

DATELINE

weekly newspaper

The Only Newspaper with Educational Timeliness

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VaxCertPH at SM City Dasmariñas

VaxCertPH (COVID-19 Vaccination Certificate) was launched recently at SM City Dasmariñas in partnership with the City Government of Dasmariñas!

The launched was attended by Dasmariñas City Mayor Jenny Austria-Barzaga



together with the City Councilors and SM City Dasmariñas Management. Everyone is encouraged to apply for the country's digital vaccination certificate that is accessible, secure and can be recognized internationally. Visit VaxCert PH at SM City Dasmariñas, Upper Ground Level near National Book Store

Cavite bettor is PCSO's 1st Lotto millionaire for December

P3

LANDBANK agri loans reach P94-B for post-harvest infra, facilities as of October

P3

DTI-Laguna continues with its #BITS 7-Module Series

DA-4A nagsagawa ng RCMAS 4.0 training para sa lalong ikauunlad ng pagsasaka ng palay sa CALABARZON



rekomendadong pamamahala ng nutrisyon o paggamit ng naayon na dami ng abono o pestisidyong isang partikular na palayan.

Kasama rin sa RCMAS 4.0 ang farmer and farm lot registration, geo-referencing of farm lots, generation and printing of farmer ID cards, sending of auto-generated text messages to farmers' mobile phone numbers, at farm monitoring upang lubos na matulungan ang mga magpapalay.

"Maganda ang dulot ng RCMAS para sa mga magpapalay dahil lubos itong nakakatulong na maibsan ang gastos sa farm inputs. May mga magsasaka kasi na hindi praktikal ang paggamit ng inputs o abono kung kaya sila ay napapamahal. Ngunit, sa tulong ng RCMAS ay maiiwasan ito dahil nagbibigay ito ng tamang rekomendasyon tungkol sa nutrient management ng ating palayan," ani G. Jhoslee P. Ganan, AEW mula Tanza, Cavite.

Samantala, binigyang diin ni Bb. Suzette Claribelle T. Panopio, DA-4A RCM Focal Person, ang mahalagang kooperasyon ng mga lokal na pamahalaan para sa mas epektibong pagpapatupad at paggamit ng RCM para sa ikakabuti ng mas maraming magpapalay at matulungan silang makamit ang masaganang ani at mataas na kita. PR



Upang iangat ang antas ng pagsasaka ng palay sa CALABARZON sa pamamagitan ng digital agriculture, nagsagawa ng serye ng pagsasanay ang Department of Agriculture Region IV-CALABARZON (DA-4A) tungkol sa Rice Crop Manager Advisory Service 4.0 (RCMAS 4.0) para sa walumpung (80) agricultural extension workers (AEWs) sa rehiyon.

Ang RCMAS 4.0 ay isang web-based application na binuo ng International Rice Research Institute (IRRI) sa pakikipagtulungan sa DA para sa mga magpapalay at AEWs. Ito ay nagbibigay ng mahalagang impormasyon sa pagtanim gaya ng

DTI, LGU support local MSMEs with livelihood project



Gov't to repay P540-B BSP debt in advance and ask for lower liquidity support next year

PAGE2

EDITORIAL:

A promise kept

“Here’s where Mr. Duterte certainly delivered.”

During his almost six years in office, President Duterte often railed against fake news. But in all that time, he was clearly not above shoveling some of it in our direction.

Those who were wrongfully included in his much-publicized but unsubstantiated “Oust-Duterte” matrix in 2019—including a future Olympic gold medalist—surely know what it’s like to be on the receiving end of this kind of a lie.

In a speech in Zamboanga City last week, Mr. Duterte gave us yet another gem, saying he kept almost all of his promises.

“My term is nearing its end. I can say with a little bit of pride that I fulfilled almost all of my promises,” he said in a mix of English and Filipino.

In 2016, candidate Duterte ran on two major campaign promises: to end the drug problem and to end corruption in the government. These, he promised to do in six months.

But as President, Mr. Duterte said he finally realized the severity of these problems—and pleaded for more time.

“That self-imposed time of three to six months, well, I did not realize how severe and how serious the problem of drug menace in this republic until I became President,” he said in December 2021.

“Just give me a little extension of maybe of another six months. Because I never have that idea

of hundreds of thousands of people in the drug business. And what makes it worst is, they are now operated by people in government, especially those elected officials,” he said.

It has been 65 months now, and we are no closer to seeing either of those promises fulfilled. In a candid moment in 2019, at a political rally in Malabon, the President admitted his campaign against drugs was a failure, and that the drug trade had even worsened.

“You can read it every day, even in the crawler of the TV networks. There are billions worth of drugs. Before, it was only thousands. Drugs, I cannot control, son of a b***h, even if I ordered the deaths of these idiots,” Duterte said.

Over his 65 months in office, Mr. Duterte also said he would not tolerate even “the whiff of corruption” among the people in his government.

But the reality was, he constantly used his position to reward people who helped him during his presidential campaign, regardless of their qualifications. He used a Filipino term—utang na loob—to justify this repayment of debts, as if this were a virtue, even in what was supposed to be a meritocracy.

Those who later became embroiled in allegations of irregularity were merely transferred to other positions.

At the onset of the pandemic last year, one

of those appointees at the Department of Budget and Management authorized the purchase of more than P80 billion worth of medical supplies from a small, under-capitalized start-up, whose benefactor—a Chinese national based in Davao—was the President’s long-time friend and former economic adviser.

The President not only tolerated this whiff—some say stench—of corruption, he defended the irregular transactions and viciously attacked senators who tried to bring out the truth.

In June 2016, candidate Duterte said: “There will never be an instance that we will surrender our right over Scarborough Shoal ... That is not a territorial issue. It is an issue about being obstructed or impeded because of the constructions there and we cannot exercise freely the rights under UNCLOS of the 200-mile economic zone that is exclusive to us.”

