawawala ang

pagod ko kapag nakikita ko silang masaya. Kung ang ibang tao nga ay sumasaya eh di lalo na ang pamilya ko lalo na ang mga apo ko", kwento ni Mang Nani.

Kasalukuyang may dinaramdam na sakit ngayon si Mang Nani. Subalit hindi ito magiging hadlang upang patuloy niyang mapaligaya ang bawat pasahero.

Patuloy na tatakbo ang kanyang tricycle. Patuloy siyang maghahatid ng saya sa pasahero. Habang kumukuti-kutitap ito na mag-iiwan ng magandang alaala sa kanilang buhay. (Ulat ni: Sid Samaniego)

#### 32.2M Filipi vaxxed: NTF os now fully

MANILA - The Philippines has administered a total of 71.689.132 doses of coronavirus vaccines nationwide, with 32,212,344 Filipinos are now fully protected against the severe risks of the dreaded Covid-19 infection.

In a media interview on Wednesday, National Task Force (NTF) against Covid-19 chief implementer Secretary Carlito Galvez Jr. expressed confidence anew that the government will be able to fully inoculate "at least half" of the country's target population by end of the month.

He said the government's plan to push a three-day national vaccination drive, which will

be done simultaneously across 17 regions from Nov. 29 to Dec. 1, will help the country "sustain or even increase" the current vaccination pace.

The government aims to increase the country's average daily vaccination rate of up to 1.5 million doses to soon achieve population protection by end of December.

Galvez reported the country's average daily doses administered in the last seven days have "significantly" improved to 854,108 jabs, compared to 748,839 doses in the previous week.

Tuesday. On 1.002.361 dossome es were administered, a gradual rise from 274,105 on Sunday and 963,777 on Monday.

Philip-The pines received a total of 128,444,400 doses of Covid-19 vaccines, both government-procured and donations, from various pharmaceutical compa-

Galvez said there will be more vaccines that are slated to arrive until December.

"More than 16 million doses are still expected to arrive this November, which means that by the end of this month, we would be receiving 140 million doses since February. These will be crucial as we carry out a more aggressive vaccination rollout nationwide," he added. (PNA)

#### **Cavite...**

from page 1

IMUS CITY, Cavite: The Cavite Provincial Police Office has a new director. Col. Arnold Abad officially assumed office on Wednesday during a turnover of command ceremony led by BGen. Eliseo Cruz at Camp General Pantaleon Garcia here in Barangay Poblacion.

Abad replaced Col. Marlon Santos who served the office for two years and

Abad is a member of PNPA Class of '96 and the former chief of Regional Maritime Unit 4B in Mimaropa. He will take under his command the province's seven city police stations and 16 municipal stations.

Abad vowed to intensify the fight against drugs and crime in the province amid the Covid-19 pandemic.

The outgoing provincial director, meanwhile, said goodbye and thanked the support and cooperation of the Cavite provincial police.

denly become cool in a big way as we navigate the pandemic. A healthy, and low impact exercise that can be enjoyed by people of all ages, biking has emerged as a favorite way of transportation especially during the community quarantine days, when major transportations are not allowed to operate. Many communities have also allocated bike lanes for those who prefer to pedal their way around the city.

The good news is that The SM Store now has cool gear for bike enthusiasts in its Men's Accessories Department. These include bikes, as well as safety helmets, multi-purpose masks. gloves, repair kits, lights, bags, and cargo nets to keep us safe and stylish on the road.

There are Mountain Bikes designed for off-road cycling - mountain trails, single track, fire roads, and other unpayed surfaces: as well as lightweight and sportive Road Bikes built for traveling at speed on paved roads. Bike enthusiasts will also enjoy trying out Gravel/ Adventure bikes, Utility bikes, E-bikes, Triathlon bikes, Tandem bikes, Park bikes and Kids bikes.

Urban planner, cycling advocate, and founder of active transport advocacy group MNL



Cycling advocate, Aldrin Pelicano shares that it is important to "Wear as you ride" when you bike.

