

DATELINE

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The Only Newspaper with Educational Timeliness

VOL. XVIII > No. 38 > Dec. 27- Jan, 02, 2022 > P10.00

LET FILIPINOS COME HOME: A CALL FOR FLEXIBLE ARRIVAL CAPS

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PH Post Office features 'Paskong Pilipino 2021' in postage stamps

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LGUs enjoined to hold vaccination on weekends

P.3

Making the Christmas spirit #aweSM is what SM City Rosario do best!

Recently, Free Ride at Driftito Jungle Drift Vouchers were distributed to the kids who visited that day! Kids enjoy the free ride for 15 minutes. Before riding, staff from jungle drift had an orientation with the kids for safe riding and also for the safety health protocols. Cars were being sanitized before and after each kid play.

Kids enjoy the Driftito Jungle Drift at SM City Rosario.



HOTEL ホテル ソウゴ

GOD ALL THINGS ARE POSSIBLE

HOLIDAY

MALL HOURS 2021

10:00 AM - 10:00 PM

DAILY

EXCEPT ON:

DEC. 24 & 31 JAN. 1, 2022

9:00 AM - 7:00 PM 12:00 PM - 10:00 PM

SM HYPERMARKET

9:00 AM - 10:00 PM

EXCEPT ON:

DEC. 24 & 31 JAN. 1, 2022

6:00 AM - 7:00 PM 9:00 AM - 10:00 PM

FOR INQUIRIES, PLEASE CALL (046) 474-3157



CAVITE TOURISM WRAPS 2021 SUPPORTING GREEN CORRIDOR CIRCUITS LAUNCH: Repositioning the Philippines as a safe, fun, and competitive destination as tourism reopens to the new normal, the Department of Tourism Region IV-A successfully launched the Tourism Circuits under the G.R.E.E.N. Corridor Initiative (GCI) Program on December 18, 2021 at Lima Park Hotel in Malvar, Batangas. Cavite Provincial Tourism Officer Rozelle Sangalang joined DOT CALA-BARZON OIC-RD Marites T. Castro and other provincial tourism officers during the ceremonial toast that marked the official unveiling of the project. The DOT officials and tourism stakeholders are optimistic that GCI will help boost domestic travel and ignite the region's recovery. (Rochelle D. Bawalan, Tourism Operations Officer II)



EDITORIAL: ADB-funded bridges

Bridges are a critical link to the development of a modern city. They essentially ease traffic congestion in the cityscape by providing alternative routes and access to the rest of the bigger metropolitan area.

Metro Manila needs such bridges to connect major cities and municipalities, and improve travel time. The Asian Development Bank offered timely assistance the other day after approving a \$175-million (around P8.75 billion) loan to help the Philippine government build three new climate- and disaster-resilient bridges over the Marikina River to improve road traffic flow, amid the rapid urbanization of Metro Manila.

The new projects aim to connect motorists to the planned Marcos Highway–St. Mary Avenue Bridge, Homeowner’s Drive–A. Bonifacio Bridge and Kabayani Street–Matandang Balara Bridge. The bridges, in the words of the ADB, will create jobs, improve the living conditions of residents near the river and provide them with better access to the rest of Metro Manila.700

Metro Manila’s rapid urbanization has resulted in heavy traffic conges-

tion that, in turn, causes “substantial loss of time and opportunities for commuters and businesses, respectively.” The National Economic and Development Authority earlier estimated that the country lost P3.5 billion a day in 2017 due to Metro Manila’s traffic. The loss is projected to reach P5.4 billion a day in 2035 if no action is taken.

The Philippines, perhaps, can learn from the Seoul experience. The South Korean capital supplemented its development as a modern metropolis through the construction of 31 bridges over the Han River linking metropolitan Seoul and some parts of Gyeonggi, the most populous province surrounding the capital city.

The Pasig River and the Marikina River are two of the major waterways that snake around Metro Manila. More bridges over these two rivers will certainly decongest the traffic along the cities traversed by the waterways. New business and livelihood opportunities will then emerge from these infrastructure projects—and that’s progress.

DTI Cavite launches the first-ever Fabrication Laboratory (Fab Lab) in Cavite under the Shared Service Facilities (SSF) Program



was held on 21 December 2021 at the College of Engineering, Architecture, and Technology Center of Innovation (CCOI), New CEAT Bldg. of DLSU-D where the InnoLab is located.

Innovation or Fabrication Laboratories are hubs that enable the transformation of digital designs into solid prototypes made possible through advanced technology.

The CCOI, on the other hand, is a start-up project with the main purpose of helping industry partners and partner communities to solve problems associated with the launching of startup projects by providing a space to work, mentoring, training, and other benefits.

Included in the services of the SSF are metal and carbon fiber printing, large-scale Computer Numerical Control (CNC) milling, laser cutting, engraving, and scanning—all equipped with three-dimensional (3D) modeling and design software.

