

MPT South teams up with LRMC Plant for Life at Ipo Watershed



Volunteers from MPT South and LRMC hiked towards the designated tree planting area with the help of Bantay Gubat volunteers of Ipo Watershed.



A volunteer from MPT South planted a tree seedling in the area (a representative from the Communication and Stakeholder Management Department of MPT South).



Employees and volunteers from MPT South and LRMC with Bantay Gubat volunteers of Ipo Watershed.

As part of its commitment to environmental sustainability, Metro Pacific Tollways South (MPT South), a subsidiary of Metro Pacific Tollways Corporation (MPTC), participated in the Plant for Life: Tree Planting Activity organized by Maynilad Water Services Inc. in partnership with Bantay Gubat of Ipo Watershed on September 27, 2024.

The event focused on the reforestation of the vital Ipo Watershed in Bulacan, which plays a crucial role in the water supply for Metro Manila and other parts of Cavite. MPT South, along with Light Rail Manila Corporation (LRMC) employees and volunteers, planted a total of 800 native tree seedlings in this collec-

tive effort. This is a part of Maynilad's 2024 environmental target, which seeks to plant 220,000 trees across 660 hectares of forested land.

Arlette V. Capistrano, Vice President for Communication and Stakeholder Management of MPT South, stated, "It is an honor to help Mother Nature thrive alongside our kapatids of LMRC. Together, we can do more in protecting our environment and strengthening the consciousness of our teams that what we do is for the good of our future generation."

MPT South's involvement in the Plant for Life Tree Planting Activity is part of the company's broader commitment to environmental sustainability.

Through initiatives like tree planting, the company hopes to foster a culture of sustainability and inspire communities to join the mission of protecting and preserving the environment.

MPT South is a subsidiary of Metro Pacific Tollways Corporation (MPTC), the infrastructure arm of Metro Pacific Investments Corporation (MPIC). Aside from the CALAX and CAVITEX network of toll roads, MPTC's domestic portfolio includes the concessions for the North Luzon Expressway (NLEX), the NLEX Connector Road, the Subic-Clark-Tarlac Expressway (SCTEX), and the Cebu-Cordova Link Expressway (CCLEX) in Cebu. PR

Bigger and Better: BotiCARD Dolores Branch moves to new location



BotiCARD President Ms. Rosenda Aquino (5th from right, middle row) alongside BotiCARD Operations Director Ms. Florife Reynido (6th from right, middle row), BotiCARD Cluster Manager 2 Mr. Jame Rachel Yaneza (7th from right, middle row), BotiCARD Cluster Manager 4 Ms. Merrie Joie Prenciona (4th from left, middle row), Pharmacy Assistant OIC BCI Dolores Branch Ms. Khristine Joy Aureus (4th from right, middle row), attended the relocation of the branch along with other officers and staff.

BotiCARD Dolores branch officially relocated its building on July 15, 2024, in support of its mission to provide quality, affordable, and accessible healthcare and personal care products and health services to Filipino families.

"As we combat the cycle of poverty while improving the health and wellness of people, we will continue to advocate for quality affordable medicines, health supplies, hygiene products, and selected supplements. It is a basic right every Filipino should enjoy," said Boti-

CARD President Rosenda P. Aquino.

As part of the branch's relocation, free medical consultation, dental extraction, blood pressure monitoring, and other freebies like a 28% discount are also provided for those who attended the event.

"Through the range of BotiCARD services, we hope to reach more communities to provide the quality products and services they deserve," Aquino added. The branch's new building is located at Marquez Street, Barangay Bagong Anyo, Dolores, Quezon.

Established in 2011, BotiCARD is a member institution of CARD Mutually Reinforcing Institutions (CARD MRI), a group of institutions sharing the same goal and objective of poverty eradication and improving the lives of Filipino families. As of June 2024, BotiCARD has 20 pharmacies and serves more than 2 million clients across the country.

To know more about BotiCARD, Inc., visit its website at www.cardmri.com/botiscard/ and the official Facebook page, [@botiscardOfficial](https://www.facebook.com/botiscardOfficial).

Cavite Police welcomes new acting top cop

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TULONG PINANSYAL PARA SA MAHIGIT 3,000 NA BENEFISYARYO MULA SA CITY OF CARMONA



Ang tanggapan ni Sen. Ramon "Bong" Revilla Jr., Cong. Bryan Revilla ng Agimat Partylist, at Governor Abeng Remulla at Vice Governor Ram Revilla ay nagtulong

kamakailan para mabigyan ng financial assistance ang mahigit 3,000 na beneficiaries ng Carmona mula sa Assistance to Individuals in Crisis Situation (AICS) ng DSWD.

Nakasama sa pamahagi sina Cong. Roy M. Loyola, Board Member Ilee Reyes, BM Aidel Belamide, Vice Mayor Cesar L. Ines, Jr., at ang Team Loyola 2025.

FREE PRESCRIPTION GLASSES, OPTOMETRIC SERVICES LEE FOUGHT FOR TO BENEFIT MILLIONS OF FILIPINO

Cong. Manoy Wilbert "Wise" Lee who has been fighting for free optometric services and free eyeglasses since early this year, welcomed the inclusion of said services in PhilHealth benefit packages starting this November as announced by the state health insurer.

Free optometric services and prescription glasses are among the health commitments secured by Lee and signed by Department of Health (DOH)



Secretary Ted Herbosa and PhilHealth President and Chief Executive Officer Emmanuel Ledesma Jr. before the approval of the DOH budget last September 25, 2024 at the House of Representatives.