Moves, Aldrin Pelicano shares with us tips to anyone before going on a ride or who wants to give biking a start. Here are his must-haves:

Helmets. "Investing in a good helmet is always worth it." says Aldrin. "When choosing a helmet, always look for the Consumer Product Safety Committee (CPSC) sticker inside. This ensures you'll be offered a high level of protection if you do end up in a crash."

Bike Lights. It is important to see and be seen when vou're out on the road. and Aldrin advises us to "choose a white bike light in front and red bike light for the back. High visibility (hi-viz) clothes or vest and straps can also help for you to be visible especially in low-light conditions or at night.

Repair



space saver and steel framed compact foldable bikes with adjustable seatpost, suspension fork, mechanical disc brakes, 26" wheels and 21 in speed, that can be easily kept and stored. Available at the Men's Accessories Department at The SM Store.

Kits. "Don't go out on a ride, whether short or long, without your tool kit," says Aldrin. "A good kit should include spare tube/s and/ or patch kit, pump, tire levers and cycling multitool.'

A Bike bag - "It's a good idea to bring essentials like IDs, money, mask, face shield (if you will go to an indoor place, closed venue), food and water," says Aldrin. And find yourself a good bag for all your stuff.

Wa-Α ter bottle - "If your bike has eyelets," says Aldrin." it would be good to get a bottle cage so you can bring water bottles for hvdration."

Wear as you ride - How do you dress the part? Some advice from Aldrin: "You don't have to wear cycling jerseys to make trips on a bicycle. As long as it's com-

made up of an alloy

frame with Shimano

front and rear

derailleur.

The Zonixx Mountain Bike 29er is

fortable and will help you ride safely, any clothes should do it. Also, "don't underestimate the sun so it's also good to wear some protection like arm sleeves and sunglasses.'

Bike lovers and enthusiasts, like Aldrin, can visit The SM Store Men's Accessories Department to check out their latest bike collections, as well as accessories. safety kits and gears, and other must-haves that can be used while going on a ride.

You can also check out these collection and other more fashion finds online at https://bit. ly/3Eyi50K and chat and shop at m.me/SMFashion-

These bike collection is all available at The SM Store Men's Fashion Accessories Department.

It's a beautiful ride

reat all-around

bike. Available

at the Men's



Urban planner, cycling advocate, and founder of active transport advocacy group MNL Moves, Aldrin Pelicano.



Stay digital and connected while biking with these soft, durable, and flexible touch screen gloves Available at Men's Accessories Department at The SM Store.



Durable, large wheels, powerful suspension brakes,

and straight handle bars are what make the Hiland Mountain Bike XT275 so popular when it comes to performance. Available at Men's Accessories Department at The SM Store.



This Hiland Mountain Bike XT290 is a great companion especially for those who live in a place with great biking trails because of its durability and powerful suspension brakes.

Be the coolest cycling buddy with this multi-purpose bicycle top tube bag. Features a phone holder, an insulated side pocket, a reflectorized strip for safety precaution, and a transparent PVC cellphone compartment.



Be equipped with safety and protection with this AXCS Outdoor bicycle repair kit bag that includes a bicycle pump, tire patches, lever, and file, combination tool, a glue, rubber tubes, and a pin.





This Bicycle Handle Bar Bag with cellphone pouch creates an easy access to tools, maps, snacks, camera or cellphones for bikers.



This half-dome bike helmet with an aerodynamic design. smoothly curves around your head for great fit and protection as well as the detachable mask and goggle with HD lenses with high density sponge and anti-slip band.



adjustable seatpost. Available at the Men's Accessories Department at The SM Store.



Lightweight Zonixx Road Bike with alloy frame and Shimano Tourney TZ50 front and rear Derailleur provides comfort while on the ride with 21 speed and 700 x 23c tires.