InnoLab is the 29th SSF launched by DTI-Cavite and is considered its most advanced project. #iamDTIph #Fab-Lab #InnoLab

To continuously improve the competitiveness of micro, small, and medium enterprises (MSMEs) in Cavite and the entire CALABARZON region, the Department of Trade and Industry and De La Salle University – Dasmariñas (DLSU-D) partnered for the establishment of an Innovation Laboratory (InnoLab), a P24M Fabrication Laboratory funded under DTI’s Shared Service Facility (SSF) Program.

With the presence of RD Marilou Q. Toledo, ARD Marissa C. Argente and Provincial Directors of DTI R4A, Br. Augustine Boquer and Br. Francisco De La Rosa of DLSU-D, VM Rex R. Mangubat of the City of Dasmariñas, and Atty. Khervy B. Reyes of the Provincial Government of Cavite, a soft launching ceremony

From Page 1

PH Post...

MANILA – The Philippine Postal Corporation (Post Office) unveiled the “Paskong Pilipino” 2021 (Filipino Christmas 2021) for the first time in a concert that features the world-famous Philippine Philharmonic Orchestra held in front of the majestic and historic Manila Central Post Office in Liwasang Bonifacio.

The 2021 Christmas stamp illustrates the Filipino way of celebrat-

ing Christmas here and abroad. It is anchored on hope, togetherness, love, and faith. These virtues are being depicted in the traditional Filipino Christmas lantern or “Parol”, a lighted and star-shaped bamboo-made material that is hung in every house and street to feel and experience the excitement of the Christmas season.

Each design is accompanied with

the declaration “Narito na, Paskong Pag-asa (Here it is, the Christmas of Hope)”, “Sama-sama pa rin tayo ngayong Pasko (We are still together this Christmas)”, “Taus-pusong pananalig sa Paskong puno ng Pag-ibig (Whole-hearted faith in Christmas full of Love),” and “Maniwala, Magtiwala, Pasko ng Himala (Trust, Believe, Christmas of Miracles)”.

“This is our own way of bringing joy, hope, and inspiration to the public. That in spite of the pandemic, Filipinos should not forget to keep our faith and celebrate the birth of Jesus”, Postmaster General Norman Fulgencio said in a media release on Friday.

Together with the launching of the Christmas stamps, the event, dubbed PPO @ PPO (Philippine Post Office), was part of the Cultural Center of the Philippines (CCP) outreach program whose objective is to bring music and arts closer to the people.

The Nightingales (Bianca Lopez-Aguila and Bernadette Mamauag) and young soprano Alexa Isobel Kaufman performed their operatic renditions of various Christmas carols. The orchestra played classics such as the William Tell Overture, the 1970s Ma-

nila Sound, under the baton of maestro Herminigildo Ranera. The concert was facilitated by actress and model Issa Litton.

Fulgencio thanked the Office of the President headed by President Rodrigo R. Duterte and Director Arsenio “Nick” Lizaso, president of the CCP and chairperson of the National Commission for Culture and the Arts (NCCA) for their initiative to feature this memorable event in front of the historic Post Office building. The Post Office, NCCA, and CCP are all under the Office of the President.

The Post Office has printed 60,000 pieces of the four stamp designs at PHP12 each. The stamps were designed by In-house graphic artist Ryman Dominic Albuladora. Christmas stamps and First-day cover envelopes are now on sale at the Post shop, located at Manila Central Post Office in Liwasang Bonifacio. (PR)



#SMThingNew at SM City Dasmariñas!

Traditional and international flavors all in crunchy banh mi is now at SM City Dasmariñas. Banh mi kitchen serves delicious banh mi made from fresh and healthy ingredients. Bánh Mi Kitchen is now open at the Upper Ground Level near Pepper Lunch.



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KAPANALIG

Ni Nelson Dimapilis

Gatchalian inspects extent of Typhoon Odette's wrath; extends aid to affected provinces

As damage to property and number of casualties continue to climb days after Typhoon Odette struck Visayas and Mindanao, Senator Win Gatchalian flies to the calamity-stricken areas today, December 21, to extend assistance and to personally assess the situation in the devastated areas.

"Sa tindi at lawak ng pinsalang niwan ng bagyong Odette, kailangang pagtulungan natin ang pagbibigay ng ayuda sa mga apektadong pamilya, maging sa mga lokal na pamahalaan. Makakatulong itong maibsan ang mga alalahanin nila sa kasalukuyan," the senator said.

The Senate Economic Affairs Committee Vice Chairperson is set to visit Southern Leyte, Bohol, and Surigao del Norte until December 23 to distribute aid.

The senator brings with him P26 million assistance in the form of cash and in kind from Valenzuela City, the senator's hometown. He will personally hand over the assistance to the local officials. The senator will be joined by Valenzuela Vice Mayor Lorie Natividad-Borja.

The Valenzuela City Council passed a resolution on Monday, December 20, authorizing Mayor Rex Gatchalian to release the said assistance from the quick response fund (QRF) of the Local Disaster Risk Reduction and Management Fund (LDRRMF) to Southern Leyte, Bohol, Surigao del Norte, Cebu, and Dinagat islands.

The senator will also donate sacks of rice to the local government units of the said affected areas.