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PhilHealth now covers readmissions for same illness within 90 days

Cayetano urges Senate to ensure no Filipino is left behind in 2025 budget deliberations



It's back! Join us for a magical experience as we bring back the SM Supermalls Grand Magical Christmas Parade on November 16 here at SM City Bacoor. Celebrate the season with us, and let's make this holiday unforgettable!

EDITORIAL:

The better way to mourn

Monday November 4 was declared a Day of National Mourning for those who perished from the onslaught of severe tropical storm Kristine nearly two weeks ago.

As of that date, the National Disaster Risk Reduction and Management Council reported that Kristine affected a total of 1.79 million families or more than 7 million individuals.

The national flag was flown at half-mast from sunrise to sunset on all government buildings and installations across the country and abroad.

The observance expressed the nation's oneness and commiseration with those who lost loved ones as Kristine battered parts of the country.

The storm unleashed, as well, Filipinos' bayanihan spirit as many extended help to compatriots in whatever way they could. Unfortunately, the crisis also afforded a platform for opportunists and scammers to engage in their nefarious activities.

But there are more ways to mourn, if we were truly sincere in honoring the dead.

We should go back to the causes of the disaster outside of the often, and rightfully, blamed climate change. For instance, we should get to the root of the personalities who initiate and enable economic activities that prove damaging to the environment.

Most importantly, we should remember the names and faces who milked the tragedy for their selfish gains. For these politicians, survivors are not humans deserving of a secure and safe way to live; they are just voters.

We mourn those who perished, yes, but we also mourn our failure to learn in terms of holding leaders accountable for their failure. We mourn the tragedy of how a handout masquerades as genuine concern for the plight of the vulnerable.

We mourn, yes, but we must also acknowledge that we can turn this collective grief into action that makes the scale of death and devastation grow smaller in the long run.

Cavite...

IMUS CITY, Cavite (PIA) – The Cavite Police Provincial Office recently held a ceremonial turnover of command to welcome the province's newly-designated police chief.

Held at the Camp BGen Pantaleon Garcia in Imus, Governor Athena Bryana Tolentino delivered an inspirational message, commending outgoing provincial director Police Colonel Eleuterio M. Ricardo Jr.'s leadership and welcoming PCol. Dwight

FREE...

"This is long overdue. Masaya po tayong nalalapit na ang katuparan nito kung saan mahigit 40 milyong Pilipino ang makikinabang, mula bata hanggang sa ating mga senior citizens," said Lee who is now in Bicol leading the relief operations for fellow Bicolanos who were heavily affected by the onslaught of severe tropical storm Kristine.

"Malaking tulong ito lalo na sa mahihirap nating kababayan na tinitiis na lang ang malabang paningin o lumalala ang problema sa mata hanggang mabulag dahil walang pera para magpa-check-up at magpagawa ng salamin," he added.

The said pronouncement from the PhilHealth complies with the deadline that Lee set in the commitment letter to cover pediatrics and adult prescription glasses not later than November 30, 2024.

Integrated Philippine Association of Optometrists (IPAPO) President Dr. John Nakpil said that the commitment of the DOH and PhilHealth spearheaded by Lee led to the creation of a technical working group (TWG) to develop the guidelines for the implementation of free prescription glasses and optometric services.

It can be recalled that as early as March 5, 2024, Lee filed House Resolution (HR) No. 1623

E Alegre with her full support.

Regional Director Police Brigadier General Paul Kenneth T Lucas presided over the turn-over ceremony and presents an award to PCol Ricardo Jr. in recognition of his contributions to the province's peace and order initiatives.

In his final message, PCol. Ricardo said, "Sa bawat isang naririto—mga bumubuo ng kapulisan ng Cavite, maraming salamat sa inyong suporta, dedikasyon, at sipag. Kayo ang naging katuwang ko

sa bawat hakbang, at ang ating pagkakaisa ay nagbigay daan upang maisakatuparan natin ang ating mga layunin."

The outgoing police director recognized the sacrifices and heroism possessed by police officers in their daily duties.

"Hindi ko makakalimutan ang inyong sakripisyo sa araw-araw; ang pagkakaisa at pag-oorganisa ng lahat sa tuwing mayroong programa o bisita," Ricardo said.

In a formal as-

50% across-the-board PhilHealth benefit increases effective November 2024;

"Patuloy po nating bantayan ang pagtupad ng DOH at PhilHealth sa mga ipinan-



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Table with advertising rates for Commercial and Legal/Notices, including font size specifications.

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Single space

DA-4A, namahagi ng mahigit 20 milyon tulong-pinansyal sa mga magbababoy ng Lobo na naapektuhan ng ASF

Mahigit 20 milyon ang halaga ng tulong-pinansyal na napamahagi sa 312 na lokal na magbababoy ng Lobo, Batangas, na apektado ng African Swine Fever noong Hulyo at Agosto, noong ika-1 ng Oktubre.

Pinangunahan ni Department of Agriculture IV-A CALABARZON (DA-4A) Regional Executive Director Fidel Libao ang naturang aktibidad na may layong mabigyan ng suporta ang mga lokal na magbababoy ng nasabing munisipalidad mula sa pagkalugi na dulot ng ASF. Ang bawat magbababoy ay nakatanggap ng halagang limang libong piso sa bawat pagmamay-ari nilang baboy na apektado ng ASF.