After kowtowing to Beijing for the last five years in almost every maritime confrontation, Mr. Duterte in May 2021 said the country’s 2016 arbitral victory against China’s claims in the West Philippine Sea was just a piece of paper that he can throw away in a trash bin.

There is one promise, though, that Mr. Duterte has kept.

“If I become president, it would be bloody because we’ll order the killing of all criminals,” candidate Duterte promised in February 2016.

With more than 8,000 drug suspects killed—and many thousands more not on the official record—this is sadly the one promise Mr. Duterte unequivocally kept.

DTI...

Pangil, Laguna – In line with its thrust to continually provide assistance and serve as an economic catalyst in enabling globally competitive and innovative industry and services sector that contribute to inclusive growth and employment generation, DTI-Laguna continues to implement MSME development programs through provision of business development services including the conduct of training and business consultancies as well as initiatives for innovation and start-ups.

DTI-Laguna proposed to create and implement #BITS (Boosting Innovation and Technology Start-up: A Project on MSME Digitalization) to support the uprising creative industry. Through collaborative discussions with StartUp Village (SUV), an incubator/accelerator that enables start-ups to bring their unique ideas and business concepts to reality, DTI-Laguna identified possible training modules to be included in the #BITS implementation. #BITS is a 7- module series that will run ideally for 1 month to assist potential, new, and existing MSMEs in exploring business opportunities and scaling

up and sustaining their businesses. DTI-Laguna conducted its 6th module which was divided into two sets of discussions, #BITS module 6A - Managing Innovation and #BITS module 6B - Trends in Digital Transformation/Different Tools You Can Use Today last October 27, 2021 via Zoom.

The webinar was hosted by Negosyo Center Business Counselor Danica R. Briones of Negosyo Center Pangil. It was commenced with an opening prayer followed by a short game/energizer to engage the participants more with the discussion. Mr. Carlo Calimon, Director of StartUp Village was introduced as the resource speaker. He provided the mentees his knowledge and expertise about innovation. Mr. Calimon discussed how the participants can manage innovation. He also shared the 5P’s of Innovation which are passion, people, purpose, place and process. After the first part of the 6th module which was Managing Innovation, Mr. Calimon then discussed about the trends in digital transformation and provided them with ideas on the different tools that they can use today in their businesses with regards to innovation. Mr. Calimon expressed his support to the mentees as the #BITS 7-module series has only one module left before they proceed to business pitching.

The webinar received a cheerful and positive feedback from the mentees at the different municipalities in Laguna and they expressed their satisfaction with the learning activity. They are also looking forward for the continued support of DTI Laguna after they finished the BITS program. (DRBriones, DTI-Laguna) PR

◀ From Page 1

Gov’t...

◀ From Page 1

Finance Secretary Carlos Dominguez III has informed the Monetary Board (MB) that the National Government (NG) will repay the full amount of its outstanding P540-billion provisional advances to the Bangko Sentral ng Pilipinas (BSP) this week, ahead of the January 12, 2022 maturity date, and downsized its request for liquidity support to P300-billion next year amidst an improved economic outlook.

Dominguez, in a letter addressed to BSP Governor Benjamin Diokno, said the lower amount of P300 billion to be requested by the government as provisional advance in the second week of January 2022 signals to the market “that we are on track with the unwinding of liquidity support on firmer evidence of return to economic strength.”

The head of President Duterte’s economic team, Dominguez revealed this NG plan as he lauded the “strong monetary and fiscal coordination (between the BSP and the Department of Finance or DOF) in ensuring that the Philippines remain resilient in this crisis.”

The extension of provisional advances is a temporary arrangement between the BSP and the NG to provide the government access to ample cash resources while revenue generation is weakened and fulfillment of the borrowing program is challenged by the scale of the borrowing need and the unpredictability of financial markets amid the pandemic.

Under Section 89 of The New Central Bank Act (Republic Act No. 7653), the BSP may make direct provisional advances with or without interest to the NG to finance expenditures authorized in its annual appropriation, on condition that said advances shall be repaid before the end of three months, extendible by another three months as the MB may allow following the date the NG received such provisional advances.

Initially, the advances were in the form of a zero-interest repurchase agreement (repo) transaction in the amount of P300 billion, granted in March 2020 and fully repaid in September 2020.

The provisional advances were then converted to a zero-interest 3-month loan in the amount of P540 billion, granted in October 2020 and fully repaid in December 2020. These were again accessed in January 2021, extended in April 2021, and fully repaid in July 2021.

The latest access of provisional advances was in July 2021, which was due in October 2021 and extended to January 2022, but will be Cont. on page 3

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NOTICE

NOTICE IS HEREBY GIVEN THAT THE ESTATE OF THE LATE LORENZO D. PRESA HAS BEEN EXTRA-JUDICIALLY SETTLED BY HIS HEIRS THRU EXTRAJUDICIAL SETTLEMENT OF ESTATE AS PER DOC. NO. 95; PAGE NO. 20 ; BOOK NO. 120; SERIES OF 2021, BEFORE NOTARY PUBLIC ATTY. CESARIO G. GONZALES JR.

Dateline Weekly Newspapers:
Dec. 06, 13 & 20, 2021



KAPANALIG

Ni Nelson Dimapilis

Gatchalian urges DOE to be transparent on SPEX-Udena deal in Malampaya

Senator Win Gatchalian urged the Department of Energy (DOE) to lay its cards on the table in its ongoing review process that will be the basis for approving or disapproving the sale of the 45% operating interest of Shell Philippines Exploration B.V. (SPEX) in the Malampaya gas field to Udena Corporation's Malampaya Energy XP Pte. Ltd. Reports said that SPEX sold its 45% stake in Malampaya to Malampaya Energy at \$380 million, with additional payments of up to \$80 million between 2022 to 2024 contingent on asset performance and commodity prices;

Gatchalian underscored the need for the DOE to be transparent in handling the SPEX-Udena deal because what is at stake is the country's energy stability as almost four million households and almost close to about 30% of the Luzon grid is dependent on Malampaya.

