

Experience Adrenaline-Fueled Activities in Cavite with MPT South

November 15, 2024 – Cavite came alive with excitement as Metro Pacific Tollways South (MPT South) kicked off its inaugural Biyaheng South Adventure Tour. In collaboration with the Department of Interior and Local Government (DILG Region IV-A), Provincial Government of Cavite, Municipality of Mendez-Nuñez, and Municipality of Maragondon, this one-of-a-kind event showcased the province's most exhilarating activities and picturesque destinations made accessible through MPT South's expressways CAVITEX and CALAX.

A select group of lucky Ka-Biyaheros—energetic Gen Zs and millennials—were chosen through an online raffle hosted on the Biyaheng South Facebook page. Together with other travel influencers, the adventurers embarked on an unforgettable day packed with thrilling experiences and scenic wonders.

First Adventure: Animal Encounter and Eco-Tourism at Yoki's Farm

Less than two hours away from Metro Manila via CAVITEX, the adventurers went on their first adventure: an animal encounter at Yoki's farm.

Yoki's Farm is a unique ecotourism destination located in Mendez-Nuñez, Cavite. Adventurers were treated to a guided zoo tour where they interacted with a variety of animals, such as delightful rabbits, unique birds, exotic zebras, and more. Definitely an enjoyable experience, especially for animal lovers. Overall, Yoki's Farm served as both an educational and recreational spot for the participants.

Second Adventure: Lunch at Maragondon Balsa River Cruise

Off to another fun-filled destination, the group made their way to the serene Maragondon Balsa River Cruise for lunch—just an hour

away from Yoki's Farm—where they were treated to a unique and memorable dining experience. As the balsa gently floated along the calm river, the participants immersed themselves in the natural beauty of their surroundings, allowing everyone to unwind and connect with one another.

Third Adventure: Enjoying the Engaging Activities at Paraiso de June Quixote

In the afternoon, the day was packed with exhilarating activities at Paraiso de June Quixote. Paraiso de June Quixote, also in Maragondon, Cavite, is a must-visit destination just less than two hours away from Metro Manila via CAVITEX. With its charming landscapes and adrenaline-pumping experiences, Paraiso de June Quixote provides an unforgettable escape for adventure seekers and nature lovers alike.

Here, our ka-biyaheros got to experience the thrill of riding a zip bike, soaring through the air on a zipline, and taking a more rugged adventure on ATVs along scenic trails. For those who sought unique experiences, the place offered what they called a Cavite Swing, where the guest got to sit on a swing at the edge of a cliff and enjoy the breathtaking views of the surroundings.

Why We Do This
Arlette V. Capistrano, Vice President for Communication and Stakeholder Management of MPT South, stated, "Highlighting the Cavite's adventure destinations is beyond tourism; it's about creating lasting impressions and connections. These tours enable us to show how accessible and rewarding these experiences can be. It's an opportunity to not only promote local attractions but also to support sustainable tourism. By introducing these exciting outdoor experiences, we're helping to redefine what the South can offer to tourists while also fostering a more connected community."

The "Tara, Adventure Tayo sa Cavite!" is part of MPT South's continued commitment to promoting tourism in Southern Luzon. Following the success of Biyaheng South Food Crawl and Biyaheng South Photo Walk Tour showcasing the unique flavors and rich history of Cavite, the adventure tour caters to a younger, thrill-seeking audience, allowing them to explore exhilarating attractions; this demonstrates that Cavite is an ideal destination for those looking for excitement alongside culture and history.

About Biyaheng South
Biyaheng South is a subsidiary of Metro Pacific Tollways Corporation (MPTC), the infrastructure arm of Metro Pacific Investments Corporation (MVIC).

About Biyaheng South
Biyaheng South



Adventure at Yoki's Farm



Adventure at Alegria del Rio, Maragondon River Cruise



ATV in action at Paraiso de June Quixote



Animal encounter at Yoki's farm



Adventure at Paraiso de June Quixote

DTI destroys PHP 740K substandard re-rolled bars in Cavite

LEE TO DOH, PHILHEALTH: COVER UNPAID HOSPITAL BILLS OF INDIGENT PATIENTS, STREAMLINE REQUIREMENTS FOR CLAIMS

Manoy Wilbert "Wise" Lee called on the Department of Health (DOH) and Philippine Health Insurance Corporation (PhilHealth) to pay for the unpaid bills of indigent and financially incapacitated patients in private and public hospitals which often result in delayed treatment and denial of care.

In filing House Resolution No. 2104, Lee stressed *cont. on page 3*

Cayetano reiterates call for a Philippine Anti-Scam Center

Senator Alan Peter Cayetano on Monday reiterated his call for the Department of Information and Communications Technology (DICT) to establish the country's own Anti-Scam Center to address the growing problem of scams.

This proposal during the Senate plenary deliberations on the DICT's proposed 2025 budget *cont. on page 2*

WWP CARRIES ON WITH ITS MISSION IN THE CITIES OF IMUS AND GENERAL TRIAS



On November 25, 2024, the Women's Welfare Program continued with its mission of bringing joy and providing much-needed assistance to thousands of Caviteñas in the Cities of Imus and General Trias.

Governor Athena Tolentino was joined by Vice Governor Sherman Jaro as she collaborated closely with the city officials, led by Imus Mayor AA Advincula and General Trias Mayor Jon-jon Ferrer, in ensuring the welfare of women and recognizing their marked contributions and roles in the province. Governor Athena also



underscored the unyielding determination of the provincial government of Cavite to uplift the women community, "Kami po ay ang inyong mga tagapagtanggol, tagasuporta, at taga-gabay para sa isang mas mapayapa at mas maginhawang kinabukasan ng mga kababaihan."

Each beneficiary received cash assistance amounting to Php 2,000. The program carries on with its path to tap every woman in Cavite. - J. Reyes



EDITORIAL: Incumbency and impunity

It has been 15 years since 58 individuals were slaughtered in what is now known as the Maguindanao Massacre in Ampatuan town in Maguindanao. The exact anniversary was last Saturday, November 23.

On this day, a mix of family members, political supporters, media workers and even bystanders were killed for being part of a convoy for the filing of the certificate of candidacy by the then-incumbent local executive's political opponent.

There was nothing accidental in the grim turn of events. The manner in which the killings were conducted was unprecedented. Premeditation was established by the courts in a decision handed down in 2019, a full ten years after the tragedy.

Justice was neither swift nor perfect — it rarely is. Some of the accused were never made to account for their participation. The patriarch of the Ampatuan clan died while the case was pending. There remains one casualty whom the court has refused to recognize just because his body has never been found.

The wrath of the reigning family at that time knew no bounds. They could not believe anybody would have the compunction to challenge them. Their rage moved them to do what was previously unthinkable even in a place where violence and clan rivalry were commonplace.

Most of all, the gall and impunity of some prominent personalities, who feel they are entitled to lord it over the life and death of others, feeling like god, is a trait that remains all too familiar among those in power.

A commemoration of this act of violence and its senseless scale, not only every November but constantly, is in order. Impunity manifests itself in various forms — for as long as there are people who feel entitled to quash their opponents for daring to oppose and challenge them, and who believe they are beyond prosecution for the consequences of their words and actions.

Ultimately, impunity transcends political divide. People could be capable of behaving in a bestial manner, some immensely more than others. May we remain vigilant against these and never give them the opportunity to lead by terror and irrationality ever again.



DTI...

Cavite, Philippines—The Department of Trade and Industry (DTI) ordered the destruction of PHP 737,000.00 worth of substandard steel products in Trece Martires City to prevent its sale in the local market.

“Substandard steel products pose significant risks to public safety, especially in a country like the Philippines that is prone to earthquakes. Thus, the DTI remains resolute in safeguarding Filipinos from these dangers by upholding the regulations for steel products in conformance with the Philippine National Standards,” said DTI Secretary Cristina A. Roque.

“Through these efforts, we aim to build a more resilient ‘Bagong Pilipinas,’ one where every Filipino consumer is empowered to make informed choices and have full confidence in the quality of their purchases,” the trade chief added.

Cayetano...

get on November 20, 2024 where Cayetano emphasized the urgency of creating such a center.

“Go to Singapore and Hong Kong because they have anti-scam centers na in one office, nandoon na y’ung pulis, y’ung mga IT personnel, at y’ung mga bangko,” he said in a manifestation.

Cayetano stressed that the proactive measures of these countries in addressing various types of scams — many of which have been discussed in Senate hearings — highlight the need for the Philippines to adopt a similar approach as scams continue to evolve.

“Parang sanay pa rin tayo sa pa-isa-isang scam. Pero lahat ng scam na nabanggit dito at sa ibang Senate hearings, nandoon na [sa kanila],” he said.

The senator emphasized that an efficient anti-scam system would not only reduce the number of scams but also help

recovered significant financial losses, as demonstrated by Singapore’s success.

“In the last two years, ang na-recover ng mga Singaporean government for those na na-scam is more than 600 million Singaporean dollars,” he said.