Gatchalian is likewise set to make rounds in various evacuation centers to ascertain how the national government can step up the relief and rehabilitation efforts.

The Senate Energy Committee Chairperson has earlier urged the National Electrification Administration (NEA) to immediately tap the Electric Cooperatives Emergency and Resiliency Fund (ECERF) in order to provide relief to electric cooperatives affected by Typhoon Odette and assure that there will be electricity in affected areas come Christmas.

"Hindi natatapos sa pagbibigay ng pang mataling ayuda ang ating pagtulong sa mga biktima ng nagdaang bagyo. Sisiguraduhin natin na mabibigyan din sila ng pang matagalang tulong upang maging mas masaya ang kanilang pasko hindi lang ngayong taon, kundi sa mga darating pa," he said.

EXTRAJUDICIAL

Notice is hereby given that the estate of the late FLAVIANA MUÑOZ, consisting of a LAND (Residential) with an area of 1,986 SQ. METERS and a House with an area of 20 SQ. METERS located in Cabilang Baybay, Carmona, Cavite has been the subject of an Extra-Judicial Settlement of Estate of the Deceased With Absolute Sale by her heirs as per Doc.No. 81; Page No. 18; Book No. XXIII and Series of 2021 of Notary Public Atty. Rosalinda O. Camba of Carmona, Cavite.

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LET . . .

Allowing overseas Filipinos to come home especially this Christmas is our sacred duty as a nation and our debt to our overseas heroes.

This is the earnest appeal of Presidential Adviser for Entrepreneurship and Go Negosyo founder Joey Concepcion, who is asking the national government to exercise flexibility in its caps on arriving passengers at the NAIA.

Many overseas Filipinos are flying home for family reunions this December and in January 2022 but arrival caps on arriving passengers might lead to stranded OFWs, and overwhelm Philippine embassies and diplomatic posts abroad, especially in OFW-heavy countries such as those in the Middle East.

"The pandemic kept families away from each other, but as rates of vaccination increase in the country and lower cases are being reported, it opens up opportunities for loved ones to reunite. We should at least give our kababayans this chance," Concepcion said.

The government had earlier imposed a quota of only 4,000 arriving passengers per day at the NAIA. The move was in response to fears of the spread of the Omicron variant and has led to forced cancellations of many inbound flights, and consequently prevented OFWs abroad from heading home this Christmas.

"We are not asking to lift the arrival caps," Dexter Lee, Philippine Airlines Senior VP for strategy and planning clarified. "What we are asking is some cooperation with the airlines to maximize the cap from where it is today. For example, we can exclude non-OFWs from the cap since they book their own hotel rooms anyway," he said.

The suggestion is in response to reports of a bottleneck resulting in a shortage of hotel rooms in the NCR meant specifically for returning OFWs. The shortage resulted in flight cancellations and affected OFWs who had already

booked their flights.

Airlines are reported to be facing heavy fines should they exceed their individual quotas.

This despite earlier efforts by health authorities, airlines, local hotels and the OWWA to anticipate the influx of inbound OFWs, including planned increases in international flights from Middle East and Asian countries and calibrated adjustments to quarantine requirements.

"We have established solid quarantine and testing protocols for arriving passengers that effectively screen out any community transmission of Omicron and other COVID variants from arriving travelers," Concepcion said in a separate interview.

"We have the resources in place to guard against Omicron without afflicting our OFWs and other returning Filipinos, so we should have the confidence and foresight to increase our arrival quotas to enable our countrymen to fly home," he added.

PAL's One-Stop-Shop facility at the NAIA shows a testing positivity rate of only 0.54% as of December. The RT-PCR testing requirements before travel serve to identify positive cases, with these being isolated and resolved before release from quarantine.

Concepcion said that airlines can work with OWWA in sourcing more hotel rooms, saying that airlines like PAL can ensure that returning overseas Filipinos already have pre-arranged hotel reservations in Metro Manila, and they are offering to assist OWWA in finding hotel rooms for OFWs. The OWWA is in charge of finding OFW quarantine accommodations.

Moreover, other airlines would have their own arrangements with hotels that OWWA could tap. It is estimated that the OWWA will need to block 25,000 rooms during critical weeks for OFWs.

"Government can work with the airlines to increase the number of quarantine rooms so we can accommodate as many OFWs as possible," said Concepcion.

"To airlines and

hotels, we must have a partnership approach, not a punitive approach," said Concepcion. He also cited local efforts to increase vaccinations and speed up booster shots are helping drive down fresh cases of COVID in the coun-

try. "We have built a wall of protection around the NAIA by vaccinating close to a hundred percent in the NCR," he said. "We must trust that we have done what we can to keep the spread of the virus in check, and let our OFWs come home." PR

From Page 1

LGUs . . .

MANILA – Malacañang on Wednesday enjoined local government units (LGUs) in areas not affected by Typhoon Odette to ramp up their vaccination efforts, including on weekends.

This was after acting Presidential Spokesperson, Cabinet Secretary Karlo Nograles, said the national government is sticking to its goal of fully vaccinating 54 million Filipinos by yearend despite the postponement of vaccination in typhoon-hit areas.