"Napaso na tayo sa first transaction. The DOE approved the first transaction and then later on said that the law is insufficient," said Gatchalian referring to the sale of the \$565 million-worth shares of stocks of Chevron Malampaya LLC to another Udena unit UC Malampaya Pte. Ltd. which was approved by the DOE despite admissions of gaps in the law.

"The process should be very clear to us. What circular is the DOE using? Is this circular sufficient or not? These are the same questions we asked in the past Senate hearings," Gatchalian said.

Under the sales

purchase agreement, the SPEX-Udena deal requires the approval of the DOE, unlike in the case of the Chevron-Udena deal which DOE Assistant Secretary Gerardo Erguiza Jr. said is not required. He reiterated the position of the department that there's insufficiency of legal basis or inapplicability of DOE's department circular 2007-04-003 in subjecting the Chevron-Udena deal to prior approval by the government. The said circular prescribes the guidelines and procedures for the transfer of rights and obligations in petroleum service contracts under Presidential Decree 87, the basis for evaluation of such transactions.

"H a h a y a a n ba natin na mapasakamay ang Malampaya ng kumpanyang maraming utang? Walang track record sa oil exploration and development ngunit dahil nakapangutang sa mga bangko ay nagawang mabili ang mga binebentang interes sa Malampaya," Gatchalian stressed.

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Cavite..

MANILA — Christmas just got merrier for a lone bettor from Cavite who became the first millionaire of the state lottery this month after winning the PHP5.9 million jackpot during Thursday night's Lotto 6/42 draw.

In an advisory on Friday, the Philippine Charity Sweepstakes Office (PCSO) said the bettor guessed the winning combination of 30-04-09-21-05-20 with a jackpot of PHP5,975,395.80. The ticket was purchased in Dasmariñas City.

To claim the check, the bettor must proceed to PCSO's main office in Mandaluyong City and present the winning ticket and two ID cards.

A total of 69 other bettors who guessed five out of the six winning combinations won PHP24,000 each, the PCSO said.

From Page 1

About 2,285 bettors got PHP800 each for getting four of the winning combinations while 29,255 bettors won PHP20 each for guessing three right combinations.

The 6/42 Lotto is drawn every Tuesday, Thursday, and Saturday. In November, eight bettors were sole winners of the Lotto jackpot and three of them were from the National Capital Region.

As provided in the Tax Reform for Acceleration and Inclusion (TRAIN) law, lotto winnings of more than PHP10,000 shall be subject to a 20-percent final tax. Once the jackpot is claimed by the winner, it would be less than 20 percent.

The PCSO serves as the principal government agency for raising and providing funds for health programs, medical assistance and services,

LANDBANK...

From Page 1

The Landbank of the Philippines (LANDBANK) has outstanding loans of P94.01 billion to support the improvement and construction of farm infrastructure and post-harvest facilities, which make up the bulk of the total P233.6 billion in loans to the agriculture sector as of October 31 this year.

In a report to Finance Secretary Carlos Dominguez III, the LANDBANK said the P233.6 billion in outstanding loans as of end-October is 93 percent of its P251.5 billion target in loans to the agriculture sector in 2021.

LANDBANK has also already assisted 2,987,929 farmers and fishers, representing an increase of 13,125—of which 10,189 availed of regular loans from the Bank—from last month's figure of 2,974,804.

The Bank said the P5.39 billion net growth in loans as of October was attributed to the increase in loan releases of P4.41 billion to small, medium, and large agribusiness enterprises from last September.

In terms of economic activity, loans supporting agri-related

activities such as the improvement and establishment of public markets, farm to market roads, warehouses, cold storages, irrigation systems, fish port, and agri-tourism have picked up with an increase of P5.79 billion as of 31 October 2021, according to the state-run Bank.

Of the P233.6 billion in agriculture loans, close to two-thirds or P150.16 billion supported small, medium and large agribusiness enterprises, while the remaining amount of P83.44 billion went to small farmers and fishers (P32.92 billion) and the agri-aqua related projects of local government units (LGUs) and government-owned and controlled corporations or GOCCs (P50.52 billion).

Small farmers and fishers borrowed a total of P1.34 billion through direct lending, and another P31.58 billion through conduits such as cooperatives and farmers' associations, rural financial institutions, and other credit mechanisms.

As of October this year, LANDBANK has also released 100

Gov't...

From Page 2

fully repaid this December 2021.

National Treasurer Rosalia de Leon had recommended the early repayment of the P540-billion provisional advances, which will be settled on Dec. 10, on the basis of favorable cash position brought about by promising revenue collections and overwhelming support in the recent Retail Treasury Bond (RTB) offering.

"We have seen economic recovery already begin to take root as more businesses embark on a safe reopening with the successful rollout of the government's mass vaccination program," Dominguez said in his letter to Diokno dated Dec. 1.

"The extension of a new P300-billion provisional advances will ensure sufficient resources for the government to safeguard this promising but still fragile recovery," Dominguez added.

The new P300-billion provisional advances to be requested in January will have similar terms as the earlier loan: (i) zero interest, and (ii) three-month maturity with another three-month extension, as recommended by De Leon.

De Leon also recommended that the P300-billion advances be fully repaid before the end of June 2022 to fully unwind the liquidity support before the start of the next administration.

Funds granted under this short-term lending arrangement are not used for direct financing of government operations but serve as a liquidity gap measure that ensures the government will be able to undertake large spending in advance of anticipated revenue collections or regular borrowing proceeds.

Provisional advances shall not, in their aggregate, exceed 20 percent of the average annual income of the borrower for the last three preceding fiscal years, the law states.

De Leon said the NG has accessed the facility in four cycles already at volumes that are consistently below the maximum loanable amount of P564 billion in 2020 and P589 billion in 2021. **PR**

percent of the P11.04 billion in program funds of farmer-friendly loans it has been administering for the Department of Agriculture (DA), such as the those under the Agricultural Competitiveness Enhancement Fund (ACEF), Socialized Credit Program under the Sugarcane Industry Development Act (SIDA), Expanded Rice Credit Assistance (ERCA) under the Rice Competitiveness Enhancement Fund (RCEF), Survival and Recovery Assistance (SURE-Aid) for palay farmers, and the Survival and Recovery Assistance COVID-19 (SURE-Aid COVID-19) for farmers

and fishers.