Ayon sa tala ng Batangas Provincial Veterinary Office (PVO), isa ang Lobo sa mga munisipalidad sa probinsya na may malaking bilang ng kaso ng ASF. Sa kasalukuyan ay nananatili pa rin ang banta ng naturang sakit sa mga baboy at lubos na naapektuhan ang probinsya na isa sa nangunguna sa produksyon ng baboy.

Kasama ni Dir. Libao ang iba pang mga opisyal ng DA-4A na sina Regional Livestock Coordinator at OIC-Regulatory Division G. Jerome Cuasay, Regional Cashier Gng. Fe Briones, at APCO Batangas G. Michael Lalap.

Patuloy ang pag-

LANDBANK offers support for calamity-hit sectors

Land Bank of the Philippines (LANDBANK) has announced the availability of immediate financial assistance to businesses and individuals affected by Typhoon Kristine, reinforcing its commitment to helping rebuild communities and restore economic activity in hardy hit areas.

Under the LANDBANK CARES Plus (Community Assistance and REintegration Support Plus) Lending Program, various sectors—including farmers, fishers, cooperatives, micro, small, and medium enterprises (MSMEs), large corporations, and electric distribution utilities—can access financial aid to rebuild, restore operations, and recover from disaster-related losses.

"LANDBANK stands ready to provide accessible, responsive, and immediate financial assistance to sectors severely impacted by the typhoon. We are fully committed to doing our part in helping our kababayans and communities recover from this adversity while accelerating recovery efforts," said LANDBANK President and CEO Ly-

nette V. Ortiz. Eligible borrowers can use the loans to cover essential expenses, such as working capital, capital expenditures, and the repair or acquisition of disaster-damaged equipment, facilities and structures. Electric distribution utilities may also avail of short-term working capital to address increased generation and distribution costs following the typhoon.

LANDBANK also offers the "EasyCash for Emergencies" feature for LANDBANK credit cardholders, allowing them to convert their available credit limits into emergency cash with flexible repayment options of up to 36 months.

Eligible cardholders will receive an SMS and email from LANDBANK confirming their eligibility for the credit limit conversion. Customers with available credit limit may also reach out to the Bank to request for cash conversion. The funds will be credited to their LANDBANK deposit account upon validation of their application.

For employees of cont. on page 3



aksyon ng DA-4A katuwang ang bawat PVO, Local Government Units, at Industry Groups sa pagsugpo ng ASF sa buong rehiyon sa tulong ng mga teknikal na suporta at tulong-pinansyal.

Yogorino Italy Anniversary Redefines Everyday Indulgence

This year, YOGORINO celebrates its anniversary with 25 stores nationwide, marking a significant milestone in the brand's rapid expansion across the country. Since opening its flagship branch in Makati City in 2018, it has been offering a positive and happy lifestyle with its array of healthy and guiltless frozen yogurt and gelato menu, winning the taste buds of Filipinos. Yogorino Italy was brought to the Philippines by Viva International Food & Restaurants, Inc., under the visionary leadership of Vicente "Boss Vic" del Rosario, Jr., the company behind Botejyu, Greyhound Café, Papermoon Cake Boutique & Café, Maple Tree House, Du Hsiao Yueh, Wing Zone, Pepi Cubano and Viva Cafe, among others.

"Our customers are the heart of our brand, and their experiences are what truly define our journey - from their smiles, their laughter and their stories," says Vicente Raphael S.Del Rosario IV, President and COO of Viva International Food & Restaurants, Inc. Yogorino is about creating moments of happiness and indulging in something special shouldn't be reserved for special occasions. In celebration of its anniversa-

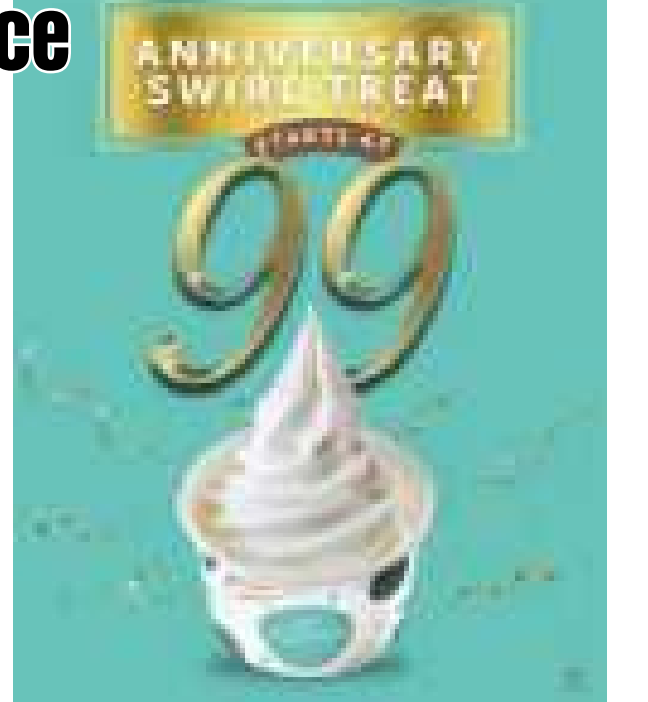
ry, Yogorino expresses gratitude to its amazing customers. "Thank you for making Yogorino part of your everyday moment and for sharing in this journey of flavor and joy." Starting October 26, Yogorino celebrates with a series of delightful promotions, flavors and experiences.