Singapore’s Anti-Scam Command (AS-Com), which became operational in March 2022, centralizes efforts in scam investigation, incident response, enforcement, and analysis, with all functions coordinated under one entity.

Hoping to replicate these systematic efforts in the Philippines, Cayetano urged DICT Secretary Ivan John Uy to take steps toward establishing a similar center.

“May I bring that up to you na sana next budget, next year, mayroon na tayong sariling anti-scam center na baka pwede ninyong pangunahan,” he said. PR

tion, Secretary Roque declared, “We will not tolerate those who compromise the safety and well-being of our citizens for profit.”

“This firm action against substandard steel products underscores our resolve to protect lives and foster a business environment that prioritizes consumer welfare and responsible manufacturing across the country,” the DTI chief expressed.

Furthermore, Fair Trade Group (FTG) Supervising Head and Assistant Secretary Agaton Teodoro O. Uvero encouraged consumers to be vigilant and prioritize the durability of materials when purchasing products, especially for their homes.

“To strengthen our efforts in ensuring the safety and durability of Filipino homes, we urge consumers to always look for

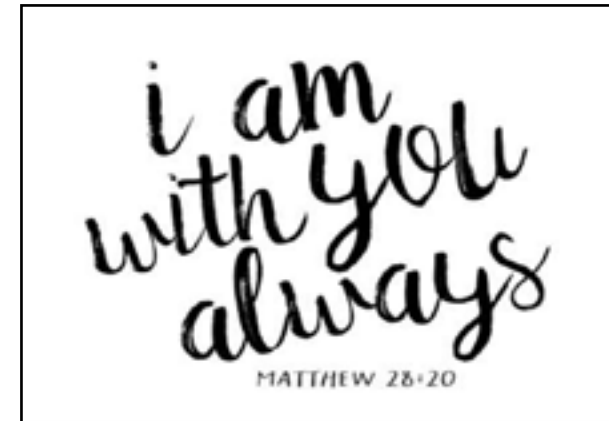
the ICC sticker or PS mark when purchasing products for those products regulated by DTI-BPS,” said Assistant Secretary Uvero.

The activity was spearheaded by DTI-BPS, which serves as the National Standards Body of the Philippines, established on 20 June 1964 through Republic Act 4109, also known as the Standards Law. With a mandate to develop, promulgate, and implement standards, the DTI-BPS promotes standardization activities and ensures the manufacture, production, and distribution of quality products.

For more updates and information on standards, technical regulations, and conformity assessment procedures, please visit the BPS website at www.bps.dti.gov.ph or email inquiries to bps@dti.gov.ph.

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Heidelita Lat Paginag Publisher

Webster Ace Paginag Editor-in-Chief Marvin Lat Marketing Manager

Jenalyn B. Lat Circulation-in-Charge

Atty. Evelyn R. Dominguez Legal Consultant

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The Bittersweet Taste of Life

Life is full of tests and challenges that can make or break you. It is either you leave that path or you live it.

Residing in Tuguegarao City, Catherine Alejo found her life to be challenging to live yet she perseveres. At the age of six, she became an orphan. Throughout her childhood, she longed for her parents' love and care. She was the third of four siblings. Their eldest was just ten when they became orphans, which made their struggles worse.

They grew up without a permanent guardian, relying on whoever relative was willing to take them in. Born in Amulung East, she chose to work as a housekeeper in Tuguegarao City after finishing elementary school, as pursuing her basic education became less of a priority.

She married at

a young age, hoping her burden would be lighter with someone to lean on. Fortunately, they inherited a boarding house from her mother-in-law, which became their source of income.

To add to their income, she also sold snacks in front of the boarding house from 1993 to 2004, such as banana cue, lumpiang gulay, and turon. In 2005, she stopped selling snacks and became a caregiver instead.

Given her strong interest in business, she decided to try making polvoron in 2010. However, she could not get the recipe right, so she switched to making pastillas. There were numerous trials and errors, but unlike in polvoron, she did not give up until she made the pastillas recipe that would satisfy her. She started giving free taste to customers as

part of her marketing strategy. Although her business was gradually rising, her relationship with her previous partner started to crumble, and they separated. Then she met her new partner, who helped her open a small sari-sari store.

The business was doing well until she was forced to take a slight break when the pandemic hit in 2020.

Post-pandemic, when she started over again. By 2021, due to her hard work and the quality of her pastillas, she had acquired more customers, and she even established a brand name for her pastillas, “Cathy’s special pastillas”.

One challenge she encountered in managing her business was the lack of capital, particularly when she had a high volume of orders. This is why she was thankful to

learn about CARD, Inc. from her child, who was also a client of the institution for nearly three years.

In 2023, Catherine became a client of CARD, Inc. She uses her initial loan of PHP 10,000.00 as additional capital for her pastillas business and sari-sari store. Currently, she has a PHP 20,000.00 loan from the institution, which she also uses for the capital of her businesses.

“It has only been a year since I became a client of CARD, Inc., but I am positive that I will continue to become a client in the years to come, especially now that I have experienced the products that they offer, such as business loans, to someone like me who lacks sufficient capital for business,” she stated.

She also acquired a second-hand motorcycle from her loan, which she utilizes to deliver her pastillas to customers.



Catherine Alejo found a sweet way to earn an income by selling delicious pastillas in Tuguegarao City.

“Right now, I just want my business to grow more because, aside from being my source of income, it has also become a hobby,” she concluded.

Go Negosyo Begins Search for Outstanding OFW-Entreps

OFWs who have successfully founded their own businesses here in the Philippines are being encouraged to share their entrepreneurship journey via the 2024 Inspiring Balik-Bayan Awards. The annual award is organized by Go Negosyo to recognize the contributions of OFWs (Overseas Filipino Workers), share their success stories, celebrate the achievements of OFW-turned-entrepreneurs, and foster entrepreneurial aspirations among current OFWs.

The awards will be given out during the Balik-Bayan 2024 on December 7, 2024 at the SM Mall of Asia in Pasay City. Organized by Go Negosyo, Balik-Bayan 2024 will feature informative discussions with industry leaders, inspirational and learning sessions featuring successful entrepreneurs, and free onsite mentorship sessions where OFWs and their families can consult with Go Negosyo mentors about their current or

planned businesses.

“Balik-Bayan 2024 is a platform to provide business opportunities and foster investment matches for OFWs, encouraging them toward entrepreneurship and ensuring that their hard work and resources are put to productive and profitable use,” said Joey Concepcion, founder of Go Negosyo.

Last year, 13 OFW-turned-entrepreneurs and their families were given the Inspiring Balik-Bayan Award in special categories, including Inspiring Balik-Bayan-Turned-Entrepreneur, Inspiring Balik-Bayan-Turned-Influencer, Inspiring Balik-Bayan Creative Artist, and a special award for Inspiring Balik-Bayan Family. They included agrpreneurs, restaurant owners, health and beauty entrepreneurs, as well as creatives.

Balik-Bayan 2024 will feature plenary sessions designed as learning opportunities for

OFWs who want to establish or grow their businesses. Former OFWs turned entrepreneurs, meanwhile, will be featured in a forum where they will share the challenges they encountered as Filipino OFWs building businesses overseas, or as returning OFWs who have successfully reintegrated into the country as entrepreneurs.

Attendees will also be able to get pointers on content creation and the use of social media in growing their businesses, while companies offering business opportunities and financing options will also be on hand at exhibitors’ booths alongside the event venue.

“I would like to think that ‘Balik-Bayan’ extends beyond the usual Tagalog term that refers to overseas Filipinos returning to their homeland,” said Concepcion. “It is also a call for our expatriates to give back to the country — mag-balik sa bayan — by sharing their knowledge and resources with their



Go Negosyo Balik-Bayan 2023 Awardees

countrymen and contributing to the progress of our nation,” he said.

Applicants for the 2024 Inspiring Balik-Bayan Awards must be 18 years old and above, either active or former/retired OFWs and have the relevant government documents such as passport, work permit, and OFW documents such as residence card, OWWA/POEA registration, overseas employment certificate, seaman’s book or job contract. Applicants must also have documentation of their businesses, such as business registration, business profile,

and financial records. Other requirements are available on the website. Interested parties can register at <https://bit.ly/BALIK-BAYANAWARDS2024>, where they can download the application form, which must be completed and

sent via email to awards@gonegosyo.ph with the email subject: [Full Name of applicant] – Inspiring Balik-Bayan Awards 2024. The deadline for submission is on November 20, 2024.



REPUBLIC OF THE PHILIPPINES REGIONAL TRIAL COURT FOURTH JUDICIAL REGION OFFICE OF THE CLERK OF COURT TRECE MARTIRES CITY

FORECLOSURE CASE NO F-1116-24

HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), Mortgagee,

-Versus-

MARILYN U. CONCEPCION Mortgagee/s.