For the Credit Assistance Program-Program Beneficiaries Development (CAP-PBD) it has been administering for the Department of Agrarian Reform (DAR), the LANDBANK has also released the full P65 million program fund for loans to agrarian reform beneficiaries (ARBs).

In terms of economic activity, outstanding loans to agri-processing and trading activities reached P84.48 billion of the total loans, while the livestock subsector was supported with P34.95 billion; crops, P17.74 billion; and fisheries, P2.43 billion as of end-October. **PR**



HE IS MY
Healer

EXODUS 15:26

TOY KINGDOM'S TOP TOYS FOR CHRISTMAS

Bring the magic of Christmas to your home with toys your kids will wish for, love, and hug. Thinking of what will bring so much joy to the little ones? Toy Kingdom, the amazing toy store, lists its Top Toys for the holidays. There are the gift sets from well-loved brands – Barbie, Peppa Pig and LOL – that will bring a big smile to both big and little girls; as well as DIY toys for Pretend Play like GO Glam U-nique Nail Salon. Other great stocking stuffers: surprise toys from Itty Bitty Pretty Tea Party, LOL and Present Pet pup that will be in any child's wish list. Toys inspired by your kids' favorite TV shows such as Cocomelon, and Blippi and blockbuster movies such as Harry Potter WIZARDING WORLD and Jurassic World will transport them to the world of make-believe. Have fun playing Santa as you complete the list and visit the nearest Toy Kingdom store or register your wish list via Toy Kingdom's Call to Deliver services at 0917.5578797 and have personal shopper assist your kids to select virtually their favorite toys. Check out the Toy Kingdom's Christmas Toysgether Catalog at www.toykingdom.com.ph. Follow ToyKingdomPH in Facebook and Instagram.



REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
Branch 90
DASMARIÑAS CITY

File No. FC-DC-0252-21

EXTRA JUDICIAL FORECLOSURE
OF REAL ESTATE MORTGAGE
UNDER ACT 3135, AS AMENDED
BY ACT 4118

PALMIE B. MONTUYA,
Mortgagee/Assignee,

-versus-

MA. CRISTINA L. PEDROSA,
Debtors/Mortgagor.

X ----- X

NOTICE OF SHERIFF'S SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act 4118 filed by the petitioner/mortgagee/assignee, **PALMIE B. MONTUYA**, Filipino Citizen, married with postal address at **Blk. 4, Lot 10, Burgos St., Molino Homes II, Salitran III, Dasmariñas City, Cavite** acquired by Virtue of Assignment of Loan Agreement from Balikatan Property Holdings Inc., (BFHI) who represented by its duly authorized agent Bahay Financial Services, Inc., (BFS) against respondents/mortgagors, **MA. CRISTINA L. PEDROSA** with postal address at #691 Marulas-A, Caloocan City and for the satisfaction of the mortgaged debt which as of **NOVEMBER 9, 2021 amounts to NINETY THOUSAND & 00/100 (Php90,000.00)** exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **January 18, 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, Buro I, 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-510800

A parcel of land (Lot 9, Blk. 4 of the cons. subd. plan, Pcs-042106-007934, being a portion of the cons. of Lots 8110 & 8113, Psd-19868, L.R.C. Rec. No.), situated in the Bo. of Salitran, Mun. of Dasmariñas, Province of Cavite. Bounded on the SW., along line 1-2 by Lot 10, Blk. 4; on the NW., along line 2-3 by Lot 7 Blk. 4; on the NE., along line 3-4 by Alley 2; on the SE., along line 4-1 by Lot 11, Blk. 4 all of the cons. subd. plan. beginning at the pt. marked "1" on plan being S. 56 deg. 22 'E., 969.48 m. from Mon. 134, Imus Estate; thence N. 28 deg. 31 'W., 4.00 m. to pt. 2; thence N. 61 deg. 29 'E., 9.50 m. to pt. 3; thence S. 28 deg. 31 'E., 4.00 m to pt. 4; thence S. 61 deg. 29 'W., 9.50 m. to the pt of beginning; containing an area of THIRTY EIGHT (38) SQ. METERS. All pts. referred to are indicated on the plan and are marked on the ground by PS. Cyl. conc. mons. 15x60 cm.; bearings true; date of orig. survey, July 27, 1905-June 11, 1915 and that of the cons. subd. survey, June 12-Aug. 15, 1995 and was approved on Oct. 22, 1993.

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 **January 25, 2021**, at the same time and place without further notice.

01 December 2021, Dasmariñas City, Province of Cavite.

(SGD.) **ARLYN P. BARCELON**
Sheriff IV

(SGD.) **ATTY. MARCELA L. BAYBAY**
Clerk of Court VI & Ex-Officio Sheriff

Copy Furnished:
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Salitran III, Dasmariñas City, Cavite

MA. CRISTINA L. PEDROSA
#691 Marulas-A, Caloocan City

- Notice posted at:
1. The Bulletin Board of Regional Trial Court, Dasmariñas City, Cavite
 2. The Bulletin Board of Dasmariñas City Hall
 3. The Bulletin Board of Dasmariñas City Post Office
 4. The Bulletin Board of Dasmariñas City Public Market

Dateline Weekly Newspapers:
Dec. 06, 13 & 20, 2021

Goldilocks SM City Rosario is soon to open!

Sweet treat is soon to unveil this Christmas season. See you soon at Goldilocks SM City Rosario!



OPENING SOON SM City Rosario



SM Markets Trece is now online!

Hi! What are you looking for?