"All local (vaccination operation centers) shall be provided with new targets to meet the goal of vaccinating 54 million and are enjoined to ramp up the administration of Covid-19 vaccines until Dec. 31, 2021, including weekends," Nograles said in a Palace press briefing.

He explained that changes in vaccination targets of LGUs were done to consider what is happening on the ground after the typhoon.

"Ibig sabihin (this means), we are mindful, aware, and sensitive to the realities on the ground, especially para du'n sa mga tinamaan ng (to those affected by) Typhoon Odette. And we know that local government units na tinamaan ng (hit by) Typhoon Odette will still be very busy in all their repair, rehab, recovery efforts para sa kanilang mga kababayan (for their constituents)," Nograles said. "Those na hindi masyado o hindi gaa-no apektado doon sa pananalasa nitong (not severely affected by) Typhoon Odette, we will call upon them to ramp up the vaccination efforts."

He noted that typhoon-hit LGUs could resume inoculation after prioritizing rehabilitation efforts.

"To those affected by Typhoon Odette, of course, the priority will be their rehab and recovery pero (but) if as soon as they're ready, if they're ready within the year, and makita naman po natin na makayanan din po natin na bigyan ng konting (if we see that we could give them a little) push for the vaccination efforts doon (there), we will do the same," he said.

The Philippines aims to fully vaccinate more than 54 million Filipinos by yearend through the second phase of its simultaneous vaccination drive against Covid-19, "Bayanihan, Bakunahan".

As of Tuesday, 58.71 percent of the country's target population or more than 45 million Filipinos are fully vaccinated.

The first "Bayanihan, Bakunahan" was held from November 29 to December 1 and was extended until December 3 in some areas.

Phase 2 of the vaccination drive kicked off on December 15, but typhoon-hit areas have yet to hold their "Bayanihan, Bakunahan" campaign. (PNA)

NOTICE

Notice is hereby given that the estate of the late VERONICA NAZARENO DE OCAMPO, consisting of a Saving's Account No. 51-04607-4, with the Rural Bank of Naic Inc., Naic, Cavite, has been the subject of an Extra-Judicial Settlement of Estate of the Deceased With Authority to Withdraw the Amount Deposited as per Doc.No.15; Page No.4; Book No. XXIII and Series of 2021 of Notary Public Jameswell M. Resus of Naic, Cavite.

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

Foreclosure No. 2021-115

For: Extra-Judicial Foreclosure of
Real Estate Mortgage

NATIONAL HOME MORTGAGE FINANCE CORP.,
Mortgagee,

-versus-

LIBERACION D. FRANCISCO married to
EDUARDO M. FRANCISCO,
Mortgagors.
X ----- X

NOTICE OF EXTRAJUDICIAL FORECLOSURE

Upon Extra-judicial for Sale under Act 3135 as amended by Act 4118 filed by the mortgage-assignee, NATIONAL HOME MORTGAGE FINANCE CORP., of 104 Amorsolo St., Legaspi Village, Makti City, and against the mortgagors, LIBERACION D. FRANCISCO married to EDUARDO M. FRANCISCO, of Molino Homes Blk. 22, Lot 8, Bacoor, Cavite to satisfy the mortgage indebtedness which as of October 31, 2021, amounts to EIGHT HUNDRED FORTY FOUR THOUSAND NINE HUNDRED TWENTY EIGHT PESOS & 06/100 (P844,928.06) Philippine Currency, exclusive of penalty charges, the undersigned or her duly authorized representative will sell at the public auction on March 10, 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-360746

“A parcel of Land (Lot 8, Blk. 22 of the cons.-subd. plan Pcs-04-005853, being a portion of the cons. of Lots 6506 & 6507, Imus Estate L.R.C. Rec. No. 8843), situated in the Bo. of Molino, Mun. of Bacoor, Prov. of Cavite, Island of Luzon. x x x containing an area of THIRTY FIVE (35) SQUARE METERS”

“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 March 17, 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. NESTOR A. FORMARAN
5th Floor Filomena Bldg., 104 Amorsolo St.,
Legaspi Village, Makati City

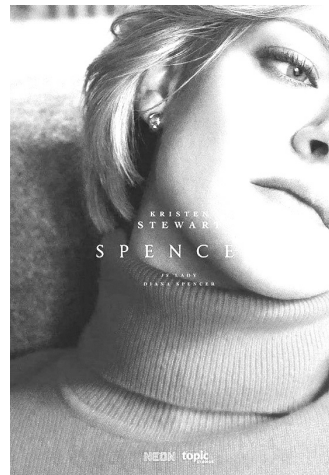
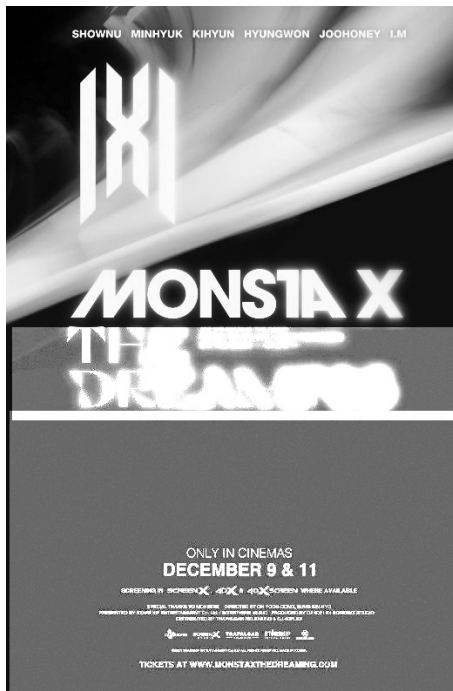
Mr. & Mrs. LIBERACION D. FRANCISCO
EDUARDO M. FRANCISCO
Molino Homes Blk. 22, Lot 8, Bacoor, Cavite
1515 Ibarra St., Samplao, Manila