Everyday Indulgence starts at 99

To kick-off the celebration, Yogorino is unveiling its new frozen yogurt selection now served in 3 sizes - Piccolo, Medio and Grande, starting from 99 pesos only. Yogorino's menu empowers its guests to unleash their creativity by creating their own masterpieces with a wide-range of topping selections, from fresh fruits, crunches, cake bars, popping boba, syrups to magic shells. Customers will definitely enjoy a fully bespoke experience as they are personally served by a Yogorista, who meticulously prepares their handcrafted designed Yogorino right in front of their eyes.

A Golden Indulgence

Get ready to experience frozen yogurt like never before! Yogorino adds a touch of luxury to its already irresistibly delicious frozen yogurt with the introduction of Gold Leaf topping. This deca-



dent new topping features generous flakes of edible gold leaf, shimmering atop your Yogorino favorites. The gold leaf, known for its subtle sweetness and luxurious aesthetic, adds a touch of opulence to your Yogorino creations, making every bite a truly special experience.

So whether you are craving for a refreshing treat or looking for a guilt-free indulgence, Yogorino invites you to join the celebration. With each spoonful, you'll taste the passion, craftsmanship and tradition that have made Yogorino a beloved Frozen Yogurt brand worldwide. Frozen Yogurt

lovers can get in on the fun by sharing their own ad-lib on Tiktok about how they celebrate life's moments with Yogorino. Just use hashtag #MyYogorino #YogorinoEveryday and tag @YogorinoPH for a chance to be featured on the brand's channel. Here's to more years of deliciousness together!

For more information about the Yogorino Anniversary promotions and activities, follow Yogorino social media platforms @YogorinoPH on Facebook, Instagram and Tiktok.

So what are you waiting for, visit Yogorino at SM Center San Pedro!

NOTICE

NOTICE IS HEREBY GIVEN THAT THE ESTATE OF THE LATE ERWIN BONGAT CRESCINI HAS BEEN EXTRA-JUDICIALLY SETTLED BY HIS HEIRS THRU EXTRAJUDICIAL SETTLEMENT OF ESTATE AS PER DOC. NO. 247 ; PAGE NO. 51 ; BOOK NO. 34 ; SERIES OF 2024, BEFORE NOTARY PUBLIC ATTY. STEVE B. DELA REA JR.

Dateline Weekly Newspapers: Nov. 11, 18 & 25, 2024

NOTICE

NOTICE IS HEREBY GIVEN THAT THE ESTATE OF THE LATE ROSSANO E. TORRES HAS BEEN EXTRA-JUDICIALLY SETTLED BY HIS HEIRS THRU EXTRAJUDICIAL SETTLEMENT OF ESTATE OF WITH DEED OF ABSOLUTE SALE OF MOTOR VEHICLE AS PER DOC. NO. 309 ; PAGE NO. 63 ; BOOK NO. 163 ; SERIES OF 2024, BEFORE NOTARY PUBLIC ATTY. CESARIO G. GONZALES JR.

Dateline Weekly Newspapers: Nov. 4, 11 & 18, 2024

NOTICE

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Dateline Weekly Newspapers: Nov. 4, 11 & 18, 2024



PGC's Panatang Makabata: In observance of National Children's Month, the Provincial Government of Cavite (PGC) reaffirmed its commitment to the rights and well-being of children by reciting the Panatang Makabata during the Monday Flag Raising Ceremony on November 4, 2024 at the Provincial Gymnasium in Trece Martires City, Sangguniang Kabataan (SK) Provincial Federation President Chelsea Jillian G. Sarno led the collective recitation of the pledge with PGC officials headed by Governor Athena Bryana Tolentino, and the employees, underscoring PGC's dedication to promoting the welfare, protection, and empowerment of the youth and children, aligning with the core principles of National Children's Month. - OPIO

EXTRAJUDICIAL SETTLEMENT OF ESTATE of the late ROBERTO DE ISO FLORES

Notice is hereby given that the estate comprising two (2) PARCELS OF LAND located at Occidental Mindoro covered by Transfer Certificate of Title Nos. T-3203 and T-2196, registered under the name of the late ROBERTO DE ISO FLORES, who died on AUGUST 14, 2020 at RIZAL, OCCIDENTAL MINDORO, has been extra-judicially settled by her legal heirs in favor of JOELYNCE QUINDAP FLORES, per deed executed and notarized on October 2, 2024 at General Trias City, Cavite before Notary Public, ATTY. CHRISTOPHER P. COLUMNA, per Doc. No. 469; Page No. 95; Book No. 108; Series of 2024.