ShopSM

Shop Fashion, Beauty, Home, Babies & Kids

MARKETS ONLINE
Shop Groceries

Shop Fashion, Beauty, Home, Babies & Kids

Shop Groceries

ShopSM

GET IT ON Google Play | Download on the App Store

Have your favorite groceries delivered to your home or shop online and drop-by for a quick pick up. Log on to smmarkets.ph to start shopping! Happy Shopping!

ACE HARDWARE'S 12.12 SALE AT SM CITY BACOR, SM CITY MOLINO, SM CENTER IMUS!

12.12 SALE
DEC 8-12
NATIONWIDE

UP TO **50% OFF**
ON SELECTED ITEMS

P300 OFF
FOR A MIN. P3,000 SPEND

EXTRA **BDO 12% OFF**
MASTERCARD CREDIT CARD

FOR CUMULATIVE P10,000 PURCHASES AT PARTICIPATING OUTLETS WITH MIN. P3,000 SINGLE RECEIPT PER QUALIFYING TRANSACTION
TERMS & CONDITIONS APPLY

Per DTI FAIR TRADE Permit No. FTB-132519, Series of 2021

*STANDARD EXCLUSIONS APPLY

SM CITY BACOR, SM CITY MOLINO, SM CENTER IMUS, CAVITE - Celebrate Christmas early with ACE Hardware's 12.12 Sale! Enjoy merry discounts and rebates that will make your ho-ho-holiday fill up with cheers. Grab your essentials bucket list and share the good news with your home buddies! You may also shop from home by calling ACE Hotline #11223.

SM Marketmall Christmas Market is now open!



Christmas is indeed around the corner! SM Marketmall Dasmariñas recently opened a Christmas Market where customers can safely shop and dine. Located beside SM Hypermarket, hurry experience the Christmas at SM Marketmall.

CROCS GOT AC BONIFACIO ROCKIN' THIS SEASON

Crocs showcases the very best of its classic collection for this season 2021, creating a variety of opportunities for personalization and creative self-expression.

A global leader in innovative casual footwear for all, Crocs Philippines invited none other than the fast-rising dancefloor sweetheart AC Bonifacio to use Crocs as a canvas for self-expression with Jibbitz™ charms and hailing all to “Come As You Are.”

Artist AC Bonifacio will showcase her infinite freedom of expression with classic collection and Jibbitz™ charms with her dance moves, “I’ve always loved Crocs, it allows me to express myself and to feature my creativity, and just be myself that matches with my uniqueness and personality,” AC enthuses. Her visuals and video content will be shared on Crocs Philippines Official Facebook and Instagram. #CrocsPH #GirlRocks.

Along with Artist AC Bonifacio, Crocs will unveil the latest addition to the Crocs Classic collection featuring the popular Unisex Classic Bleach Dye Clog, Women Classic Platform Clog, Unisex Classic Crocs Sandals and Women Classic Crocs Slide.

For the Classic Collection – Bleach Dye, each shoe features 13 holes to allow stylish personalization with unique Jibbitz™ charms’, anywhere and anytime, allowing everyone the ability to be truly comfortable in their shoes.

For the Classic Collection – Classic Platform Clog, it features a heightened, contoured outsole that supports the upper you know and love with a slimmer, sleeker look with customizable backstrap that also holds Jibbitz™ charms, so you can personalize your look even more. When you’re in the mood for a little extra boost, style it up with the Classic Platform.

For the Classic Collection – Classic Crocs Sandals, the look and feel of this comfortable Classic Clog and Crocs Slide, now in sandal form. Two upper straps offer even more comfort and foot security, and seven holes on each shoe allow you to personalize with Jibbitz™ charms.

We invite all one-of-a-kind and all kinds to Come As You Are to unleash your creativity in more ways than ever before! Follow us for more updates as AC crocin’ her dance grooves at Crocs Philippines official Facebook and Instagram. You can also visit <https://crocs.com.ph/> for more details.

Crocs is available at The SM Store and Crocs boutique stores at most SM Supermalls nationwide and <https://crocs.com.ph/>

About Crocs, Inc.

Crocs, Inc. (Nasdaq: CROX) is a world leader in innovative casual footwear for women, men, and children, combining comfort and style with a value that consumers know and love. The vast majority of Crocs™ shoes contain Croslite™ material, a proprietary, molded footwear technology, delivering extraordinary comfort with each step.

In 2021, Crocs will reinforce its mission of “everyone comfortable in their own shoes” with the fourth year of its global Come As You Are™ campaign. To learn more about Crocs Philippines or our global Come As You Are™ campaign, please visit <https://crocs.com.ph/> or follow Crocs Philippines Facebook Page and Instagram for more details for updates.

SHARE-A-TOY AT THE SM STORE



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

SM 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 Kingdom branches 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

Unisex Classic Crocs Sandals in Pink.



Incredibly light and fun to wear. Enjoy the look and feel of the comfortable Classic Clog and Crocs Slide in sandal form with this Classic Crocs Sandal with 7 holes in each shoe and customizable ‘Jibbitz™ charms.’



Fast-rising dancefloor sweetheart AC Bonifacio uses Crocs as a canvas for self-expression with personalized ‘Jibbitz™ charms and hailing all to ‘Come As You Are.’



Classic Bleach Dye Clog Candy Pink.



Lightweight and flexible. This iconic clog, now with a bleach dye design features 13 holes to its shoe to allow stylish personalization with unique ‘Jibbitz™ charms’, anywhere and anytime, allowing everyone the ability to be truly comfortable in their shoes.



Artist AC Bonifacio showcases the latest additions to the Crocs Classic Collection: the popular Unisex Classic Bleach Dye Clog, Women Classic Platform Clog, Unisex Classic Crocs Sandals and Women Classic Crocs Slide. Available at The SM Store and Crocs boutique stores located at most SM Supermalls.

Classic Bleach Dye Clog Black.



Comfort and style. This stylish classic clog with allows everyone the ability to be truly comfortable in their shoes with its bleach dye design with a print for every personality includes easy to clean features, pivoting heel straps for a more secure fit and customizable with ‘Jibbitz™ charms’.