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. 27, Jan. 03 & 10, 2021

SM CINEMA RE-OPENS WITH NEW THEATRES,
EXCLUSIVE SCREENINGS, AND NEW WAYS TO
WATCH MOVIES

CINEMA EXCLUSIVE



K-pop girl group. It is also a special gift for BLINKS – Blackpink’s beloved fandom – to revisit old memories, and enjoy their performances.

Monsta X: The Dreaming, on the other hand, gives us an intimate look at the South

movies you like! SM Cinema is feeling good to bring you “Book-a-Theater”, reserve an exclusive cinema perfect for a private movie screening by treating your family and friends to a truly movie theatre experience.

As it reopens, SM remains committed to the safety and wellbeing of their mallgoers that’s why all SM Cinemas are certified safe with Safety Seals awarded by its local government. SM Cinema, in partnership with Hygiea Innovations and Technology, Inc, have installed MERV filters and air purifiers to ensure safe and clean cinema for everyone. A health and safety officer will be present for every screening while movie theaters will be thoroughly cleaned and sanitized regularly. SM Cinema employees are fully vaccinated and will be at your service in full PPE gear.

Rediscover the magic of the movies at SM Cinema! Visit www.smcinema.com for more details.

SM Cinema re-opens its doors to movie enthusiasts with new cinemas, exclusive screenings, and new ways to watch movies.

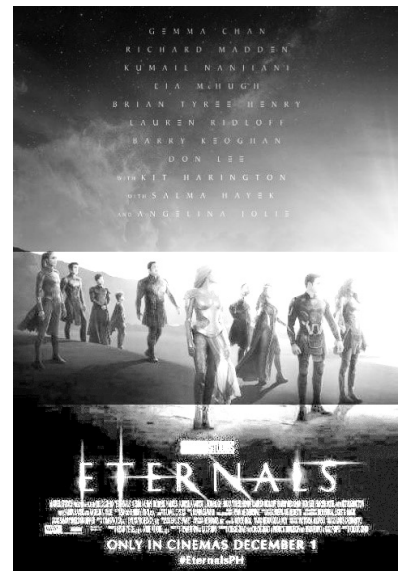
Selected cinemas have opened around the country since November 17, along with a new Cineplex at the newly opened SM City Grand Central. SM Cinema Grand Central houses four state of the art cinemas and two Director’s Clubs that offer a premium movie experience, leather recliners, and a crystal-clear laser projection system.

Missing those pre-pandemic blockbusters? Eternals, Black Widow, Venom: Let There Be Carnage, Resident Evil: Welcome to Raccoon City, and No Time to Die;” are just some of the movies waiting for cinephiles at SM Cinemas!

SM Cinema also has exclusives that will surely delight K-Pop fans. Blackpink, the Movie celebrates the 5th anniversary of the beloved Korean boy group’s rigorous journey for the past six years. Including exclusive one-on-one interviews, it shows on December 9 and 11.

And of course, Filipino film enthusiasts will love Encanto and Kunwari Mahal Kita; plus, the much -missed Metro Manila Film Festival will run from December 25 to January 7, 2022, with more Filipino movies to enjoy!

Moviegoers can also book an entire theater for a change! Get your own exclusive movie space with the current



GIFTS OF GOOD CHEER AND GOOD HEALTH AT SURPLUS

'Tis the season for sharing at Surplus! And this Christmas, give your loved ones gifts of good health and good cheer from its wide selection of novelty and essential items.

There are gifts of wellness to make their homes healthy and happy - infrared sensor alcohol dispensers, air revitalizers, and wooden aroma humidifiers, as well as rest easy massagers, hot compresses, and steam easy nasal and face steamers.

WFH family members and friends will love our Japanese tatami chairs and foldable laptop tables, and ring lights.

For those constantly on the go, keep them cool and hydrated anywhere with a 7-inch fan with light, water tumblers, and insulated water bottles, and carry their things around in a foldable trolley.

All these and more are available at Surplus stores, including the newly renovated store at SM Makati and those located in most SM Supermalls Nationwide.

For a more convenient shopping experience, you may check out Surplus at Lazada and Shopee just follow SurplusPH and download SM Malls Online. Surplus Order to Deliver is also now available; join their Viber community bit.ly/surpluscommunity and follow them on Facebook and Twitter @SurplusPH and Instagram @Surplus_ph for more details.