Dateline Weekly Newspapers: Nov. 11, 18 & 25, 2024

REPUBLIC OF THE PHILIPPINES Fourth Judicial Region Regional Trial Court Office of the Clerk of Court Imus, Cavite

HOME DEVELOPMENT MUTUAL FUND (Pag-IBIG Fund) Mortgagee,

Extra-Judicial Foreclosure of Real Estate Mortgage Under Act. No. 3135, as Amended, Republic Act. No. 4118

-versus-

ELIZABETH B. ALMELIA married to JONATHAN G. ALMELIA, Mortgagee,

FC CASE NO. 18396-23

X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon extra-judicial petition for sale under Act 3135 as amended by Act 4118 filed by HOME DEVELOPMENT MUTUAL FUND (Pag-IBIG Fund), mortgagee, with principal office at The Petron Mega Plaza Bldg. No. 358 Sen. Gil Puyat Ave., Makati City, against ELIZABETH B. ALMELIA married to JONATHAN G. ALMELIA, mortgagors, with postal address at #3651 Mepar 1 Quirino Ave. Tambo Paranaque City and/or BLK 01, Lot 31 The Legian Imus Two-C Subdivision Carsadang Bago, Imus, Cavite, to satisfy the mortgage indebtedness which as of June 13, 2023 amounts to EIGHT HUNDRED FORTY TWO THOUSAND EIGHT HUNDRED PESOS AND 72/100 (P 842,800.72) 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 January 7, 2025 at 10:00 a.m. or soon thereafter at the main entrance of the Office of the Clerk of the Court, Bulwagan Ng Katarungan, Aguinaldo Highway, Imus, Cavite, to the highest bidder for cash and in Philippine Currency, the following property with all the improvements therein, to wit:

TRANSFER CERTIFICATE OF TITLE No. 057-2019013215

"X X X X

LOT NO: 31 BLOCK NO: 1, PLAN NO: PCS-04028753 PORTION OF: LOT 1, BLK. 12, PCS-04-027047, LOT 1304-B-2, PSD-04-112598, LOTS 1297-B-1 TO 1297-B-5, PSD-04-034140 & LOT 1, BLK. 34, PCS-04-026819 LOCATION: CALSADANG BAGO, IMUS, CAVITE, ISLAND



NOTICE OF SOLE ADJUDICATION OF ESTATE OF THE LATE FRANCISCO TORRES EXPINELLI

NOTICE IS HEREBY GIVEN THAT THE ESTATE OF THE LATE FRANCISCO TORRES ESPINELLI HAS BEEN ADJUDICATED BY HIS SOLE HEIR THRU AFFIDAVIT OF SOLE ADJUDICATION AS PER DOC. NO. 282; PAGE NO. 58; BOOK NO. 163; SERIES OF 2024, BEFORE NOTARY PUBLIC ATTY. CESARIO G. GONZALES JR.

Dateline Weekly Newspapers: Oct. 28, Nov. 4 & 11, 2024

OF LUZON

BOUNDARIES: LINE DIRECTION ADJOINING LOT(S) 1-2 SW ROAD LOT 1, PSC-04028753 2-3 NW LOT 30, BLOCK 1, PCS-04-028753 3-4 NE LOT 1282, IMUS ESTATE 4-1 SE LOT 32, BLOCK 1, PCS-04-028753

X X X X

AREA : FORTY SIX (46) SQUARE METERS

X X X X

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

In the event the public auction should not take place on the said date, it shall be held on January 14, 2025 at 10:00 a.m. without prior notice.

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

Imus, Cavite, Philippines, October 21, 2024

(SGD) ANSELMO P. PAGUNSAN, JR Sheriff IV RTC, Branch 20

Approved:

(SGD) ARMIE A. FRANCISCO Clerk of Court VI

Copy Furnished:

HOME DEVELOPMENT MUTUAL FUND (Pag-IBIG FUND) The Petron Mega Plaza Bldg., No. 358 Sen. Gil Puyat Ave., Makati City

ATTY. JOHN LINCOLN F. LAURON ATF, The Law Firm of Lauron Delos Reyes and Partners UNIT 1003 UNION SQUARE CONDOMINIUM #145 15th AVENUE, CUBAO, QUEZON CITY

SPS. ELIZABETH B. ALMELIA & JONATHAN G. ALMELIA #3651 Mepar 1 Quirino Ave. Tambo Paranaque City Blk 01, Lot 31 The Legian Imus Two Subdivision Carsadang Bago, Imus, Cavite

DATETIME WEEKLY NEWSPAPERS: November 4, 11, & 18, 2024



Gatchalian: Multiple solutions needed to address classroom shortage

Senator Win Gatchalian pressed the need to utilize multiple solutions to address the perennial shortage of classrooms in the country.

Based on the Department of Education's (DepEd) National School Building Inventory as of 2023, the classroom shortage is estimated at 165,443. Addressing this shortage requires an estimated budgetary allocation of P413.6 billion. Considering the enormous budgetary requirements, Gatchalian emphasized the need for innovations to make progress in reducing the classroom shortage.

Among Gatchalian's proposed solutions is the implementation of a 'counterpart program,' where participating local government units (LGUs) shoulder 50% of the cost of constructing new classrooms, while the national government shoulders the other 50%. Gatchalian recalled that a similar program was implemented when he was Mayor of Valenzuela City. According to the lawmaker, sharing the responsibility between the national government and local government units will pave the way for the simultaneous construction of more classrooms.

Gatchalian added that the Government Assistance to Students and Teachers in Private Education (GASTPE) should help decongest overcrowded public schools. Public-private partnerships can also be utilized to address the classroom shortage, Gatchalian said.

"Dahil napakarami pang kulang na silid-aralan sa ating bansa at sa laki ng halagang kakailanganin natin upang mapunan ang naturang kakulangan, kailangang humanap tayo ng iba't ibang mga paraan upang matugunan ang hamong ito. Kung hindi tayo magiging maparaan sa pagpapatayo ng mga silid-aralan, patuloy lamang na lalaki ang mga kakulangang haharapin natin," said Gatchalian, Chairperson of the Senate Committee on Basic Education.