Women Classic Platform Clog White. When you’re in the mood for a little extra boost, you can style it up with this classic platform clog which features a heightened, contoured outsole that supports the upper and love with a slimmer, sleeker look and the customizable backstrap which also holds ‘Jibbitz™ charms’, so you can personalize your look even more.

Unisex Classic Crocs Sandals in Cobalt Blue.

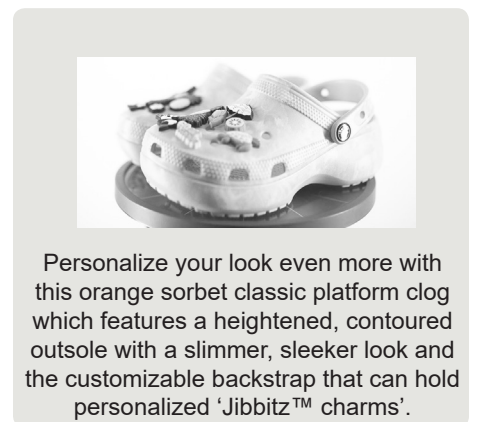


Unisex style with a two-strap upper. Two upper straps offer even more comfort and foot security with this Unisex Classic Crocs in Cobalt Blue, with seven holes on each shoe that allows you to personalize them with ‘Jibbitz™ charms’.



Crocs Philippines shows some cool moves with artist AC Bonifacio featuring the very best of its classic collection showcasing her infinite freedom of expression with ‘Jibbitz™ charms’ in her dance moves. “I’ve always loved Crocs, it allows me to express myself and to feature my creativity, and just be myself,” AC enthuses.

Classic Platform Clog in Orange Sorbet.



Personalize your look even more with this orange sorbet classic platform clog which features a heightened, contoured outsole with a slimmer, sleeker look and the customizable backstrap that can hold personalized ‘Jibbitz™ charms’.

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 Facebook, Instagram and Twitter.

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 the Share A Toy campaign under the SM Share Movement, The SM Store and its loyal customers join together to cel-

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

PHILIPPINE SAVINGS BANK,
Mortgagee,

EJF NO. TG-21-037

-versus-

FOR: Application for Extrajudicial
Foreclosure of Real Estate Mortgage
under Act No. 3135 as amended

**SPS. CRISANTO R. SERRANO
AND MYRA N. SERRANO**
Borrowers/Mortgagors,

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial foreclosure sale under Act 3135, as Amended by Act No. 4118, filed by Mortgagee, PHILIPPINE SAVINGS BANK, a thrift bank with principal office and place of business at PSBank Center, 777 Paseo de Roxas corner Sedeño Street, Makati City, pursuant to the terms and conditions of the Promissory Note with Real Estate Mortgage ("MORTGAGE") executed and notarized on June 28, 2018 by Mortgagors/Borrowers, SPOUSES CRISANTO R. SERRANO AND MYRA N. SERRANO with residence and postal addresses at (1) 217 E. Molino Proper, Molino II, Bacoor, Cavite (2) Block 59, Lot 4-A Barangay Sto. Cristo, City of Dasmariñas, Cavite and collateral address at (3) Unit 1709 Wind Residences – Tower 1, Emilio Aguinaldo Highway, Maharlika West, Tagaytay City, in favor of the Petitioner/Mortgagee, over a real estate property including improvements thereon, described in and covered by Condominium Certificate of Title No. 076-2018000358 of the Registry of Deeds for Tagaytay City, in order to satisfy the outstanding loan obligation of the Mortgagors/Borrowers in the amount of SEVEN HUNDRED FOURTEEN THOUSAND NINE HUNDRED SEVENTY EIGHT PESOS & 05/100 (Php714, 978.05) plus accruing interest, penalty and other charges thereon from the said up to the date of foreclosure sale, publication, other foreclosure expenses, attorney's fees and such other additional sums, as of October 20, 2021, the undersigned Clerk of Court & Ex-Officio Sheriff of the Regional Trial Court of Cavite thru her deputy, Oliver N. Mendoza, will sell at public auction on January 6, 2022 at 10:00 o'clock in the morning or soon thereafter, at the New Hall of Justice of Tagaytay City, to the highest bidder, for Cash or Manager's Check and in Philippine Currency, the following property with all its improvements thereon, to wit:

**CONDOMINIUM CERTIFICATE OF TITLE
NO. 076-2018000358**
Registry of Deeds of Tagaytay City

"IT IS HEREBY CERTIFIED that the unit identified and described as:

TOWER 1 – 17TH FLOOR – UNIT – 1709
RESORT RESIDENTIAL UNIT – 1
UNIT AREA – 28.64 SQ. METERS

In the diagrammatic floor plan appended to the enabling or master deed of the condominium project annotated on TRANSFER CERTIFICATE OF TITLE 2012004157; 2012004158; 2012004159 which embraces and describes the land located at MAHARLIKA WEST, TAGAYTAY CITY with an area of SEVENTEEN THOUSAND SIX HUNDRED SIXTY TWO (17,662) Square Meter, is registered in the name of:

Owner: SPOUSES CRISANTO R. SERRANO
AND MYRA N. SERRANO, FILIPINO

CITIZENS, BOTH OF LEGAL AGE
Address: BLOCK 59 LOT 4-A BARANGAY STO.
CRISTO, CITY OF DASMARINAS, CAVITE, PHILIPPINES
4115

In the event the public auction should not take place on the said date, it shall be held on January 13, 2022 without further notice.

Prospective bidders or buyers are hereby enjoined to investigate and verify for themselves the **CONDOMINIUM CERTIFICATE OF TITLE NO. 076-2018000358**, the encumbrances thereon, if any there be.

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

Tagaytay City, Philippines, November 25, 2021.