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgagee's, MARILYN U. CONCEPCION with residence and postal address at BLK. 12 LOT 43 CAMACHILE SUBD., PASONG CAMACHILE I GEN. TRIAS CAVITE and LOT 43 BLK. 12 CAMACHILE SUBD., PASONG CAMACHILE GEN. TRIAS CAVITE 4107 to satisfy the mortgage indebtedness as of August 12, 2024 amounts to FOUR HUNDRED EIGHTY FIVE THOUSAND SEVEN HUNDRED NINETY EIGHT PESOS & 11/100 (P 485,798.11), inclusive of interest and other charges, the undersigned Sheriff will set at public auction on Dec 19, 2024 at 10:00 o'clock in the morning until 12:00 noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, 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. 057-2013026184

A PARCEL OF LAND (LOT 43, BLK. 12, OF THE CONS. SUBD. PLAN, PCS-04-016688, BEING A PORTION OF LOT 1949, RS-04-002555, AND LOT 1972-B OF THE SUBD PLAN (LRA) PSD-364360, APPROVED AS A NON-SUBD. PROJECT, L.R.C. REC. NO. 5964), SITUATED IN THE BRGY OF PASONG CAMACHILE, MUN. OF GEN TRIAS, PROVINCE OF CAVITE, ISLAND OF LUZON. BOUNDED ON THE NW., ALONG LINE 1-2 BY LOT 44; ON THE NW., ALONG LINE 2-3 BY LOT 45; ON THE NE., ALONG LINE 3-4 BY ROAD LOT 3; ON THE SE, ALONG LINE 4-1 BY LOT 41, ALL OF THE SUBD. PLAN. BEGINNING AT A PT. MARKED "1" ON PLAN X X X CONTAINING AN AREA OF FORTY (40) SQ. METERS. X X X

All sealed bids 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 and time, it shall be held on 09 JAN 2025 without further notice.

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

Trece Martires City, NOV 20, 2024

(SGD) JOSELITO L. ARANDA Sheriff IV

Copy Puruished:

HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund) c/o ATTY CAESAR S. EUROPA Attorney-In-Fact, Legal Counsel, 24K ACCOUNTS CONSULTANT, INC. 3F Fass Inteli College Bldg., No. 11, Pittsburgh St, Brgy. Silangan, Cubao, Quezon City

MARILYN U CONCEPCION BLK. 12 LOT 43 CAMACHILE SUBD, PASONG CAMACHILE GEN. TRIAS CAVITE and LOT 43 BLK 12 CAMACHILE SUBD, PASONG CAMACHILE GEN. TRIAS CAVITE 4107

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: Nov. 25, Dec. 2 & 9, 2024



Today in Tagaytay City, Governor Athena Tolentino led another leg of the Women's Welfare Pro-



gram, held on December 6, 2024, which focused on empowering women and enhancing their well-be-

ing. As part of the program, women beneficia-

ries received Php 2,000 in financial assistance, providing essential support to improve their quality of life. Governor Athena Tolentino was joined by 8th District Representative Aniela Tolentino, Mayor Bambol Tolentino, Vice Mayor Agnes Tolentino, and the Sangguniang Panlungsod members, demonstrating a unified effort among local officials.

This collaborative initiative underscores their shared dedication to building an inclusive and progressive community, where women are equipped with the resources and opportunities to thrive and contribute meaningfully to society.

REPUBLIC OF THE PHILIPPINES REGIONAL TRIAL COURT FOURTH JUDICIAL REGION OFFICE OF THE CLERK OF COURT TRECE MARTIRES CITY

FORECLOSURE CASE NO. F-1328-24

HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), Mortgagee,

-versus-

MAURO D. BALBIN married to MA. ARLYN P. BALBIN, Mortgagee/s

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgagee's, MAURO D. BALBIN married to MA. ARLYN P. BALBIN, with residence and postal addresses at 4731 SAMPAGUITA STREET MARIMAR VILLAGE, PARAÑAQUE, METRO MANILA and LOT 4 BLK 164 PH-7 CH, TANZA BO. PUNTA, TANZA, CAVITE to satisfy the mortgage indebtedness as of 20 August 2024 amounts to TWO HUNDRED TWENTY TWO THOUSAND ONE HUNDRED SEVENTY THREE PESOS & 0/100 (P222,173.00) inclusive of interest and other charges of foreclosure, the undersigned Sheriff will set at public auction on DEC 20, 2024 10:00 o'clock in the morning until 12:00 noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, 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-740649

A parcel of land (Lot 4 Blk. 164 of the subd. plan,

PsD-04-099961, being a portion of lot 3100, Sta. Cruz de Malabon Estate (Rs-04-002222) GLRO Rec. No. 6832) situated in the Brgy. of Punta. Mun. of Tanza, Prov. of Cavite, Island of Luzon. Bounded on the SW., along line 1-2 by lot 2, Blk. 164; on the NW., along line 2-3 by Alley 132, both of the subd. plan; on the NE., along line 3-4 by lot 6; on the SE, along line 4-1 by lot 3, both of Blk. 164; all of the subd. plan. Beginning at a pt. marked "1" on plan, xxx containing an area of THIRTY THREE (33) SQ.M. more or less. xxx

All sealed bids 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 and time, it shall be held on 10 JAN 2025 without further notice.

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

Trece Martires City, NOV 20 2024

(SGD) ANDRES B. ESPINA Sheriff IV

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HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund) c/o ATTY. CAESAR S. EUROPA Attorney-In-Fact, 24K ACCOUNTS CONSULTANT, INC. 3F Fass Inteli College Bldg., No. 11, Pittsburgh St., Brgy. Silangan, Cubao, Quezon City

MAURO D. BALBIN married to MA ARLYN P. BALBIN 4731 SAMPAGUITA STREET MARIMAR VILLAGE, PARAÑAQUE, METRO MANILA and LOT 4 BLK 164 PH-7 CH, TANZA BO PUNTA, TANZA, CAVITE

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: Nov. 25, Dec. 2 & 9, 2024

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P3.058 billion budget increase to prevent funding shortfall in Free Higher Education –Gatchalian

To prevent a funding deficiency in the implementation of free higher education, the Senate accepted Senator Win Gatchalian's proposal to allocate P3.058 billion for 82 State Universities and Colleges (SUCs) next year.

Gatchalian's proposal was carried in the Senate's final and approved version of the General Appropriations Act (House Bill No. 10800) for fiscal year 2025. The senator emphasized that preventing a budget shortfall will help SUCs expand their enrollment capacity and accommodate the rising demand for admission.

The P3.058 billion increased free funding higher education funding for Fiscal Year (FY) 2025 by 13% compared to the National Education Expenditure (NEP) level. The lawmaker also pointed out that a funding deficiency will lead to the deterioration of education quality. This is because SUCs will be forced to stretch limited resources across a growing student population, which could lead to overcrowded classrooms, increased faculty workload, and overuse of facilities such as laboratories and libraries.

"Sa paglalaan natin ng sapat na pondo para sa Free Higher Education, hindi lamang ang patuloy na pag-aaral ng mga kabataan ang matitiyak natin. Masisiguro rin nating may kakayahang ang ating mga SUCs na maghatid ng dekalidad na edukasyon," said Gatchalian, co-author and co-sponsor of the Universal Access to Quality Tertiary Education Act (Republic Act No. 10931) or the Free Higher Education Law.

Gatchalian also looks forward to the output of a technical working group that would resolve issues on funding deficiencies for free higher education.

He pointed out that funding deficiencies were expected because the Department of Budget and Management (DBM) uses free higher education billings from two years prior as the basis for preparing the National Expenditure Program (NEP). This approach is inconsistent with the free higher education law, which states that the projected number of enrollees should be the basis for determining the funding for free higher education.

Gatchalian said that using enrollment billings as the basis for free higher education funding does not take into consideration the growth of enrollment. Because of this, the growth of enrollment in SUCs has been outpacing the growth of free higher education funding. For 2025, enrollment in SUCs is expected to grow by 62.5% above 2018 levels. Free higher education funding, however, is projected to grow only at 46.1% unless the deficit is plugged.

LEE...

the importance of the effective implementation of Republic Act No. 11223 or the "Universal Health Care Act" which mandates the said agencies to enforce comprehensive health services for all Filipinos.

"The UHC Act, signed into law in 2019, guarantees that all Filipinos will have access to comprehensive health services, including outpatient services and specialty care. Several years have passed since this was enacted but Filipinos, especially the indigents, remain burdened with lack of hospital care," Lee lamented.

The Bicolano lawmaker underscored that DOH and PhilHealth need to address the tedious administrative and documentation requirement for claims which remains to be a major

obstacle for hospitals and patients, especially for indigent individuals who may not have the necessary means, knowledge, or support to navigate complex processes promptly.

"Simplify, streamline, and liberalize the requirements for hospitals and patients. Pagaanin natin ang pasanin ng mga pasyente at kanilang pamilya na nag-aalala na nga sa sakit ay problemado pa sa gastusin sa gamot at pagpapagamot," Lee said. "Tulongan natin sila, imbes na pahirapan!" he added.