Bike in style with multi-purpose and washable cotton Bandana Camouflage Mask with an ear loop.







able size that fits all body types. Available in different colors at the Men's Accessories Department at The SM

# REPUBLIC OF THE PHILIPPINES Regional Trial Court Fourth Judicial Region Branch 20 City of Imus

FC NO. 17162-21

Extra-Judicial Foreclosure of Real Estate Mortgage Under Act No. 3135, as Amended, Republic Act

No. 4118

RIZAL COMMERCIAL BANKING CORPORATION, (in its capacity as successor-in Interest of RCBC Savings Bank, Inc.,) represented by Atty. Billy Jim T. Carungui and Mr. Roland T. Policarpio

Petitioner-Mortgagee,

-versus-SPS. JOSELITO C. OCAMPO & JOAN M. OCAMPO,

Respondent-Mortgagors,

x - - - - - x

#### NOTICE OF EXTRA-JUDICIAL SALE

Upon extra-judicial petition for sale under Act 3135 as amended by Act 4118 file by RIZAL COMMERCIAL BANKING CORPORATION, (in its capacity as successor-in-Interest of RCBC Savings Bank, Inc.,) represented by Atty. Billy Jim T. Carungui and Mr. Roland T. Policarpio with principal address at 31ST Floor AT Yuchengco Center, 25th & 26th Sts., Bonifacio Global City, Taguig City against SPS. JOSELITO C. OCAMPO & JOAN M. OCAMPO, with residence address at Blk. 9 Lot 7, Alapan 1-C Dreamville 4, Imus, Cavite to satisfy the mortgage indebtedness which as of April 22, 2021 amounts to ONE MILLION FOUR HUNDRED SIXTY TWO THOUSAND EIGHT HUNDRED FORTY EIGHT PESOS & 80/100 (Php1,462,848.80) Philippine Currency, including interest and penalty charges, but excluding attorney's fees, sheriff's fees, and all other charges incidental to this foreclosure and sale, the undersigned Sheriff IV will sell at Public Auction on December 07, 2021 at 10:00 a.m. or soon thereafter at the main entrance of the Office of the Clerk of Court, RTC-Imus, Bulwagan ng Katarungan, Aguinaldo Highway, Imus, Cavite, to the highest bidder for cash and in Philippine Currency, the following property with all the improvements therein, top wit:

#### TRANSFER CERTIFICATE OF TITLE No. 057-2013005991

"A PARCEL OF LAND (LOT35, BLOCK 2 OF THE CONS.-SUBD. PLAN PCS-04-025618, BEING A PORTION OF LOTS 1939-B, 1939-C & 1939-D, PCS-04-016338, L.R.C. REC. NO. ) SITUATED IN THE BRGY. OF BUKANDALA, MUN. OF IMUS, PROV. OF CAVITE, ISLAND OF LUZON. BOUNDED ON THE NW., & NE., ALONG LINES 1-2-3-4-5-6 BY ROAD LOT 17; ON THE SE., ALONG LINE 6-7 BY LOT 34, BLOCK 2; ON THE SW., ALONG LINE 7-8 BY LOT 1, BLOCK 8; ON THE W., ALONG LINE 8-1 BY ROAD LOT 18; ALL OF THE CONS.SUBD. PLAN. x x x CONTAINING AN AREA OF SIXTY ONE (61) SQUARE METERS. x x x "

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

In the event the public auction should not take place on the said date, it shall be held on December 14, 2021 at 10:00 am without prior notice.

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

Imus, Cavite, Philippines, October 26, 2021

(SGD.) ANSELMO P. PAGUNSAN, JR.

Sheriff IV

ARMIE A. FRANCISCO
Clerk of Court VI

Copy Furnished: RIZAL COMMERCIAL BANKING CORPORATION 31st Floor AT Yuchengco Center, 25th & 26th Sts., Bonifacio Global City, Taguig City

SPS. JOSELITO C. OCAMPO & JOAN M. OCAMPO, Blk. 9 Lot 7, Alapan 1-C Dreamville 4, Imus, Cavite

Dateline Weekly Newspapers: Nov. 08, 15 & 22, 2021

REPUBLIC OF THE PHILIPPINES FOURTH JUDICIAL REGION OFFICE OF THE CLERK OF COURT DASMARIÑAS CITY, CAVITE

## NATIONAL HOME MORTGAGE FINANCE CORPORATION (NHMFC),

Petitioner/ Mortgagee,

File No. FC-DC-0219-21

Extra Judicial Foreclosure of Real Estate Mortgage under Act 3135, as amended by Act 4118

-versus-

LUIS M. DOCTOR, JR., married to LOIDA J. DOCTOR,

Respondent/Mortagagor.