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

(sgd.) OLIVER N. MENDOZA
Sheriff-In-Charge

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

Copy Furnished:

PHILIPPINE SAVINGS BANK,
Mortgagee,
PSBank Center, 777 Paseo de Roxas
corner Sedeño Street, Makati City

**SPOUSES CRISANTO R. SERRANO
AND MYRA N. SERRANO**
Mortgagors/ Borrowers
217 E. Molino Proper,
Molino II, Bacoor, Cavite

**SPOUSES CRISANTO R. SERRANO
AND MYRA N. SERRANO**
Mortgagors/ Borrowers
Unit 1709 Wind Residences – Tower 1,
Emilio Aguinaldo Highway, Maharlika West,
Tagaytay City

**SPOUSES CRISANTO R. SERRANO
AND MYRA N. SERRANO**
Mortgagors/ Borrowers
Block 59, Lot 4-A
Barangay Sto. Cristo,
City of Dasmariñas, Cavite
Philippines 4115

**Dateline Weekly Newspapers:
Nov. 29, Dec. 06 & 13, 2021**

**Republic of the Philippines
Fourth Judicial Region
REGIONAL TRIAL COURT
OFFICE OF THE CLERK OF COURT
City of Bacoor**

Foreclosure No. 2021-77

**For: Extra-Judicial Foreclosure of
Real Estate Mortgage**

NATIONAL HOME MORTGAGE FINANCE CORP.,
Mortgagee,

-versus-

**SPS. ALBERTO S. RENOL married to
LUDIVINA D. RENOL,**
Mortgagors.

X ----- X

NOTICE OF EXTRAJUDICIAL FORECLOSURE

Upon Extra-judicial for Sale under Act 3135 as amended by Act 4118 filed by the mortgagee-assignee, **NATIONAL HOME MORTGAGE FINANCE CORP.**, of 104 Amorsolo St., Legaspi Village, Makati City, and against the mortgagors, **SPS. ALBERTO S. RENOL, married to LUDIVINA D. RENOL, of Cavite Valleyfield Subd., Blk. 2 Lot 3 Bo. Malumot, Bacoor City, Cavite**, to satisfy the mortgage indebtedness which as of **October 31, 2021, amounts to ONE MILLION TWO HUNDRED SIXTY THOUSAND ONE HUNDRED TWENTY THREE PESOS & 92/100 (P1,260,123.92)** Philippine Currency, exclusive of penalty charges, the undersigned or her duly authorized representative will sell at the public auction on **February 1, 2022 at 10:00** o'clock in the morning or soon thereafter, at the main entrance of the Hall of Justice of Bacoor City, Cavite, to the highest bidder for **CASH** and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. T-361614

"A parcel of Land (Lot 3, Blk. 2 of the cons.-subd. plan Pcs-04-006196, being a portion of the cons. of Lots 1-13, Blk. 1, Blk. 2, Lots 1-21, Blk. 3, 1-20, Blk. 4, 1-18, Blk. 3, 1-13, Blk. 6, 1-39, Blk. 7, 1-27, Blk. 8, 1-9, Blk. 9, 1-38, Blk. 10, 1-24, Blk. 11, 1-17, Blk. 12 & Road Lots 1-11, Pcs-04002782, L.R.C. Rec. No. 8843), situated in the Brgy. of Malumot, Mun. of Bacoor, Prov. of Cavite, Island of Luzon. x x x containing an area of FORTY SEVEN SQUARE METERS & FIFTY SQ. DEC. (47.50)"

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

"In the event the public auction should not take place on the said date, it shall be held on February 8, 2022, without further notice."

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

City of Bacoor, November 22, 2021.

LIZA D. VICTA
Clerk of Court

(sgd.) ARTHUR T. SAN MIGUEL
Sheriff IV

Copy Furnished:

ATTY. DANTE Q. RIZADA
5th Floor Filomena Bldg., 104 Amorsolo St.,
Legaspi Village, Makati City

Mr. & Mrs. ALBERTO S. RENOL & LUDIVINA D. RENOL
Cavite Valley Subd., Blk. 2 Lot 3, Bo. Malumot
Bacoor, Cavite
2227-B Tramo St., Pasay City

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

**Dateline Weekly Newspapers:
Dec. 06, 13 & 20, 2021**

NOTICE

NOTICE IS HEREBY GIVEN THAT THE ESTATE OF THE LATE PACITA FUGADO TORREJOS HAS BEEN EXTRA-JUDICIAL- LY SETTLED BY HER HEIRS THRU EXTRAJUDICIAL SETTLEMENT OF ESTATE AS PER DOC. NO. 23; PAGE NO. 06; BOOK NO. 120; SERIES OF 2021, BEFORE NOTARY PUBLIC ATTY. CESARIO G. GONZALES, JR.

**Dateline Weekly Newspapers:
Nov. 29, Dec. 06 & 13, 2021**

FOR WITH
GOD
ALL THINGS
ARE
POSSIBLE

Hope on the Horizon: Amidst COVID, Microinsurance Protects the Poor

by Jaime Aristotle B. Alip, PhD

With 2,643,494 recorded cases and 39,232 deaths as of October 8, 2021, COVID has wrought unprecedented hardship for the Philippines — despite the adoption of stringent lockdowns since the pandemic started in 2020. The spikes in COVID cases, especially the recent surge caused by the Delta variant, not only placed pressure on the national health care system, it also hampered plans to expand health insurance coverage due to the ensuing economic challenges. It highlighted the insurance gap in the Philippines, where penetration stands at around 1.71 percent of GDP.

But there is a silver lining. With the health crisis came an increase in insurance awareness and greater demand for health insurance. Even those from low-income groups now understand the need for financial protection against unexpected shocks, recognizing that an illness or death in the family could bring them deeper into poverty. Last May, the Insurance Commission (IC) reported that the number of lives covered by mi-

croinsurance products in 2020 hit 50.35 million, an 11.56 percent increase from 45.13 million in 2019. Amidst the COVID pandemic, microinsurance has become a lifeline for Filipinos, even those with low income and limited access to mainstream insurance services.

Clearly, the government needs to support microinsurance and facilitate protection coverage to the most vulnerable sectors. This is crucial, especially during this pandemic.