A discussion led by the Second Congressional Commission on Education (EDCOM II) flagged the underutilization of the Basic Education Facilities Fund (BEFF) as one of the reasons for the delay in school infrastructure construction. For 2023, only 192 out of the target 6,379 classrooms were built, according to a report by the Commission on Audit. The discussion also flagged bottlenecks in the procurement and in the coordination between the DepEd and the Department of Public Works and Highways (DPWH).



PhilHealth...

Members readmitted due to the same illness in a span of 90 days can now avail of PhilHealth benefits after the state health insurer lifted its Single Period of Confinement policy beginning October 1, 2024. This applies to medical conditions and surgical procedures under the All Case Rate payment scheme.

The Single Period of Confinement Rule is a policy developed during the Philippine Medicare era which imposes that admissions and readmissions due to the same illness or procedure within a 90-calendar day period shall only be compensated once. This has resulted to members paying for the entire hospitalization and caused denial of claims on the side of health facilities.

"After extensive evaluation, we have lifted

the rule of Single Period of Confinement to ensure continuous coverage for patients with recurring conditions," said PhilHealth Chief Emmanuel R. Ledesma, Jr. during a recent media forum. "This move also shows our strong commitment to fulfill our mandate — to provide health insurance coverage and ensure affordable, acceptable, available, and accessible health care services for all Filipinos", he added.

The lifting of the policy was well-received by healthcare providers and members. "Napakalaking epekto ang pag-alis ng SPC dahil karamihan sa pasyente namin ay recurring ang sakit gaya ng pneumonia at Chronic Obstructive Pulmonary Disease. Hindi naman natin puwedeng tangihan ang pasyente dahil kailangan

silang ma-treat dahil marami talagang pasyente ang may recurring sickness", said Ma. Celia Buñag, Supervising Administrative Officer of Quezon City General Hospital

On the other hand, Lucila Salvador, a PhilHealth member whose sister was readmitted due to Urinary Tract Infection was relieved when she learned the news. "Nagpapasalamat kami sa PhilHealth, napakalaking bagay nito. Ang ate ko ay senior citizen at three times na siyang na-ospital sa paulit-ulit na sakit. Kinakabahan ako, kasi ang alam ko hindi na puwedeng gamitin ulit ang PhilHealth once nagamit na sa parehong sakit kasi one month ago pa lang noong na-confine siya bago ulit ma-confine rito," she stated.

PhilHealth re-

minds members and qualified dependents that they are entitled to a total maximum of 45 days coverage for room and board per year. However, this does not apply to the Hemodialysis benefits package as it has a separate 156 sessions allocated per year. PCEO Ledesma assures all members that PhilHealth continues to move forward with benefits enhancements to provide better financial coverage to all Filipinos.

"We are really working very hard 24/7. Talagang nagpapakahirap po kami because we understand that health is not just a privilege but an essential right for every Filipino. In these challenging times, we stand with them, and always make sure to deliver all the benefits they deserve", Ledesma added.

From Page 1

Cayetano...

Senator Alan Peter Cayetano on Tuesday emphasized the need for a national budget that reflects a shared commitment to uplift even the most marginalized communities to ensure an inclusive and equitable allocation of resources.

This call comes as the Senate prepares to discuss the proposed 2025 national budget this week, a crucial step that will determine the government's financial priorities and how it addresses the country's most pressing needs.

"Kung ano ang ating itanim, iyan din ang ating aanihin," Cayetano said, underscoring the long-term impact of government spending on Filipinos' daily lives.

"We need a national budget that leaves no Filipino behind. Walang iwanan dapat," he added. Cayetano said the budget should reflect the government's role as a "second parent," stepping in to equalize opportunities for all, particularly for those at the margins of society.

"All of us live in a country where your last name and where you were

born matters. This is why the government is here as second parents to try to equalize opportunities," he said.

Earlier this year, Cayetano also made an appeal to the Development Budget Coordination Committee (DBCC) to ensure the efficient allocation of the 2025 national budget, particularly around the potential risks of online gambling, the country's foreign loan strategy, and

Education). Salamat kay Commissioner Alan Peter Cayetano na kasama natin sa EDCOM II," he said.

LANDBANK...

government agencies and companies with LANDBANK payroll services, the Electronic Salary Loan (eSL) offers quick access to funds. Eligible borrowers may apply for the eSL by contacting their HR Department or visiting their LANDBANK servicing branch.

Existing eSL borrowers may also apply for early renewal if they have completed at least one month of paid amortization. LANDBANK is waiving the servicing fee for eSL applications from 28 October to 31 December 2024.

LANDBANK also encourages its customers to maximize the use of its

the need for increased housing aid.

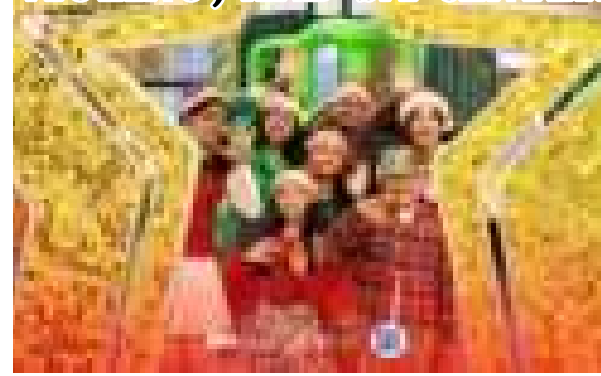
Cayetano stressed that investing in the 2025 budget is essential to enhancing the welfare of every Filipino and ensuring a brighter future for all.