#### NOTICE OF SHERIFF'S SALE

Upon Extra-Judicial Petition for sale under Act 3135, as amended by Act 3135, as amended by Act 4118 filed by the petitioner /mortgagee, NATIONAL HOME MORTGAGE FINANCE CORPORATION (NHMFC), a government owned and controlled corporationcreated under P.D. No. 1267, with postal address at 104 Amorsolo St., Legaspi Village, Makati City against respondent/ mortgagor, LUIS M. DOCTOR, JR., married to LOIDA J. DOCTOR with postal address at Golden City Subdivision Lot 36, Block 23, Bo. Salawag Dasmariñas, Cavite and 1483 Castillo Compound, Almanza. Las Piñas, Metro Manila and for the satisfaction of the mortgaged debt which as of AUGUST 31, 2021 amounts to SEVEN HUNDRED THIRTY FOUR THOUSAND EIGHT HUNDRED EIGHTEEN PESOS **& 55/100 (Php734,818.55)**, exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on December 7, 2021 at 10:00 o'clock in the morning or soon thereafter in the Court Room of Branch 90, Regional Trial Court, Ground Floor, Dasmariñas Community Affairs (DASCA) Building, Congressional Road, Burol II, Dasmariñas City, Province of Cavite to the highest bidder and for Cash or Certified Check, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit:

#### TRANSFER CERTIFICATE OF TITLE No. T-436071

It is hereby given certified that certain land situated in the Mun. of Dasmariñas, Province of Cavite bounded and described as follows:

A parcel of land (Lot 36, Blk. 23 of the subd. plan Psd-042106-058802, being a portion of Lot 5777-A-1, Psd-042106-057898, LRC Rec. No. ) situated in the Brgy. Salawag, Mun. of Dasmariñas, Province of Cavite, Is. of Luzon. Bounded on the NW., along line 1-2 by Lot 34, Blk. 22; on the NE., along line 2-3 by Alley 19; on the SE., along line 3-4 by Lot 38; & on the SW., along line 4-1 by Lot 35 both of Blk. 23 all of the subd. plan. Beginning at a pt. marked "1" on plan, being S. 60 deg. 36 'E., 872.94 m. from Mon. 171, Imus Estate, thence N. 79 deg. 03'E., 9.50 m. to pt. 2; thence S. 10 deg. 59 'E., 3.75 m. to pt. 3; thence S. 79 deg. 03'E., 9.50 m. to pt. 4; thence N. 10 deg. 57'W., 3.75 m to pt of beginning, containing an area of THIRTY FIVE SQ. METERS AND SIXTY THREE SQ. DECIMETERS (35.63). All pts. referred to are indicated on the plan and are marked on the ground bt PS cyl. conc. mons. 15x60 cm.; bearings true; date of orig, survey, July 27, 1905-June 11, 1908 and that of the subd. survey, Sept. 14-30, 1992 and was approved on Nov. 27, 1992.

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

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

In the event the publication auction should not take place on the said date and time, it shall be held on December 14, 2021, at the same time and and place without further notice.

25 October 2021, Dasmariñas City, Province of Cavite.

(sgd.) ARLYN P. BARCELON Sheriff IV

ATTY. MARCELA L. BAYBAY Clerk of Court VI & Ex-Officio Sheriff

Dateline Weekly Newspapers: Nov. 1, 08 & 15, 2021

### Tanza...

#### from page 4

Trece Martires, Cavite (PIA) – The municipality of Tanza through the Rural Health Unit recorded a total of 26 Active cases as of Thursday, November 11, 2021 with the town at 9th place among the cities/towns with the most number of Active CoViD-19 cases in the province.