A staunch health advocate, Lee is the driving force to increase PhilHealth benefits by 30% which was implemented last February 14. PhilHealth's benefit package for hemodialysis was also

expanded from P2,600 to P6,350 per session and from 90 sessions per year to 156 sessions annually, as well as for the breast cancer treatment coverage which increased from P100,000 to P1.4 million

Currently, Lee persistently pushes for other commitments he sealed from DOH and PhilHealth in expanding health services such as free eye checkup, free eyeglasses and another 50% increase in PhilHealth benefits, free diagnostic tests such as Positron Emission Tomography (PET) scan, Computed Tomography (CT) scan and Magnetic Resonance Imaging (MRI) as part of outpatient services and at least 80% coverage for cancer treatments and heart procedures.

"Tangalin kung ano ang mga

balakid sa pagpapabilis ng pagbabayad ng DOH at PhilHealth sa mga ospital para mapabilis ang pagkalkaloo ng mga benepisyo. Habang di nababayaran ang mga ospital, mily-on-milyong nating mga kababayan ang maaaring napagkakaitan ng mga serbisyong pangkalusugan," Lee stressed.

"Ang gobyerno, hindi dapat pabigat sa tumbayan. Wala na dapat mga Pilipino ang magmamakaawa sa mga ahensya o nasa katungkulan kapag may kailangan, yung halos lumuhod pa para matulungan sa pagbili ng gamot at pagpapagamot."

"Ang gamot at pagpapagamot, dapat libre na, dapat sagot na ng gobyerno. Ang ipinaglaban natin: Gamot Mo, Sagot Ko!" he added. PR

AgriCoolTour upang ipakita ang mga makabagong teknolohiya ng experiment station sa Rizal ng DA-4A, isinagawa

Pinangunahan ng kinatawan ni Department of Agriculture (DA) Secretary Francisco P. Tiu Laurel Jr. na si Undersecretary for DA Inspectorate and Enforcement Atty. Alvin John Balagbag at DA IV- CALABARZON (DA-4A) Regional Executive Director Fidel Libao ang pagsasagawa ng "AgriCoolTour" ng Rizal Agricultural Research and Experiment Station (RARES) noong ika-22 ng Nobyembre sa Tanay, Rizal.

Layon ng AgriCoolTour na ipakita ang mga natatanging inobasyon ng isa sa mga tanggapan ng Kagawaran tampok ang mga makabagong teknolohiya gaya ng produksyon ng organikong pataba, rice paddy art, pagtatanim ng strawberry, pagpapatubo ng mais at kamote, paglinang ng digital farming sa pamamagitan ng Smart Greenhouse Project, at marami pang iba.

Dito ay mas pinaigting ang ugnayan sa pagitan ng mga ahen-



sya ng gobyerno, non-government organizations (NGOs), state universities and colleges (SUCs), at lokal na pamahalaan. Gayundin ang pagpapaganap ng impormasyon sa iba pang mga kliyente at stakeholder.

Nagkaroon ng ribbon-cutting para sa pagbubukas ng mga pasilidad na Greenhouse na may Hydroponics, Staff House, at Common Comfort Room kasama ang Bureau of Plant Industry (BPI) at mga benepisaryo na tumanggap nito mula sa RARES, Municipal Agriculture Office (MAO) ng Tanay, Marikina Watershed Kaysakat Association Incorporated, at Rizal

National High School. Ayon kay Atty. Balagbag, hangad ng Kagawaran na ang mga magsasaka ay maging mga magiging na negosyante sa tulong ng mga makabagong teknolohiya na makakapagpataas ng kanilang produksyon at siyang patuloy na itinuturo ng Kagawaran sa pamamagitan ng mga istasyon.

Samantala, dumalo rin sa aktibidad sina

2nd District Rizal Province Representative Hon. Emigdio Tanjuatco III, Tanay Rizal Mayor Hon. Rafael Tanjuatco, BPI Assistant Director Dr. Hermilinda Gabertan, OIC-RTD for Operations and Extension Engr. Redelliza Gruezo, RARES OIC-Agricultural Center Chief Alexandra Jamoralin, at iba pang kawani ng Kagawaran at lokal na pamahalaan. PR



REPUBLIC OF THE PHILIPPINES REGIONAL TRIAL COURT FOURTH JUDICIAL REGION OFFICE OF THE CLERK OF COURT TRECE MARTIRES CITY

FORECLOSURE CASE NO. F-1190-24

HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), Mortgagee,

-versus-

DANILO D. BALPONGO, Mortgagor/s

x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgagor/s, DANILO D. BALPONGO with residence and postal address at SAMPALOC SITE 2, BF HOMES, PARAÑAQUE, METRO MANILA and LOT 15, BLK 19, CARISSA HOMES TANZA PH-6. BRGY. BAGTAS TANZA CAVITE to satisfy the mortgage indebtedness as of 12 August 2024 amounts to TWO HUNDRED SIXTY THOUSAND SEVEN HUNDRED THREE PESOS AND 67/100 (P 260,703.67) inclusive of interest and other charges, the undersigned Sheriff will set at public auction on DEC 20, 2024 at 10:00 o'clock in the morning until 12:00 noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, 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-886184-

A parcel of land (Lot 15 Blk. 19 of the subd. plan Psd-04-095761, being a portion of Lot 2054-A, Psd-04-095009, L.R.C. Rec. No.), situated in the Brgy. of Bagtas, Mun. of Tanza, Prov. of Cavite, Is. of Luzon. Bounded on the NW., along line 1-2 by Lot 16; on the NE., along line 2-3 by Lot 17, both Blk. 19; on the SE., along line 3-4 by Alley 14 and on the SW., along line 4-1 by Lot 13, Blk. 19, all of the subd. plan. Beginning at a pt. marked "1" on plan X X X containing an area of THIRTY THREE (33) SQUARE METERS. X X X

All sealed bids 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 and time, it shall be held on 10 JAN 2025 without further notice

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

Trece Martires City, NOV 20, 2024

(SGD) ANDRES B. ESPINA Sheriff IV

Copy Furnished:

HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund) c/o ATTY. JEFFREY A. RAMIENTAS, C.P.A., GREATSOURCE CORPORATION 2546 A. Bonifacio St., Bangkal, Makati City

DANILO D. BALPONGO SAMPALOC SITE 2, BF HOMES, PARAÑAQUE, METRO MANILA and LOT 15, BLK 19, CARISSA HOMES TANZA PH-6. BRGY. BAGTAS TANZA CAVITE

WARNING: It is absolutely prohibited to remove, deface or destroy this Notice of Extra Judicial Sale on or before the date of sale

DATETIME WEEKLY NEWSPAPERS: Nov. 25, Dec. 2 & 9, 2024

BSP's Paleng-QR Ph program partners with LGUs to promote financial inclusivity

CALAMBA CITY (PIA) – Local government units can foster financial inclusivity by supporting initiatives that aim to digitalize financial transactions in the country.

Atty. Dennis Gamaya, Bangko Sentral ng Pilipinas (BSP) Lucena branch director said that financial literacy, such as opening bank accounts, can help improve the public's access to government financial assistance and other programs.

"From the perspective of the BSP, we see the expansion of what we call financial inclusion. More and more citizens now have bank accounts. These bank accounts are not only useful for financial transactions but also make it easier to pay government fees or receive funds from the government quickly,"

Paleng-QR Ph Plus, a program developed by the BSP and the Department of the Interior and Local Government

(DILG) emphasizes the role of local government units in promoting policies that encourage the use of digital payments, particularly in public markets and transportation.

The BSP is also collaborating with digital payment service providers to develop a consolidated and comprehensive program.

"Unlike individual onboarding efforts, this program is consolidated and comprehensive. It will be implemented on a broader scale through the LGU to ensure wider and more inclusive coverage."

Atty. Dennis Gamaya, Bangko Sentral ng Pilipinas (BSP) Lucena branch director said that financial literacy, such as opening bank accounts, can help improve the public's access to government financial assistance and

other programs.

Atty. Dennis Gamaya, Bangko Sentral ng Pilipinas (BSP) Lucena branch director said that financial literacy, such as opening bank accounts, can help improve the public's access to government financial assistance and other programs.

The program is just part of the BSP's 2020-2023 Digital Payments Roadmap, which aims to have 50 percent of financial transactions in the country conducted digitally.

The BSP estimated that digital payments and transactions grew to 20 percent in 2020, at the height of the Covid-19 pandemic, when nationwide community quarantines restricted physical access to banks.