"We owe it to every Filipino to invest in their welfare and secure a future that everyone can look forward to," he said. PR

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SM CITY BACOOR, SM CITY MOLINO, AND SM CENTER IMUS LITS UP THE SEASON



The holiday season has officially begun in Cavite as SM City Bacoor, SM City Molino, and SM Center Imus simultaneously launched their Christmas celebrations, bringing joy and festive cheer to shoppers and families. Last October, the three malls transformed into Santa's magical world, complete with dazzling lights, giant Christmas trees, and festive decorations. The launch event featured live performances, including caroling, dance numbers, and special appearances by beloved Christmas characters.



Santa's Holiday Magic at SM City Molino
The magic of Christmas has officially arrived at SM City Molino as Santa's Holiday Magic beautifully lits at the mall's Event Center, bringing more festivity with its 25ft tall Christmas tree and Giant Santa. This year, children from the Malipay Community joined in the celebration and shared in the spirit of giving as they cheerfully received their Bears of Joy. The event was made even more special with happy and festive performances by the Raz Singing Cherubim.



Santa & Friends' Holiday at SM City Bacoor
The holiday magic begins as SM City Bacoor unveil and lits up it's enchanting 'Santa and Friends' Christmas Centerpiece. This festive display features a majestic 30ft Christmas Tree, adorable life-sized elves, and huge presents, bringing joy and holiday cheer to all shoppers. Special guests from Gov. PF Espiritu Elementary School in Bacoor were also present and were thrilled to receive SM Bears of Joy.

Santa's Gift Hub at SM Center Imus
SM Center Imus transformed into a holiday haven with its Santa's Gift Hub, officially launched with a tree lighting ceremony at the Mall Plaza. The mall offered a one-stop gift shop, holiday workshops, and exciting promotions. The Raz Singing Cherubim shared a wonderful rendition of Christmas carols to the shoppers and made the celebration merrier.

Visit SM City Bacoor, SM City Molino, and SM Center Imus for a holly-jolly Christmas!

DTI Rizal hones entreps on writing Business Plan



Antipolo City, Philippines – October 30, 2024 – The Department of Trade and Industry (DTI) Rizal successfully hosted a seminar/workshop titled "Writeshop on Business Plan Preparation," aimed at empowering local entrepreneurs. The event, attended by 24 enthusiastic beneficiaries of the Champs Program, took place in the DTI Rizal Training Room and was facilitated by Business Counselor John Francis L. Sta. Rita.

The workshop was energized by the welcome remarks of Provincial Director Ms. Cleotilde M. Duran, who emphasized the importance of solid business plan-

ning in today's competitive market. Following her inspiring introduction, participants were guided by the knowledgeable speaker Ms. Melanie Convento, Dean of the College of Business and Accountancy at World Citi College Antipolo. Dean Convento shared valuable insights into the process and significance of crafting a comprehensive business plan, providing attendees with practical tools and strategies.

Throughout the workshop, participants engaged in lively discussions, sharing their personal business experiences and applying the concepts presented by Dean Convento to their unique situations. The collaborative environment fostered a sense of community and support, with attendees gaining not only knowledge but also valuable networking opportunities.

The DTI Rizal remains committed to supporting local entrepreneurs through initiatives like the Champs Program, which aims to nurture small and medium-sized enterprises (SMEs) in the Province of Rizal.

10 No-Fail Gift Ideas & Activities for Kids This Christmas

Imagine the excitement on your kid's face when they unwrap a gift they've been dreaming of. The sparkle in their eyes, the joy in their laughter – it's a feeling that's truly priceless, don't you think? The holiday season is the perfect time to create these magical moments for your loved ones. But with so many options out there, it can be tough to choose the perfect gift.

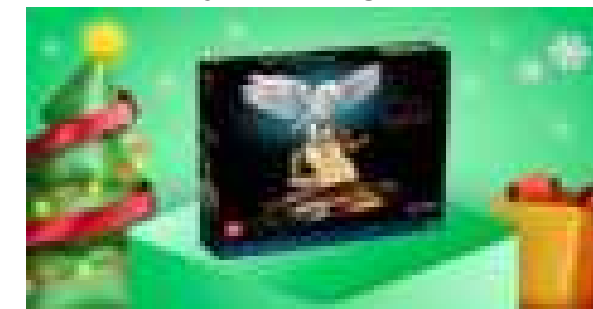
Don't worry, we've got you covered! We've curated a list of the hottest toys of 2024 and some unforgettable experiences that will make this holiday season truly special. From the latest

gadgets to thrilling adventures, you're sure to find something at SM Supermalls.

Make sure to explore our dedicated seasonal pages: 100 Days of Joy at SM – where you can watch one video a day that will make you feel the holiday spirit. Looking for even more festive inspiration? Head over to our Merriest Christmas at SM page to learn all about the magical Christmas experiences happening across all SM Malls.

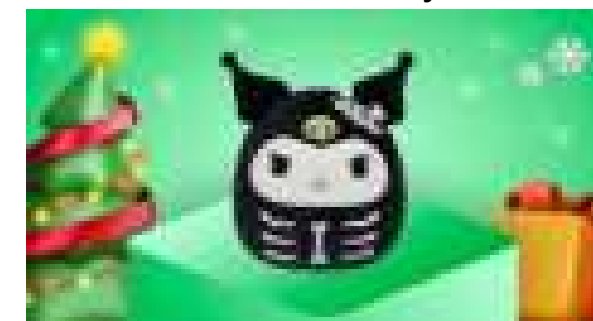
So, let's dive in and discover the perfect gifts to make this holiday season one for the books!