Create a relaxing environment in your homes with this air revitalizer from Surplus.

Seat, relax and watch your favorite movies comfortably with this Japanese tatami chair. Available at Surplus.



Relieve nasal congestion and achieve better skin health with this steam easy nasal and face steamer.



Foldable laptop table for your work from home needs. Available at Surplus.



This adjustable ring light with a phone holder and tripod is perfect for lighting up your zoom meetings or shoots.



Infrared sensor alcohol dispenser.



Relax after a hard day's work with this rest easy massager.



Relieve aching muscles with these hot compress pads in fun colors.



Upgrade your vlogging skills with this 4 in 1 vlogger set that has all the accessories you need for a great video recording.



Lightweight, compact, and trendy Japanese foldable bag.



Wooden aroma humidifier.



Stay hydrated with these cool tumblers from Surplus.



Check out this foldable trolley for easy storage, ideal for groceries, office supplies, and home tools. Available at Surplus.



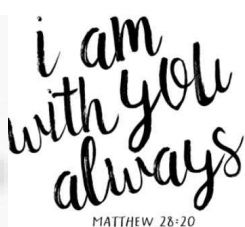
Soft, breathable bath towels from Surplus.



Colorful insulated tumblers for your favorite drinks.



Stay cool anywhere with this handy 7" fan with light. Available at Surplus.



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

FC NO. 17175-21

BDO UNIBANK, INC.,
Mortgagee,

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

-versus-

LAILYN LAGARTO FADRIGO for herself
And as Attorney-in-fact of her husband,
JOAQUIN NALDO FADRIGO,
Mortgagor.

X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon extra-judicial petition for sale under Act 3135 as amended by Act 4118 filed by BDO UNIBANK, INC., mortgagee, with principal office at BDO Corporate Center, 7899 Makati City, against LAILYN LAGARTO FADRIGO for herself and as Attorney-in-fact of her husband, JOAQUIN NALDO FADRIGO, with residence and postal address at Lot 4, Block 1 Grandiose South, Barangay Bucandala V, Imus, Cavite and/or Block 13, Lot 22, Spain St., Metroville Subdivision, Alapan 1-C, Imus, Cavite, to satisfy the mortgage indebtedness which as of October 15, 2021 amounts to ONE MILLION SEVEN HUNDRED FORTY NINE THOUSAND FIFTY THREE PESOS and 42/100 (Php 1,749,053.42), 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 FEBRUARY 1, 2022 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 City, Cavite, to the highest bidder, for CASH and in Philippine Currency, the following properties with all the improvements therein, to wit:

TRANSFER CERTIFICATE OF TITLE NO. 057-2017009464

"A PARCEL OF LAND (LOT 4, BLOCK 1 OF THE SUBDIVISION PLAN PSD-04-227178, BEING A PORTION OF LOT 2400-A, PSD-63558, L.R.C. RECORD NO. 8843) SITUATED IN BRGY. BUCANDALA V, MUN. OF IMUS, PROVINCE OF CAVITE. BOUNDED ON THE E., ALONG LINE 1-2 BY LOT 5, BLK. 1, OF THE SUBDIVISION PLAN; ON THE S., ALONG LINE 2-3 BY LOT 2399-G-3, PSD-04-21169; ON THE W., ALONG LINE 3-4 BY LOT 3, BLK. 1; ON THE N., ALONG LINES 4-1 BY ROAD LOT 1 (8.00 M. WIDE), BOTH OF THE SUBDIVISION PLAN. x x x CONTAINING AN AREA OF ONE HUNDRED (100) SQUARE METERS. x x x"

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

In the event the public auction should not take place on the said date, it shall be held on FEBRUARY 8, 2022 at 10:00 a.m. without prior notice.

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

Imus, Cavite, Philippines, November 26, 2021.

(sgd.) KATREENA MARIE L. POBLETE
Sheriff IV

APPROVED:
ARMIE A. FRANCISCO

Clerk of Court V

Copy Furnished:
BDO UNIBANK, INC.,
BDO Corporate Center, 7899 Makati City

SPOUSES LAILYN LAGARTO FADRIGO and
JOAQUIN NALDO FADRIGO,
Lot 4, Block 1 Grandiose South,
Barangay Bucandala V, Imus, Cavite and/or
Block 13, Lot 22, Spain St., Metroville Subdivision,
Alapan 1-C, Imus, Cavite

Dateline Weekly Nespapers:
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DA-4A nagdaos ng lakbay-aral kasama ang mga magkakape ng Cavite para sa lalong ikauunlad ng kanilang kabuhayan



Upang matulungan ang mga magkakape ng Cavite na mas linangin ang kanilang kaalaman at karkayahan sa pagtatanim at pag-aalaga sa rejuvenated na puno ng kape at mapataas ang kanilang kita mula sa mga bunga nito, nagdaos ang Department of Agriculture IV-CALABARZON (DA-4A) Research Division, sa pan-

gununa nina Science Research Specialist Pedro R. Bringas, Jr. at Senior Science Research Specialist Elizabeth R. Gregorio ng "Lakbay-Aral ng mga Magkakape ng Magallanes" noong ika-14 ng Disyembre.