Although the cont. on page 6

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

F.C. No. 19215-24 EXTRA-JUDICIAL FORECLOSURE OF REAL ESTATE MORTGAGE UNDER ACT 3135 AS AMENDED BY ACT 4118

TRANS-PHIL CREDIT CORPORATION, Mortgagee,

-versus-

SPS. ALAN E. MAXIMO & RAMIDA I. MAXIMO, Mortgagors

x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon extra-judicial petition for sale under Act 3135 as amended by Act 4118 filed by TRANS-PHIL CREDIT CORPORATION, mortgagee, with business address at No. 1218 Pablo Ocampo corner Alfonso Street, Malate, Manila, against SPS. ALAN E. MAXIMO AND RAMIDA I. MAXIMO, mortgagors, with postal address at Lot 1 Blk. 5, Dreamville 5, Brgy. Carsadang Bago II, Imus, Cavite and/or 7 Legaspi St., Binakayan, Kawit, Cavite, to satisfy the mortgage indebtedness which as of September 30, 2024, amounts to FIVE HUNDRED FIFTY SEVEN THOUSAND FOUR HUNDRED SEVENTY PESOS and 33/100 (P557,470.33) Philippine Currency., including interest and penalties but excluding attorney's fees, sheriff's fee and all other charges incidental to this foreclosure and sale, the undersigned Sheriff IV will sell at public auction on January 21, 2025 at 10:00 a.m. or soon thereafter at the main entrance of the Office of Clerk of Court, RTC-Imus, Bulwagan ng Katarungan, Aguinaldo Highway, Imus, Cavite, to the highest bidder, for cash and in Philippine Currency the following properties with all the improvements therein to wit:

TRANSFER CERTIFICATE TITLE NO. 057-2013006717

A PARCEL OF LAND (LOT 1, BLOCK 5 OF THE SUBDIVISION PLAN PSD-04-214076 BEING A PORTION

OF LOT 1183-B, PSD-042109-065206, L.R.C. REC. NO. 8843), SITUATED IN THE BRGY. OF CARSDANG BAGO, MUN. OF IMUS, PROVINCE OF CAVITE, ISLAND OF LUZON. BOUNDED ON THE N.E. ALONG LINE 1-2 BY LOT 3, BLOCK 5; ON THE S.E. ALONG LINES 2-3-4-5 BY ROAD LOT 6, (6.50 METERS WIDE); ON THE S.W., ALONG LINE 5-6 BY BLOCK 2; AND ON THE N.W. ALONG LINE 6-1 BY LOT 2, BLOCK 5, ALL OF THE SUB-DIVISION PLAN. xxx CONTAINING AN AREA OF FORTY (40) SQUARE METERS. xxx

All sealed bids 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 January 28, 2024 without prior notice.

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

Imus, Cavite, Philippines, November 6, 2024.

(SGD) ISRAEL S. MEDINA Sheriff IV

APPROVED BY:

(SGD) ARMIE A. FRANCISCO Clerk of Court VI

Copy Furnished:

TRANS-PHIL CREDIT CORPORATION No. 1218 Pablo Ocampo corner Alfonso Street, Malate, Manila

ATTY. JAIME J. AMOR III No. 1812 P. Ocampo Townhomes, Pablo Ocampo St., Cor. Alfonso Street, 1004 Malate Manila

SPS. ALAN E. MAXIMO & RAMIDA I. MAXIMO Lot 1 Blk. 5, Dreamville 5, Brgy. Carsadang Bago II, Imus, Cavite and/or 7 Legaspi St., Binakayan, Kawit, Cavite

DATETIME WEEKLY NEWSPAPERS: Nov. 25, Dec. 2 & 9, 2024

REPUBLIC OF THE PHILIPPINES FOURTH JUDICIAL REGION REGIONAL TRIAL COURT BRANCH 15, NAIC, CAVITE OFFICE OF THE CLERK OF COURT NAIC, CAVITE

HOME DEVELOPMENT MUTUAL FUND (PAG-IBIG FUND), Mortgagee,

FNC-2024-142 For: Extra-Judicial Foreclosure of Real Estate Mortgage under Act 3135, as Amended by Act 4118

-versus-

MARIZA DORIO OBENA, single, Mortgagor

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 address at The Petron Mega Plaza Building, No. 358 Sen Gil Puyat Avenue, Makati City against MARIZA DORIO OBENA, single, with postal address at 641 TOCLONG ROAD, BRGY. TOCLONG 2ND, IMUS CITY, CAVITE and LOT 24, BLOCK 25, PASINAYA HOMES 1, SABANG (FORMERLY TIMALAN), NAIC, CAVITE to satisfy the mortgage indebtedness which as of July 30, 2024 amounts to THREE HUNDRED NINETEEN THOUSAND SIX HUNDRED TWENTY ONE PESOS and 62/100 (P319,621.62) Philippine currency, inclusive of interest, penalties and other charges, the undersigned Sheriff will sell at public auction on December 20, 2024 at 10:00 o'clock in the morning or soon thereafter at the main entrance of the Office of the Ex-Officio Sheriff at the Hall of Justice formerly Mayor Macario B. Pena Memorial Hall, Naic, Cavite, to the highest bidder, for cash and in Philippine currency, the following described property with all the improvements existing thereon, to wit

TRANSFER CERTIFICATE OF TITLE NO. 057-2017059950

IT IS HEREBY CERTIFIED that certain land situated in SABANG (FORMERLY TIMALAN), NAIC, CAVITE, LUZON, bounded and described as follows:

Lot No: 24, Block No. 25, Plan No: PCS-04-030597 Portion of: CONS-SUBD. OF LOTS 2935 & 2936, FLS-986-D, NAIC ESTATE (VS-04-000597); Location: SABANG (FORMERLY TIMALAN), NAIC, CAVITE, LUZON

Boundaries:

Table with 3 columns: LINE, DIRECTION, ADJOINING LOT(S). Rows: 1-2 NE LOT 23, BLK 25, PCS-04-030597; 2-3 SE ROAD LOT 6, PCS-04-030597; 3-4 SW LOT 25, BLK 25, PCS-04-030597; 4-1 NW LOT 33, BLK 25, PCS-04-030597

Area: TWENTY EIGHT SQUARE METERS (28), more or less Description of Corners: All points are referred on the plan by P.S. Cyl. Conc. Mons. 15x40 CMS

All sealed bids 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 December 27, 2024 without prior notice.

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

Naic, Cavite, October 2, 2024.

(SGD) MA. CAROLINA M. POTENTE Sheriff IV

Copy furnished:

MARIA VICTORIA D. CAPIRAL c/o ATTY. MELANIO A. BADENAS JR. Attorney-In-Fact. GCCS & Associates Corp. RM. 209 Megastate Bldg., No. 737 G. Araneta Ave. Tatalon, Quezon City

MARIZA DORIO OBENA, single 641 TOCLONG ROAD, BRGY. TOCLONG 2ND, IMUS CITY, CAVITE/ LOT 24, BLOCK 25, PASINAYA HOMES 1, SABANG (FORMERLY TIMALAN), NAIC, CAVITE

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

DATETIME WEEKLY NEWSPAPERS: Nov. 25, Dec. 2 & 9, 2024



REPUBLIC OF THE PHILIPPINES REGIONAL TRIAL COURT FOURTH JUDICIAL REGION OFFICE OF THE CLERK OF COURT TRECE MARTIRES CITY

FORECLOSURE CASE NO F-1286-24

PHILIPPINE NATIONAL BANK, Mortgagee.

-versus-

ARNOLD A. CASBADILLO Mortgagor

X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, PHILIPPINE NATIONAL BANK, with business address at PNB Financial Center, Pres. Diosdado P. Macapagal Boulevard, Pasay City, against the Mortgagor, ARNOLD A. CASBADILLO with residence and postal address at (a) BLK 17, LOT 26, SAINT MICHAEL VILLANOVA, NAGKAISANG NAYON, NOVALICHES, QUEZON CITY, and (b) BLOCK 13, LOT 38, KENSINGTON 22, BRGY. BACAO 1, GENERAL TRIAS, CAVITE to satisfy the mortgage indebtedness as of August 31, 2024 amounts to THREE MILLION FOUR HUNDRED SEVENTEEN THOUSAND FIVE HUNDRED TEN AND 81/100 PESOS (P3,417,510.81) including interest, penalties, expenses and other charges of foreclosure, the undersigned Sheriff will set at public auction on DEC 19 2024 10:00 o'clock in the morning until 12:00 noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, 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. 057-2019009589

LOT NO:38 BLOCK NO: 13 PLAN NO: PCS-04-028977 PORTION OF: THE CONS/SUBD OF LOTS 1632-A; 1632-B, 1632-C, PSD-04-134487; LOT 1631. (FRS-04-005440) & LOT 1642, (RS-04-002863) SAN FRANCISCO DE MALABON ESTATE, DECREED NO. 4270, LRC REC NO. 5964 LOCATION: BARANGAY OF BACAOO 1, MUNICIPALITY OF GEN. TRIAS, PROVINCE OF CAVITE

NOTICE

Notice is hereby given that the estate of the late CRESENCIA ACOSTA consisting of two parcels of land known as a).Lot No. 901-E-1 of the subd. Plan, Pasd-042113-075510, being a portion of Lot 901-E, situated at Brgy. Bucal,Maragondon, Cavite, containing an area of ONE HUNDRED EIGHTY ONE (181) SQUARE METERS, which is embraced and covered by Transfer Certificate of Title No. 057-2013028137, b) Lot No. 901-E-2 of the subd. Plan, Pasd-042113-075510, being a portion of Lot 901-E, situated at Brgy. Bucal,Maragondon, Cavite, containing an area of ONE HUNDRED EIGHTY TWO (182) SQUARE METERS, which is embraced and covered by Transfer Certificate of Title No. 057-2013028138 issued by the Office of the Registry of Deeds for the Province of Cavite, have been the subject of an Extra-Judicial Settlement of Estate of the Deceased Among the Legal Heirs With Absolute Sale as per Doc.No.524; Page No.106; Book No. XXIV and series of 2024 of Notary Public Jameswell M. Resus of Naic, Cavite.