The expansive conduct of vaccination rollouts highly contributed to the continued decline in the number of cases recorded coupled with more patients recovering from the disease

Rural Health Officer Dr. Ruth Punzalan on behalf of the local government expressed her gratitude to the national and provincial government for the provision of sufficient supply of CoViD-19 vaccines which were distributed to around 3K to 5K doses daily.

She urged all Tanzeños who have not yet registered for the CoViD-19 vaccination to register for the vaccination since there is ample supply of all CoViD-19 brands that are authorized for the immunization.

"This is the time to register for the vaccination because we have plenty of available CoViD-19 vaccines," urged Punzalan.

To be able to attain the goal of herd immunity at the soonest possible time, the RHU targets to distribute a total of 11,000 jabs per day.

Meanwhile, the local government is currently coordinating with the schools' administrations for the efficient assessment and processing to speed up the town's Pediatric vaccination.

Despite the decline in recorded positive cases, the RHU continues to remind the public to continue observing the minimum health standards including the mandatory wearing of face shields that serve as additional protection against infection of the CoViD-19.

The medical officer also advised that patients that are confirmed positive with CoViD-19 and their close contacts should go to the isolation facility to protect their families and avoid further spread of the disease.

The government is finalizing its sustainable finance framework for the issuance of the Philippines' first-ever sovereign green bonds, in step with its ongoing effort to mobilize funds for capital-intensive climate adaptation and mitigation projects in the face of worsening global warming, Secretary Carlos Dominguez III said

Thursday. With the Philippines shifting from merely talking about climate change to commencing implementation of the practical adaptation and mitigation projects on the ground, Dominguez said such initiatives will necessarily involve the mobilization of-and thus the need for-a governance structure for "green funds."

Dominguez said the Securities and Exchange Commission (SEC) has long prepared the country's capital markets for the demand in green investments, having released numerous guidelines on the issuance of Green, Social and Sustainability (GSS) bonds that adhere to the standards set by the Association of Southeast Asian Nations (ASEAN).

Through its private sector, the Philippines is ahead among its ASEAN peers in accessing climate finance, said Dominguez, the chairman-designate of the Climate Change Commission (CCC) and head of the Philippine delegation in the recent 26th United Nations (UN) Climate Change Conference of the Parties (COP26) summit in Glasgow, Scotland.

Philippine companies have issued US\$4.8 billion worth of ASEAN-labelled **GSS** bonds since 2019. This amount, which is equivalent to 29 percent of the current total of ASEAN-labelled GSS Bond issuances, is the highest in the region, he said.

In preparation for its maiden green bonds offering and the mainstreaming of climate change in the financial sector, the Philippines launched on October 20 its Sustainable Finance Roadmap to serve as the country's masterplan that will create a synergy between public and private investments in greening the financial system.

Dominguez said the Roadmap incorporates the Philippines' whole-of-nation approach to harnessing finance in support of the country's transition to a clean, sustainable and climate-resilient economy.

"We are at the threshold of a new climate-conscious age. All the old practices that put the planet under the peril it is in now must yield to new mitigating practices. This transition will be comprehensive and most promising," Dominguez said in his pre-recorded keynote speech at the 8th SEC-Philippine Stock Exchange (PSE) Corporate Governance Forum.

Dominguez said three crucial elements of what he called the "blended approach" to climate finance—(1) grants for capacity building, (2) investments for green projects, and (3) subsidies for the financial costs and risks of communities transitioning to a climate-resilient economy-"need fine orchestration to push sustainability projects as quickly as possible."

"We are also in the process of completing our sustainable finance framework for the issuance of our first-ever sovereign green bonds," Dominguez said.

He said the delegation to COP26 affirmed the Philippines' position that developed countries that are responsible for most of the world's greenhouse gas (GHG) emissions must bear the largest financial burden in the transition to carbon neutrality of developing countries like the Philippines.