Toys LEGO Harry Potter Hogwarts Icons Set



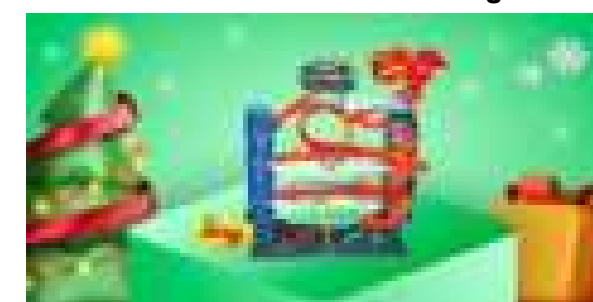
Step into the wizarding world with this enchanting LEGO set. Build iconic locations like Hogwarts Castle, the Quidditch pitch, and the Whomping Willow, and relive your favorite Harry Potter moments. With detailed minifigures and accessories, this set is a must-have for any Potterhead.

Kuromi Plush Toys



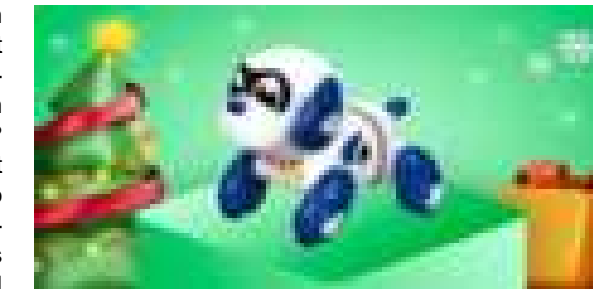
The adorable and mischievous Kuromi has captured hearts worldwide. These plush toys are the perfect companions for cuddles, playtime, or just as a decorative piece. Available in various sizes and styles, there's a Kuromi plush for everyone.

Hot Wheels Ultimate Garage



Unleash your inner speed demon with the Hot Wheels Ultimate Garage. This massive playset features multiple tracks, a stunt ramp, a parking garage, and more. With endless possibilities for racing, stunts, and imaginative play, this garage is a dream come true for any Hot Wheels enthusiast.

YCOO Ruffy Puppy Robot



Looking for the perfect gift for your little ones this Christmas? The YCOO Ruffy Puppy Robot is a heartwarming and interactive companion that will bring joy and laughter to their holiday season—perfect if they've been bugging you for a new pet!

STEM Toys



Spark your child's creativity and problem-solving skills with STEM toys. From building blocks and magnetic tiles to coding robots and science experiment kits, STEM toys offer endless opportunities for learning and fun.

Experiences Sky Ranch



Soar to new heights at Sky Ranch! Enjoy thrilling rides like the Sky Drop, Viking Ship, and Ferris Wheel, or challenge your friends to a game of laser tag or arcade games. With locations in Tagaytay, Pampanaga, and Cebu, there's a Sky Ranch adventure waiting for you.

Disney Store at SM Mall of Asia



Step into a magical world at the Disney Store and find a treasure trove of Disney merchandise. From plush toys and apparel to collectibles and home decor, there's something for every Disney fan!

Ekart North EDSA



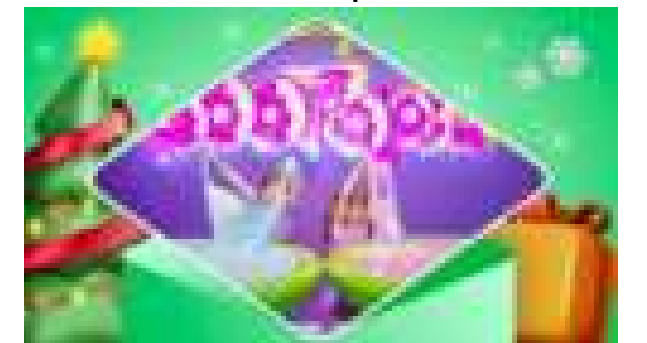
Looking for a fun and exciting activity for the whole family? Look no further than Ekart Raceway at SM North EDSA! This state-of-the-art indoor karting facility offers a thrilling experience for all ages.

Fantasy World at SM Fairview



Experience a wonderland of fun at Fantasy World. Enjoy rides like the Bumper Cars and Carousel, or catch a live show. With something for everyone in the family, Fantasy World is a great destination for a day of fun and excitement.

Gootopi



Unleash your creativity at Gootopia! With locations in different malls, there's a Gootopia near you. Create your own slime, play with kinetic sand, or experiment with other gooey materials. It's a messy but fun experience that kids and adults will love.

So, there you have it! From the hottest toys of 2024 to unforgettable experiences, we've got you covered for the most magical holiday season yet. Remember, the best gifts are the ones that create lasting memories. So, whether you're shopping for a child, a friend, or a loved one, choose a gift that will make their holiday season truly special.

Have the Merriest Christmas Ever at SM Supermalls! With a wide variety of stores, exciting events, and festive decorations, SM Supermalls is the perfect place to find the perfect gifts and create unforgettable memories with your loved ones.

For more information, log on to SM Supermalls' Facebook page and Instagram.