Ang aktibidad ay bahagi ng proyektong "Community-Based Participatory Action Research (CPAR) on Coffee-Based Farming Systems in Magallanes" na pinondohan ng DA-Bureau of Agricultural Research (BAR).

Sa aktibidad na ito ay pinasyalan ng mga miyembro ng Baliwag Coffee Farmers' Association at Samahan ng Magkakape ng Medina mula sa Magallanes ang bagong rekonstruksyon ng coffee nursery ng Minantok East Coffee Growers' Association ng Barangay Minantok East, Amadeo at ang kanilang taniman ng kape kung saan sumailalim ang matatandang puno ng kape sa rejuvenation o ang proseso ng muling pagpapaganda at pagpaparami ng mga bunga nito. Kanila ring pinuntahan ang coffee nursery sa Lipa Agricultural Research and Experiment Station (LARES) at coffee processing facility ng Samahan ng Magkakape ng Lipa.

Ipinakita naman ni Arnold Malbataan, pangulo ng Samahan ng Magkakape ng Lipa, ang iba't ibang paraan ng pagpoproseso ng kape. Pinaalalahanan din niya ang mga magkakape ng Magallanes na mahalagang magkaroon ng natatanging lasa ng kape upang mapataas ang kita at magkaroon ng sariling pagkakakilanlan ang mga magkakape. Makakamit ito sa pamamagitan ng pagsasagawa ng mga natutunan nila mula sa isinagawang lakbay-aral. PR



You can find all these essentials at the newly reopened Surplus store at the second level of SM Makati .

SM CENTER IMUS
HOLIDAY
MALL HOURS 2021
10:00 AM - 10:00 PM
DAILY
EXCEPT ON:
DEC. 24 & 31 - JAN. 1, 2022
9:00 AM - 7:00 PM 12:00 PM - 10:00 PM
SM SUPERMARKET
DEC. 1 - 10, DEC. 25 & JAN. 1, 2022
9:00 AM - 10:00 PM
DEC. 11 - 23 & DEC. 26 - 30 DEC. 24 & 31
8:00 AM - 10:00 PM 7:00 AM - 8:00 PM
FOR INQUIRIES, PLEASE CALL (046) 424-7851



Surplus SM Makati has an exciting new look and a wide variety of fashionable finds, essentials and novelty items.

NEW YEAR, NEW WAYS OF SHOPPING WITH SM APPLIANCE CENTER

As it helps more Filipinos transition to a digital home, SM Appliance Center offers customers a better, faster and easier way of shopping online through its newly revamped website, The New SM Appliance at www.smappliance.com.

The new website layout is more intuitive and allows for easier navigation through various filters. Apart from a zoom-in feature on product images, customers can examine the products better through the comprehensive and updated product features and benefits.

There is also a tab dedicated for promos where customers can quickly view special collections. The new website generally loads faster, making shopping online more fun and convenient. New payment option like installments is now also available using BDO and other selected credit

cards.

Now is the best time to try the new website and shop online for your favorite appliances with SM Appliance Center's Libreng Appliances Araw Araw promotion, which is now ongoing until January 15, 2022. Customers are entitled to a raffle entry for every P1000 purchase for the chance to win exciting prizes during the raffle draws.

Planning a new look for your home for the New Year? There are state-of-the-art home entertainment systems like the amazing Samsung's TV Frame that will bring not only the cinema experience to your home but also the art gallery with its 4k QLED display and Art Mode features. It has over 1200 pieces of art with a customizable frame of your choice. It's TV when it's on. Art when it's off.

There are also high performance air fil-

tration systems like the LG inverter split type air conditioners with energy saving dual compressors that refresh and renew the air in your room and Sharp innovative purifiers with built-in dust and odor sensors, keeping your family's safe from any virus.

You'll be feel like a kitchen queen with LG inverter refrigerators with Hygiene Fresh features to keep your food items fresher and odor free; and the Beko Kitchen Range with advance precision in cooking your family's favorite meals.

Check out these new appliances and shop for your digital home anytime at the new SM Appliance at www.smappliance.com. For more updates, like us at facebook.com/smappliance or follow us at instagram.com/smappliance/ or join SM Appliance Center's Viber community at <https://bit.ly/3uNzk8V>



Enjoy a cleaner and safer environment at home with the Sharp Air Purifier with Humidifier.

Give your kitchen an elegant new look with this LG 15.4 Cuft Two Door Linear Inverter Refrigerator. Its Hygiene Fresh feature will keep your food longer, fresher and cleaner with energy savings.

Energy saving LG 1.5 HP Inverter Split Type Aircon.



Make your laundry chores a breeze with this LG 7kg Front Load Inverter Washing Machine. Its LG Steam technology eliminates 99.9% of allergens, making your clothes more hygienic.

Cook your family's favorite meals with ease with this high performance Beko Kitchen Range. It has 4 gas burners, 2 hot plates, gas oven and electric grill.