DATETIME WEEKLY NEWSPAPERS: December 2, 9 & 16, 2024

BOUNDARIES:

Table with 3 columns: LINE, DIRECTION, ADJOINING LOT(S). Rows: 1-2 NE LOT 29, BLOCK 13, PCS-04-028977; 2-3 SE LOT 39, BLOCK 13, PCS-04-028977; 3-4 SW ROAD LOT 26, PCS-04-028977; 4-1 NW LOT 37, BLOCK 13, PCS-04-028977

AREA: FIFTY SQUARE METERS (50), MORE OR LESS

All sealed bids 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 and time, it shall be held on 09 JAN 2025 without further notice.

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

Trece Martires City, NOV 20 2024

(SGD) JOANNAH AVIGAIL C. TIMKANG Sheriff IV

Copy Furnished:

PHILIPPINE NATIONAL BANK PNB Financial Center, Pres. Diosdado P. Macapagal Boulevard, Pasay City

ATTY MICHAEL YANCY P. YNGSON RECEIVERS AND LIQUIDATORS INC. Unit C. 10th Floor, Strata 2000 Bldg., F. Ortigas Jr. Rd., Ortigas Center, Pasig City

ARNOLD A. CASBADILLO (a) BLK 17, LOT 26, SAINT MICHAEL VILLANOVA, NAGKAISANG NAYON, NOVALICHES, QUEZON CITY, and (b) BLOCK 13, LOT 38, KENSINGTON 22, BRGY. BACAO 1, GENERAL, TRIAS, CAVITE

WARNING: It is absolutely prohibited to remove, deface or destroy this Notice of Extra Judicial Sale on or before the date of sale

DATETIME WEEKLY NEWSPAPERS: Nov. 25, Dec. 2 & 9, 2024

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
OFFICE OF THE CHERL OF COURT
DASMARIÑAS, CAVITE

HOME DEVELOPMENT MUTUAL FUND
(Otherwise known as PAG-IBIG Fund)
Petitioner/Mortgagee,

File No. FC-DC-1 539-24
EXTRA JUDICIAL FORECLOSURE
OF REAL ESTATE MORTGAGE
UNDER ACT 3135, AS AMENDED
BY ACT 4118

ELBERTO P. PERLAS married to
MERLY B. PERLAS,
Respondent/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, HOME DEVELOPMENT MUTUAL FUND (Otherwise known as PAG-IBIG Fund), a government financial institution duly organized and existing under and by virtue of Republic Act No. 9679, with postal address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City against respondent/mortgagor ELBERTO P. PERLAS married to MERLY B. PERLAS with postal addresses at Lot 14 Block 163-A Phase 1, Mabuhay City, Paliparan III, Dasmariñas City, Cavite and Lot 23 Block 5 Mabuhay City (Now Bahay Karangalan), Brgy. Paliparan III, Dasmariñas City, Cavite and for the satisfaction of the mortgaged debt which as of September 24, 2024 amounts to ONE HUNDRED SIXTEEN THOUSAND EIGHT HUNDRED THIRTY SIX PESOS & 93/100 (Php 116,836.93), exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on January 16, 2025 at 10:00 o'clock in the morning or soon thereafter in the Ground Floor Lobby of 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-1321353

IT IS HEREBY CERTIFIED that certain land situated in the Municipality of DASMARIÑAS, Province of CAVITE bounded and described as follows:

A parcel of land (Lot 23 Blk 5 of the subdivision plan PSD-04-170378, being a portion of Lot 6348-B-2-A-1-C, Psd-04-166107, (L.R.C.) Rec No. 6643), situated in Barangay of Paliparan, Municipality of Dasmariñas, Province of Cavite, Island of Luzon. Bounded on the W., along line 1-2 by Lot 21 Blk 5. On the N., along line 2-3 by Pathwalk 5 (5.50m Wide) on the E., along line 3-4 by Lot 2 Blk 5. On the E., along line 4-5 by Pathwalk 7 (4.00m. Wide). On the S., along line 5-1 by Lot 24 Blk 5. All of the subdivision plan. Beginning at a point marked "1" on plan being S. 42 deg. 51 E., 307.46m. from Mon. 165, Imus Estate; thence N. 01 deg. 31 W., 8.00 m to point 2; thence N. 88 deg. 28 E., 4.00 m to point 3; thence S. 01 deg. 31 E., 4.18 m to point 4; thence S. 01 deg. 31 E., 3.82 m. to point 5; thence S. 88 deg. 29 W., 4.00 m. to the point of beginning, containing an area of THIRTY TWO (32) SQUARE METERS. All points referred to are indicated on the plan and are marked on this ground by PS cyl. conc. mons 15x40cm bearings true: date of original survey July 27, 1905-June 11, 1908 and that of the subdivision survey May 1-15, 2004 & was approved on October 21, 2004.

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

All sealed bids 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 and time, it shall be held on January 30, 2025 at the same time and place without further notice.

03 December 2024, Dasmariñas City, Province of Cavite.

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

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

Copy Furnished:
HOME DEVELOPMENT MUTUAL FUND
(Otherwise known as PAG-IBIG Fund)
The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City

ATTY. POMPEYO P. MAYNIGO
Vision Credit & Collection Services Inc.,
JRDC Building 117 Sen. Gil J. Puyat Ave., Pasay City.

ELBERTO P. PERLAS married to MERLY B. PERLAS
Lot 14 Block 163-A Phase 1, Mabuhay City,
Paliparan III, Dasmariñas City, Cavite and
Lot 23 Block 5 Mabuhay City (Now Bahay Karangalan),
Brgy. Paliparan III, Dasmariñas City, Cavite

DATeline WEEKLY NEWSPAPERS:
December 09, 16 & 23, 2024

SSS offers calamity loan for tropical cyclone-affected members

The Social Security System (SSS) today announced that its members in areas battered by tropical cyclones (TCs) Kristine, Marce, Nika, Ofel, and Pepito in the last few weeks may avail themselves of the calamity loan until 19 December 2024.

SSS Officer-in-Charge Voltaire P. Agas said that SSS is offering a calamity loan to qualified members who can avail of a loan equivalent to their one monthly salary credit or up to P20,000.

"Our country was battered by multiple tropical cyclones in less than a month, making life extremely difficult for our kababayans in devastated areas. SSS wants to extend a lending hand to them through this financial assistance to help them rebuild their lives and get back to normal," Agas said.

He added that members in the areas declared under state of calamity by the National Disaster Risk Reduction and Management Council (NDRRMC) can avail of the calamity loan.

Areas under

state of calamity due to TC Kristine are Dagupan, Bani and Anda in Pangasinan; Ilagan and Roxas in Isabela; Provinces of Cavite, Laguna, Batangas and Quezon; Cardona and Binangonan, Rizal; Puerto Galera, Naujan, Victoria, Pola, Socorro, Pinamulan, Mansalay, Bulalacao (San Pedro) in Oriental Mindoro; Paluan and Looc in Occidental Mindoro; Provinces of Albay, Camarines Sur, Catanduanes, Camarines Norte, and Sorsogon; Naga City; Cataingan and San Fernando in Masbate; Calbayog, Samar; Jipapad, Arteche, San Policarpo, Oras, Masilog, Dolores, Can-avid, Taft, Sulat, San Julian, Borongan and Mayodolong in Eastern Samar; Magnet, Cotabato; Alfonso Lista (Potia), Ifugao; and Quezon City in National Capital Region (NCR).

Meanwhile, Quirino and Mountain Province; Santiago and Cabagan in Isabela; Baguao, Cagayan; Dilasag, Aurora; and Aginaldo, Ifugao were also declared under state of calamity due to TCs Nika, Ofel, and Pepito.

Areas under



Member Loans;
• Have no outstanding restructured loan or calamity loan; and
• Must be certified by the employer through online (My.SSS facility) the loan application, if employed.

Salary loan as an alternative option
Agas said that tropical cyclone-affected members may also opt to avail of the SSS salary loan.

"They must be under 65 years of age at the time of loan application and have not received any final benefit like total disability, retirement, or death benefits to qualify for the salary loan," he explained.