"This is the essence of climate justice that the most vulnerable countries have long been fighting for. The Philippines, however, will not wait for the Western nations to get their act together. We are moving ahead with the implementation of actual projects on the ground to enable us to meet our commitments," said Dominguez.

Dominguez said that because the grants, investments and subsidies needed to fulfill these commitments would come from taxpayers, "accountability and transparency are paramount to ensure prudent use of such funds."

#### from page 1

As head of the Philippine delegation to COP26, Dominguez said he broached a proposal to the World Bank Group (WBG), Asian Development Bank (ADB), and the Asian Infrastructure Investment Bank (AIIB) Dominguez said. to help catalyze financial flows to developing countries to enable them to

objectives. This proposal involves the three multilateral development banks (MDBs) setting up a harmonized set of guidelines to determine the viability and sustainability of climate projects.

meet their climate change

Under Dominguez's proposal, the three MDBs will set the standards for transparency and accountability and work together with other similar institutions around the world in ensuring that such standards and guidelines are adopted.

"Trust is a very important commodity in finance. These multilateral institutions are highly capable of creating processes that enhance trust. enforce transparency and encourage prudence," Dominguez said.

Moreover, extensive monitoring and well-established vetting processes of these MDBs place them in the best position to provide the seal of good housekeeping that would spur private sector investments in green projects. he said.

**BIR**...

meeting.

obligations.

Revenue

"With this rein-

Cabreros

the BIR is now validating

the registration profile of

existing FinTech compa-

nies, based on the list pro-

vided by the SEC and the

BSP, and will guide and

encourage those which

are not yet registered and

compliant with their tax

rected Finance Undersec-

retary Antonette Tionko,

who heads the DOF's

Group (ROG), to be on top

Dominguez di-

Operations

vention of current standards. the multilateral banks can play a pivotal role in mobilizing the trillions of dollars in private sector financing available for climate adaptation and mitigation projects,"

Dominguez also stressed the need for innovating financing mechanisms to channel funds to climate and sustainability projects.

He cited as an example the Philippines' partnership with the ADB for the Energy Transition Mechanism (ETM) facility, which aims to hasten the retirement of coal plants in the country and the shift to clean and renewable energy (RE) sources through an equitable, scalable and market-based approach.

The ADB and the Philippines are set to conduct a full feasibility study focusing on the optimal business model for the Philippines' ETM-backed project.

Dominguez said the Philippines' ETM project, which will bring together financial resources from MDBs, private institutional investors, philanthropic contributions and long-term investors could become "a model of cooperation that may be replicated elsewhere in the world where multilateral finance institutions, governments and the private sector are aligned in their climate resiliency goals." (PR)

#### from page 8

of this joint BIR-SEC ini-"We will continue to impose current Tax Code tiative to broaden the tax rules on compliance and base of Fintech-related taxation based on actual enterprises by ensuring activities of FinTech comthat these two agencies panies which are akin have "enough regulatory and collection muscle for to or similar to activities these digital technology of ordinary corporations or financial institutions," companies." Tionko said the Cabreros said during the

BIR and SEC should also coordinate with the Department of Trade and Industry (DTI), which "has done a lot of groundwork on Fintech" and has a list of Philippine companies engaged in this activity.

According to the SEC, FinTech "refers to a software, a service, or a business that provides technologically advanced ways to make financial processes and transactions more efficient compared to traditional meth-

Cont. on Page 2

# INAGURASYON NG PASONG **LANGKA ES 4-STOREY** 8-CLASSROOM BLDG. AT



Bilang kinatawan ni Congresswoman Dr. Dahlia A. Loyola, pinangunahan ni former Congressman Roy Loyola ang blessing at inauguration ng 4-storey 8-classroom building sa Pasong Langka Elementary School at ng Multi-purpose Building sa Barangay Hoyo sa bayan

Naging bahagi rin ng mga inagurasyon sina BM Ivee Reyes, former Mayor Omil Poblete, at ang Lokal na Pamahalaan ng Silang sa pangunguna nina Mayor Corie Poblete at Vice Mayor Aidel Belamide.