Elevate the entertainment experience in your home with this amazing Samsung's The Frame QLED TV by Samsung.

Primex unit sells Cavite lot to Walter Mart for P200M

PRIMEX Development Corp. sold two hectares of its eight-hectare property in Naic, Cavite to community mall developer Walter Mart for P200 million, the company said in a statement on Thursday.

Primex Development is a 42.86% owned unit of listed property firm Primex Corp.

"By selling a portion of the property to a branded and established mall operator, the value of the residual eight hectares of the land shall appreciate significantly," said Primex Executive Vice-President, Corporate Secretary, and Director Karlvin Ernest L. Ang.

The whole 10-hectare property is located along Governor's Drive in Naic. It has a frontage of 330 meters and is said to be beside AyalaLand Logistics Holdings Corp.'s 166-hectare Cavite Technopark.

Primex said the area "is projected to blossom into a center of trade and commerce south of the Metropolis."

Some of the infrastructure projects near the



property are the Cavite-Laguna Expressway, Manila-Cavite Expressway Extension, the Cavite-Tagaytay-Bataan Expressway, and the Bataan-Cavite Interlink Bridge.

Shares of Primex on Thursday went down by 0.96% or two centavos to close at P2.07 apiece. BWORLD

ChristMasaya Bazaar sa Lancaster New City



LOOK: Lancaster New City's annual ChristMasaya Bazaar returned this year, with more exciting shops and stalls in time for the holiday gift-giving rush.

The ChristMasaya Bazaar opened last December 17 and 18 at the St. Edward School Faith Campus. Apart from providing on-ground support



for GalingLNC during its ChristMasaya events, the yearly ChristMasaya Bazaar also aims to encourage both big and small local entrepreneurs to become a BuyAnigosityante in which they can jumpstart their micro enterprise and generate on-ground sales.

The ChristMasaya Bazaar also brought exciting performances from the GalingLNC Youth volunteers and Landcaster New City residents.



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 microinsurance 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 per cent 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 in-

sure 28 million Filipinos. The Mi-MBAs provide basic life family microinsurance plans and a range of optional life plans that include 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 circumstances 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.

This is sad, since

Mi-MBAs already operate on very thin margins because of their restricted capacity to spend only up to a maximum 20% of their contributions for administrative and operating expenses. The situation exacerbates their resource constraints, inhibiting them from optimizing or upgrading their management information systems.

It behooves the government to ensure that Mi-MBAs enjoy the tax exemptions granted to them under the law. Mi-MBAs, after all, are managed by grassroots organizations composed of low-income families. Their members and target clients are also poor, mostly belonging to the informal sector. They provide necessary financial services to the most vulnerable, contributing to poverty alleviation and financial inclusion. Mi-MBAs could serve more Filipinos if they can fully enjoy their tax exemptions, which could help them digitize their operations -- a necessity given that mobility and face-to-face interaction are greatly limited by the pandemic.

Tax Reduction for Non-Life Insurance

Tax rules also impede market development with respect to non-life insurance. Usually, as the market matures, a more diverse range of products is expected, to serve broader customer

needs and to diversify insurers’ risk portfolio. This is not the case here, because general taxation for the non-life insurance sector reaches as high as 27 percent, one of the highest in Southeast Asia. This discourages insurers from offering complex products, such as disaster and agricultural insurance, both highly relevant to the low-income population. The tax on non-life insurance products, including crop insurance, should be reduced to 2 percent, or the current rate imposed on life insurance products. Cutting the tax on non-life insurance premium will significantly raise the number of private insurance offerings. There will be no need for government to subsidize agri-insurance because the regime will be market-driven.

Microinsurance has come a long way in the Philippines. From a coverage of less than three million low-income Filipinos in 2007, the number has surged to more than 50 million last year. Microinsurance MBAs, in particular, significantly contribute to poverty alleviation, financial inclusion and literacy by providing affordable and relevant risk protection to poor and underserved households. But millions of poor families remain unprotected and vulnerable. With natural disasters always a possibility given climate change, and the threats

posed by the COVID pandemic, we should find ways to support the growth of the microinsurance industry. As the 2022 election draws near, those who aspire to be the country’s next leaders should champion financial inclusion for the poor, and include microfinance and microinsurance in their battle-cry. Their campaign to provide affordable and relevant risk protection to millions of Filipinos from low-income families would serve them well come election time.

Dr. Jaime Aristotle B. Alip is a poverty eradication advocate, with more than 35 years of experience in microfinance and social development. He is the founder of the Center for Agriculture and Rural Development Mutually-Reinforcing Institutions (CARD MRI), a group of 23 organizations that provide social development services to 7.8 million economically-disadvantaged Filipinos and insure more than 25.8 million nationwide. CARD’s innovative financial and enterprise development services targeting the poor has won many accolades, including the Ramon Magsaysay Award for Public Service in 2008, and for Dr. Alip, the prestigious Ramon V. del Rosario Award for Nation Building in 2019. Dr. Alip is an alumnus of the Harvard Business School, the Southeast Asia Interdisciplinary Development Institute and the University of the Philippines.