Aside from the age requirement, he emphasized that applicants should have at least 36 monthly contributions to get a loan of up to P20,000 or 72 monthly contributions to qualify for a loan of up to P40,000. "Six of these contributions must have been paid in the last 12 months before the month of loan application and must be under their current membership type."
Apply through the My.SSS Portal

cont. on page 5

REPUBLIC OF THE PHILIPPINES
REGIONAL TRIAL COURT
FOURTH JUDICIAL REGION
OFFICE OF THE CLERK OF COURT
TRECE MARTIRES CITY

FORECLOSURE CASE NO. F-1187-24

HOME DEVELOPMENT MUTUAL FUND
(Otherwise known as PAG-IBIG Fund),
Mortgagee,

-versus-

JEMUEL L. ABDON,
Mortgagor's

x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgagor/s, JEMUEL L. ABDON with residence and postal address at 2398 SAN JEREMIAS ST., KARUHATAN, VALENZUELA and LOT 7, BLOCK 46, LUMINA TANZA, PH. 1, BARANGAY BAGTAS, TANZA, CAVITE to satisfy the mortgage indebtedness as of 12 August 2024 amounts to FOUR HUNDRED EIGHTY SEVEN THOUSAND SEVEN HUNDRED SEVENTY TWO PESOS AND 43/100 (P 487,772.43) inclusive of interest and other charges, the undersigned Sheriff will set at public auction on DEC 20, 2024 at 10:00 o'clock in the morning until 12:00 noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, 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. 057-2021030332

LOT NO: 7 BLOCK NO: 46 PLAN NO: PSD-04-239022
PORTION OF: LOT 2-A, PSD-04-239718;
LOCATION: BARANGAY OF BAGTAS, MUNICIPALITY OF TANZA, PROVINCE OF CAVITE, ISLAND OF LUZON

BOUNDARIES:
LINE DIRECTION ADJOINING LOT(S)
1-2 SW LOT 29, BLOCK 46, PSD-04-239022
2-3 NW LOT 6, BLOCK 46, PSD-04-239022
3-4 NE LOT 26, BLOCK 46, PSD-04-239022
4-1 SE LOT 8, BLOCK 46, PSD-04-239022
AREA: THIRTY SIX SQUARE METERS (36), MORE OR LESS

All sealed bids 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 and time, it shall be held on 10 JAN 2025 without further notice

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

Trece Martires City, NOV 20, 2024

(SGD) JOSELITO L. ARANDA
Sheriff IV

Copy Furnished:

HOME DEVELOPMENT MUTUAL FUND
(Otherwise known as PAG-IBIG Fund)
The Petron Mega Plaza Building,
No. 358 Sen. Gil Puyat Avenue, Makati City

ATTY. JEFFREY A. RAMIENTAS, C.P.A,
GREATSOURCE CORPORATION
2546 A. Bonifacio St., Bangkal, Makati City

JEMUEL L. ABDON
2398 SAN JEREMIAS ST., KARUHATAN, VALENZUELA and
LOT 7, BLOCK 46, LUMINA TANZA, PH. 1, BARANGAY
BAGTAS, TANZA, CAVITE

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:
Nov. 25, Dec. 2 & 9, 2024

SSS...

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Agas said that interested members can submit their calamity and salary loan applications online using their My.SSS account via www.sss.gov.ph.

"Once approved, the loan proceeds will be credited to the member's registered Unified Multi-Purpose Identification (UMID)-ATM Card or their active accounts with

a Philippine Electronic Fund Transfer System and Operations Network (PESONet) participating bank," Agas explained.

He added that members can pay the calamity and salary loans in installment for 24 months or two years with a low annual interest rate of 10 percent based on the members' diminishing balance.

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

FC Case No. 19235-24
EXTRA-JUDICIAL FORECLOSURE OF
REAL ESTATE MORTGAGE UNDER ACT
3135 AS AMENDED BY ACT 4118

CHINA BANKING CORPORATION,
Petitioner-Mortgagee,

-versus-

PHILIP FIGUERAS SIMPLINA,
Mortgagor

x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon extra-judicial petition for sale under Act 3135 as amended by Act 4118 filed by CHINA BANKING CORPORATION, Petitioner-Mortgagee, with principal office at 8745 Paseo de Roxas cor. Villar St., Makati City against PHILIP F. SIMPLINA, mortgagor, with residence and postal address at Block 6 Lot 34, Bentley Street, Cithomes at Grand Plaza, Anabu 2-A, 4103 Imus, Cavite, Lot 37 Block 14, Tradizo Enclave, Brgy. Anabu 2-A, 4103 Imus, Cavite to satisfy the mortgage indebtedness which as of September 23, 2024 amounts to FOUR MILLION SIX HUNDRED FORTY THOUSAND THREE HUNDRED SIXTY ONE PESOS AND 60/100 (Php 4,640,361.60), Philippine Currency, excluding interest and penalty charges, 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 21, 2025 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. 057-2021023055

"LOT NO: 37 BLOCK NO: 14 PLAN NO: PCS-04-030598
PORTION OF: CONS-SUBD. OF LOTS 2433, 2436 BOTH
IMUS ESTATE & LOT 2469-A, PSD-04-237680
LOCATION: BARANGAY OF ANABU II-A, MUNICIPALITY OF IMUS, PROVINCE OF CAVITE, ISLAND OF LUZON



BOUNDARIES:
LINE DIRECTION ADJOINING LOT(S)
1-2 SE LOT 38, BLOCK 14, PCS-04-030598
2-3 SW ROAD LOT 13, PCS-04-030598
3-4 NW LOT 36, BLOCK 14, PCS-04-030598
4-1 NE LOT 4, BLOCK 14, PCS-04-030598

XXX
AREA: EIGHTY SQUARE METERS (80), MORE OR LESS
XXX

All sealed bids 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 and time, it shall be held on January 28, 2025 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

Trece Martires City, NOV 20, 2024

(SGD) KATREENA MARIE L. POBLETE
Sheriff IV

APPROVED:

(SGD) ARMIE A. FRANCISCO
Clerk of Court VI

Copy Furnished:

CHINA BANKING CORPORATION
8745 Paseo de Roxas cor. Villar St., Makati City

ATTY. HECTOR B. HOLGADO
ALCALA ALAMEDA TAN ALANO MANINGDING ANASTACIO QUINTANILLA HOLGADO and BRIONES
4th Floor, Philcom Building, 8755 Paseo De Roxas, Makati City

PHILIP F. SIMPLINA
Block 6 Lot 34, Bentley Street, Cithomes at Grand Plaza,
Anabu 2-A, 4103 Imus, Cavite
Lot 37 Block 14, Tradizo Enclave, Brgy. Anabu 2-A, 4103 Imus, Cavite

DATeline WEEKLY NEWSPAPERS
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REPUBLIC OF THE PHILIPPINES REGIONAL TRIAL COURT FOURTH JUDICIAL REGION OFFICE OF THE CLERK OF COURT TRECE MARTIRES CITY

FORECLOSURE CASE NO. F-1178-24

HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), Mortgagee,

-versus-

JANICE B. HERNANDEZ married to JONAS B. HERNANDEZ, Mortgagor's

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgagor/s, JANICE B. HERNANDEZ married to JONAS B. HERNANDEZ with residence and postal address at B 16, L 38, PH. 1, SOUTH SQUARE VILL., PASONG KAWAYAN II, GEN. TRIAS, CAVITE and LOT 36 BLOCK 16, SOUTH SQUARE VILLAGE, BARANGAY PASONG KAWAYAN II, GENERAL TRIAS, CAVITE to satisfy the mortgage indebtedness as of 12 August 2024 amounts to TWO HUNDRED SIXTY TWO THOUSAND SEVEN HUNDRED FORTY THREE PESOS AND 27/100 (P 262,743.27) inclusive of interest and other charges, the undersigned Sheriff will set at public auction on DEC 20, 2024 at 10:00 o'clock in the morning until 12:00 noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, 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. 057-2016020383

A PARCEL OF LAND (LOT 36 BLOCK 16 OF THE CONSOLIDATION AND SUBDIVISION PLAN PCS-04-013705, BEING A PORTION OF LOTS 3072 AND 2331 SAN FRANCISCO DE MALABON ESTATE, L.R.C. RECORD NO. 5964), SITUATED IN BARANGAY PASONG KAWAYAN II, CITY OF GENERAL TRIAS, PROVINCE OF CAVITE, ISLAND OF LUZON. BOUNDED ON THE NW., ALONG LINE 1-2 BY LOT 38 BLK. 16; ON THE NE., ALONG LINE 2-3 BY ALLEY 21; ON THE SE., ALONG LINE 3-4 BY RD. 5; AND ON THE SW., ALONG LINE 4-1 BY LOT 35 BLK. 16, ALL OF THE CONS/SUBD. PLAN. BEGINNING AT A PT. MARKED "1" ON PLAN X X X CONTAINING AN AREA OF FORTY SEVEN (47) SQ. METERS. X X X

All sealed bids 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 and time, it shall be held on 10 JAN 2025 without further notice

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

Trece Martires City, NOV 20, 2024

(SGD) JOSELITO L. ARANDA Sheriff IV

Copy Furnished:

HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund) c/o ATTY. JEFFREY A. RAMIENTAS, C.P.A., GREATSOURCE CORPORATION 2546 A. Bonifacio St., Bangkal, Makati City

JANICE B. HERNANDEZ married to JONAS B. HERNANDEZ B 16, L 38, PH. 1, SOUTH SQUARE VILL., PASONG KAWAYAN II, GEN. TRIAS, CAVITE and LOT 36 BLOCK 16, SOUTH SQUARE VILLAGE, BARANGAY PASONG KAWAYAN II, GENERAL TRIAS, CAVITE

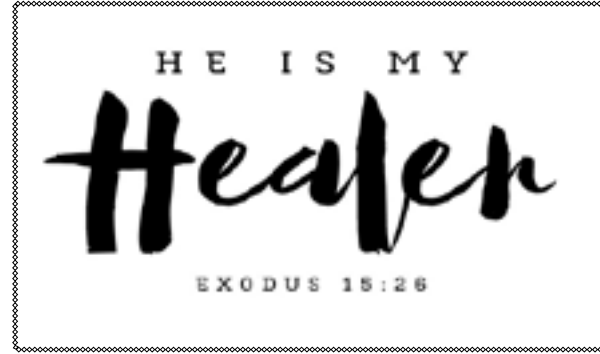
WARNING: It is absolutely prohibited to remove, deface or destroy this Notice of Extra Judicial Sale on or before the date of sale

DATETIME WEEKLY NEWSPAPERS: Nov. 25, Dec. 2 & 9, 2024

BSP's...