"Ang mga gusaling ito ay patunay na kung may maayos na pamamahala, maipararating sa bawat mamamayan ang mahusay na serbisyo publiko. Tandaan ninyo na sa ating sama-samang pagtutulungan, mas lalo pa tayong makapagbibigay pa ng iba't-iba pang proyektong pang-imprastraktura sa buong CarSiGMA.", mensahe ni #CongRoy. (CARSIGMA Office)



INFORMATION DISSEMINATION FOR THE IMPLE-**MENTATION OF THE 10-YEAR VALIDITY FOR DRIV-**ER'S LICENSE: Employees of LTO Tagaytay District Office conducted information campaign for the 10year validity of Driver's License thru distribution of flyers to their clients. To know more information about the 10 yr validity of driver's license, please keep browsing our official FB page LTO REGION 4A CALABARZON.

### Suspension...

from page 3

pension of fuel excise taxes, the disposable income of the top 10 percent of households is estimated to increase by around 0.63 to 0.82 percent on average in 2022. Meanwhile, the disposable income of the bottom 50 percent of households is estimated to increase by only around 0.34 to 0.45 percent.

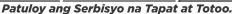
Beltran said a more equitable way to address the impact of higher fuel prices is to provide targeted support to the vulnerable groups, particularly the transportation sector.

he government has already committed to release P1 billion for cash grants to around 178,000 public utility vehicle drivers for the remaining months of the year through the Land Transportation Franchising and Regulatory Board (LTFRB).

Once spent, the cash grants are estimated to result to an incremental P2.9 billion pesos-worth of growth in the economy. (PR)









# **RED Peels Off Its La**

Just in time for the coming of the Christmas breeze, UNFILTERED, a revolutionary skin care brand, launched today a new collection that features products for a complete and effective gentle skin-peeling experience to get everyone ready for the holidays.

Introducing the Gentle Peel Kit, the latest addition to UNFILTERED's ever-growing health and wellness array of products, this kit offers a mild approach to guaranteeing that your skin will achieve exactly what it deserves. More than exfoliation and moisturization, the rejuvenating kit was carefully developed by top skin specialists to primarily renew and reveal blemish-free skin.

Packed in an easy-to-navigate, seethrough pouch, the Gentle Peel Kit is complete with a brightening soap, toner, peeling, firming, and whitening creams. What's more, all products are formulated with skin-friendly active ingredients to nourish and gently exfoliate impurities to keep the skin healthy and glowing giving the full protection from day to night.

#### What's inside?

- Brightening & Pore Refining Soap contains Kojic, Canica Papaya, and Lactic Acid. It removes dead cells to reveal renewed skin. It helps lighten hyperpigmentations and stimulate collagen production.
- Activating Toner is enriched with Niacinamide, Alpha Arbutin, and Salicylic Acid that are responsible in initiating skin exfoliation, clearing up clogged pores, and preventing breakouts.
- Peeling & Renewing Cream has a nice blend of Vitamin C, Beta Arbutin, and Aloe Vera working together to deeply exfoliate the dead skin. It helps improve the appearance of skin imperfections.
- Firming & Age Defying Glow Cream has Vitamin E, Collagen, and Elastin, which provide skin lifting benefits for a smooth, refreshed, and young-looking complexion. It doubles down on the anti-aging job as it reduces the appearance of fine lines and wrinkles.
- Whitening with SPF 45 is infused with Arbutin, Glutathione, and Plant Extracts. It has SPF that shields skin and protects it against the harmful effects of UV rays. It works to fade sun and age spots as it whitens



and brightens skin.

What better way is there to welcome Christmas than to UNFILTER to a new you with a gentle skin-peeling experience. Get this kit for only Php 899.00 to put your best skin forward this holiday season!