Microinsurance MBAs

Poverty alleviation is central to our development agenda, as outlined in “AmBisyon Natin 2040” and the “Philippine Development Plan 2017-2022.” This involves building people’s socioeconomic resilience through the provision of universal and transformative social protection, including insurance mobilization. Unfortunately, health insurance under PhilHealth, with its limited coverage and benefits, remains inadequate, while mainstream insurance companies have failed to penetrate the low-income and poor market segment.

Enter microinsurance. As the name suggests, this pertains to affordable insurance products intended for the poor and low-income families. These are usually offered by mutual benefit associations (MBAs) which must register with the Securities and Exchange Commission (SEC) and apply for license from the Insurance Commission (IC) as a non-stock, nonprofit association and insurance provider in line with Sec. 404 of the Revised Insurance Code. The IC laid down the policy framework for microinsurance fifteen years ago, through Memorandum Circular 9-2006, which introduced Microinsurance Mutual Benefit Associations (Mi-MBAs). These are member-owned and governed microinsurance providers that offer insurance to members, pay claim faster (within a few days from the date of claims notice), and distribute products using the social distribution network of partner microfinance institutions (MFIs). This Circular regularized previously informal MFI and NGO arrangements in microinsurance provision, and Mi-MBAs eventually became key drivers of

microinsurance development, providing simple, affordable, and accessible microinsurance products to low-income families.

The 2010 National Strategy and the Regulatory Framework for Microinsurance facilitated further growth of the microinsurance industry, with rural banks, thrift banks, and even mainstream insurance outfits and fintech companies becoming players. Within this ecosystem is a niche for Mi-MBAs, led by the Microinsurance MBA Association of the Philippines (MiMAP), which presently covers 62 percent of the microinsurance market.

A total of eighteen Mi-MBAs under MiMAP have a combined outreach of 7 million individual members nationwide, majority of whom are micro-entrepreneurs, small farmers and fishermen. As microinsurance coverage is extended to the members’ families (with 4 as average family size), MiMAP currently insures 28 million Filipinos. The Mi-MBAs provide basic life family microinsurance plans and a range of optional life plans that in-



clude coverage for health and retirement. In 2019, the mobilization of such membership accumulated a total of PhP 4.81 billion in contributions and premiums, paid PhP 1.43 billion in claims benefits, and reserved PhP 1.95 billion in refundable equity value to members. These Mi-MBAs have significantly contributed to greater financial inclusion and financial literacy for poor and low-income Filipinos.

Tax Exemption
Mi-MBAs are crucial to financial inclusion, as they are community-based organizations able to penetrate hard-to-reach and frontier areas where conventional insurance providers dare not go. During this period of pandemic, Mi-MBAs helped in alleviating the plight of the poor and those most vulnerable to economic shocks. Even as they suspended the collection of contributions and extended the grace period for payments, Mi-MBAs continued to pay claims benefits. Under very difficult operational and business circum-

stances during the first five months of community quarantine from March to August 2020, Mi-MBAs paid a total of 27,657 death claims worth PhP 613.54 million, 667 of which are COVID-related deaths.

Since Mi-MBAs are non-stock, non-profit microinsurance providers that operate for the exclusive benefit of their members, they are exempted from paying tax on corporations, tax on life insurance premiums and documentary stamp tax under the Insurance Code and the National Internal Revenue Code. Unfortunately, not all Mi-MBAs are able to avail of these exemptions as tax authorities vary in their interpretation of the applicable provisions. MiMAP reports that some of their members have been issued notices of tax deficiencies, while others were denied tax exemption status. Many Mi-MBAs, in fact, are still waiting for the BIR ruling on their application for tax exemption. (PR)

Foodpanda Delivers More Mealtime and Merienda Choices to Your Doorstep



Introducing K Bites, For Fries Sake, Applebee's and IHOP as its newest restaurant partners

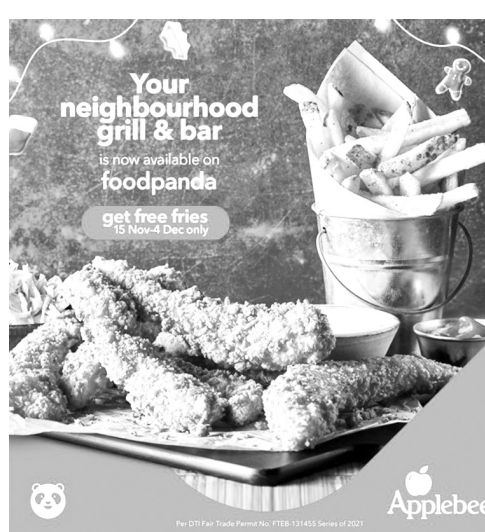
If you're craving to try something new, tap mo na 'yan to find new and exciting menus on the foodpanda app. Fortunately, there are four new food brand offerings that are available for convenient doorstep delivery through foodpanda this holiday season and beyond!

Fill up on juicy burgers, fall-off-the-bone ribs, and flavorful appetizers at foodie favorite Applebee's that is exclusively available on the

foodpanda app. Turn a weekend meal into a family feast with American comfort food favorites from steak, fried chicken, pasta, to chocolate desserts.

For those looking for a hearty all-day breakfast meal, tap on iHop. Make great days happen with pancakes, waffles, and French toast that are ready for convenient delivery through an exclusive partnership between foodpanda and Dine Brands.

If it's K-town faves that you crave, choose from the Korean street food offerings of KBites. Your taste-buds will be transported to Myeongdong with their crowd-pleasing Korean Corn Dogs that have delicious fillings encased in a happy crunch. When snack time calls for fresh, hot flavored



French fries as a comforting break from a busy day, check out the offerings at For Fries Sake. Their choices of affordable fries also go well with your next video streaming marathon.

With foodpanda, you don't have to break the bank to take a break from cooking. Celebrate the holidays in high spirits as foodpanda kicks up a notch not just with food offerings but with irresistible deals on the daily. Check out what's in store today at foodpanda Facebook and foodpanda Instagram pages. Bon Appetit!