For more information, visit our website www.unfilteredskinindustry.com. Like and follow Unfiltered's social media pages: Facebook (Unfiltered Skin Essentials & Wellness Industry), Instagram & Tiktok (@unfilteredskin\_main), Twitter & Lyka (@ unfiltered\_main). To get your daily dose of glow, reach them at 0917-8845698 (0917-8UGLOW8) or send an e-mail to info@unfilteredskinindustry.com.(PR)

### **BIR** . . .

The Securities and Exchange Commission (SEC) and the Bureau of Internal Revenue (BIR) are working together to ensure that financial technology (Fintech) companies in the country are properly regulated and taxed while encouraging their growth and continued innovation, in support of President Duterte's goal of financial inclusion among Filipinos.

Finance Secretary Carlos Dominguez III earlier instructed the SFC and BIR to closely monitor Fintech firms and find out what new digital business models they have been adopting to determine how they should be

Dominguez

regulated and taxed.

ordered the SEC to strengthen its PhilFintech Innovation Office, which serves as the first point of contact for Fintech firms applying for registration, or for existing ones that have been operating or are introducing new Fintech products that need assistance in navigating the Commission's regulatory landscape.

He said the SEC should anticipate a surge in Fintech activities and the many variations of

from page 7

kang tuba and many more its business models by, among others, providing an additional budget for its Fintech-related programs and staffing its PhilFintech office with young, digitally skilled employees.

He said the BIR should also fill its positions with more young people adept in digital technology to more efficiently monitor Fintech-related businesses and enable the bureau to further expand its tax base

"Operating in the digital space is just a platform. The type of activity

**HIJOSTOURS** can be found in the bag. bringing Eastern Visayas at home. These products are made by communities supported by CARD MRI and proceeds of the Ko-

muni-Bag will support said

communities.

**VOL. XVIII** > No. 33 > Nov. 22-28 2021 > P10.00

**CARD MRI'S Hijos Tours** 

**Launches virtual** 

camping tour through "Komuni-Bag"

Tours.

Hijos

CARD MRI's travel and

tour institution, launches

its first e-camping tour

through its "Komuni-Bag"

ing tour aims to bring the

camping experience at

home, an activity that people are unable to do

due to the pandemic. The

program encourages the

e-campers to appreciate

the heritage and culture

we have, as well as devel-

oping a greater apprecia-

tion of themselves and the

a real camping trip, Camp

shared his thoughts, expe-

rience, and camping point-

ers to the attendees. Nutri-

tionist Beatriz Erika Breva

also guided the campers

in preparing healthy food,

especially for camping. To

complete the virtual camp-

ing trip, a cooking demo

of ensaladang gulay, with

ingredients for the dish

included in the "Komu-

ni-Bag" contains products

highlighting Hijos' "Hijos de las Campanas" tour,

featuring the regions of

such as banig, sisi (fer-

mented rock oysters), su-

"Komu-

**Products** 

The

give e-campers the feeling of

Chito Morante

To

environment.

Master

ni-Bag".

Leyte-Samar.

The virtual camp-

on September 4, 2021.

"As the country deals with COVID-19 and the tourism industry still struggles, we want to be like a ray of hope for our SMEs in the local tourism scene by bringing their products and services to their doorstep of our e-tourists. We hope that this virtual camp would excite you to venture out and enjoy the real thing with us as we support our fellow men in the local industry. All this as we aim to uplift the lives of Filipinos nationwide," Hijos Tours President Marilyn Manila as she reflects on the goal of Hijos Tours' Komuni-Bag.

The Komuni-Bag is one of Hijos Tours' efforts in hopes of supporting CARD MRI clients during the pandemic. The next e-camping tour will be held on October 2. This is the final virtual camp for the year as Hijos will be launching another tour box for the month of October. For more information on Hijos Tours, visit and follow their official Facebook page at @HijosTours Offi-

doesn't matter. It's still taxable by the BIR and subject to the appropriate regulations of the SEC," Dominguez said during a recent meeting with BIR and SEC officials.

BIR Deputy Commissioner Marissa Cabreros said at the meeting a list of Fintech-related businesses provided by the SEC and the Bangko Sentral ng Pilipinas (BSP) has helped identify those companies that have not yet registered with the Bureau for taxation purpos-Cont. on Page 7