World Health Organization (WHO) declared in 2023 that Covid-19 was no longer a Public Health Emergency of International Concern (PHEIC), the use of online and digital payment channels has continued to grow. "The pandemic contributed to the use of digital payments that lessens face-to-face transactions because we no longer use physical money. We learned from the

pandemic that physical money could be a mode of transmission of viruses." Digitalizing financial transactions also helped combat the widespread use of fake and counterfeit money, a persistent issue the national bank continues to address. Financial inclusivity also encourages vendors and consumers to create their online banking accounts and e-wallets to



From Page 4

securely store their savings.

Gamaya emphasized: "Instead of keeping cash in wallets, digital payments now require individuals to have their e-wallets. Alternatively, they can convert their savings accounts into e-wallets or online bank accounts."

"It is important to be informed about the benefits and security features of digital payments to reduce risks. Having an open mind to understand

the advantages of this program and how it can help us is essential."

While the BSP urges the public to embrace digital payments, Gamaya reminds users to remain vigilant in their transactions.

"At the same time, we need to stay vigilant, as there are malicious individuals who may take advantage. We must be cautious about what we click on and the personal information we share."

REPUBLIC OF THE PHILIPPINES REGIONAL TRIAL COURT FOURTH JUDICIAL REGION OFFICE OF THE CLERK OF COURT TRECE MARTIRES CITY

FORECLOSURE CASE NO. F-1301-24

BANGKO KABAYAN INC. (A PRIVATE DEVELOPMENT BANK), Mortgagee,

-versus-

LUIS JR F. ANTONE AND DAISY R. ANTONE Mortgagor/s.

x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee BANGKO KABAYAN INC. (A PRIVATE DEVELOPMENT BANK), with business address at Ibaan, Batangas, against the Mortgagor/s. LUIS JR F. ANTONE AND DAISY R. ANTONE, with residence and postal address at 7th St. MSI B1 L31 Lancaster Brgy. Navarro, General Trias, Cavite to satisfy the mortgage indebtedness as of 30 September 2024 amounts to ONE MILLION SEVEN HUNDRED FIFTY SIX THOUSAND ONE HUNDRED FIFTY EIGHT PESOS & 96/100 (P1,756,158.96) including penalties, expenses and other charges of foreclosure, the undersigned Sheriff will set at public auction on DEC 19, 2024 at 10:00 o'clock in the morning until 12:00 noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, 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. 057-2020011263

LOT NO: 31 BLOCK NO: 1 PLAN NO: PCS-04-028018 PORTION OF: LOTS 1679; 1680; FRS-04005220; BLOCK 11, PCS-04-026626; BLOCK 10, PCS-04-027090; BLOCK 12, PCS-04-027806 & LOT 1684, SFDM ESTATE (RS-04-

004835); LOCATION: BARANGAY OF NAVARRO, MUNICIPALITY OF GEN. TRIAS, PROVINCE OF CAVITE, ISLAND OF LUZON

BOUNDARIES: LINE DIRECTION ADJOINING LOT(S) 1-2 SE LOT 32, BLOCK 1, PCS-04-028018 2-3-4 SW BLOCK 11 PCS-04-028018 4-5 NW LOT 30, BLOCK 1, PCS-04-028018 5-1 NE ROAD LOT 7, PCS-04-028018

AREA: ONE HUNDRED THIRTY EIGHT SQUARE METERS (138), MORE OR LESS

All sealed bids 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 and time, it shall be held on 09 JAN 2025 without further notice.

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

Trece Martires City, NOV 20 2024

(SGD) JOSELITO L. ARANDA Sheriff IV

Copy Furnished:

BANGKO KABAYAN INC. (A PRIVATE DEVELOPMENT BANK) Ibaan, Batangas

LUIS JR F. ANTONE AND DAISY R. ANTONE 7th St. MSI B1 L31 Lancaster Brgy. Navarro, General Trias, Cavite

WARNING: It is absolutely prohibited to remove, deface or destroy this Notice of Extra Judicial Sale on or before the date of sale

DATETIME WEEKLY NEWSPAPERS: Nov. 25, Dec. 2 & 9, 2024

REPUBLIC OF THE PHILIPPINES REGIONAL TRIAL COURT FOURTH JUDICIAL REGION OFFICE OF THE CLERK OF COURT TRECE MARTIRES CITY

FORECLOSURE CASE NO. F-1266-24

HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), Mortgagee,

-versus-

BETHANY RUTH A. PEREZ is herein represented by her Attorney-in-Fact, REMEDIOS A. MARAMAC Mortgagor's

x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgagor's, BETHANY RUTH A. PEREZ is herein represented by her Attorney-in-Fact, REMEDIOS A. MARAMAC with residence and postal address at BLK 26 LOT 25 NEW JERSHEY ROAD SUNSHINE COUNTY BUENAVISTA I GEN. TRIAS CAVITE and LOT 18 BLK.3 IL GIARDINO RESIDENCES BUENAVISTA GEN. TRIAS CAVITE 4107 to satisfy the mortgage indebtedness as of August 12, 2024 amounts to ONE MILLION ONE HUNDRED ONE THOUSAND EIGHTY NINE PESOS (P 1,101,089.85) inclusive of interest and other charges, the undersigned Sheriff will set at public auction on DEC 20, 2024 at 10:00 o'clock in the morning until 12:00 noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, 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. 057-2014054918

A PARCEL OF LAND (LOT 18, BLOCK 3 OF THE CONS.-SUBD PLAN PCS-04-024513 BEING A PORTION OF THE CONS OF LOTS 1, 2 AND 3, PCS-04-023353, L.R.C. REC. NO. 5964), SITUATED IN THE BRGY OF BUENAVISTA, MUN. OF GEN. TRIAS, PROVINCE OF CAVITE, ISLAND OF LUZON BOUNDED ON THE N.E., ALONG LINE 1-2 BY LOT 19: ON THE S.E., ALONG LINE 2-3 BY LOT 20, BOTH BLOCK 3, ON THE S.W., ALONG LINE 3-4 BY ROAD LOT 6 (10.00 METERS WIDE). AND ON THE N.W., ALONG LINE 4-1 BY LOT 16, BLOCK 3, ALL OF THE CONS-SUBD, PLAN BEGINNING AT A POINT MARKED "I" ON PLAN X X X CONTAINING AN AREA OF SEVENTY (70) SQUARE METERS. X X X

All sealed bids 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 and time, it shall be held on 10 JAN 2025 without further notice

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

Trece Martires City, NOV 20, 2024

(SGD) JOANNAH AVIGAIL C. TIMKANG Sheriff IV

Copy Furnished:

HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund) c/o ATTY. CAESARS EUROPA Attorney-In-Fact, Legal Counsel, 24K ACCOUNTS CONSULTANT, INC 3F Fass Inteli College Bldg., No. 11, Pittsburgh St.,

Brgy. Silangan, Cubao, Quezon City

BETHANY RUTH A. PEREZ BLK. 26 LOT 25 NEW JERSHEY ROAD SUNSHINE COUNTY BUENAVISTA 1 GEN TRIAS CAVITE and LOT 18 BLK. 3 IL GIARDINO RESIDENCES BUENAVISTA GEN. TRIAS CAVITE 4107

WARNING: It is absolutely prohibited to remove, deface or destroy this Notice of Extra Judicial Sale on or before the date of sale

DATETIME WEEKLY NEWSPAPERS: Nov. 25, Dec. 2 & 9, 2024

PLDT...

community challenges, including food insecurity. The Plant Smart kits and the 'Kalye Mabunga' video series underscore PLDT and Smart's long-term commitment to supporting the government's initiatives towards improving the lives of Filipinos," said Stephanie V. Orlino, AVP and Head of the Stakeholder Management Team at PLDT and Smart. Since 2021, the telco group has part-

nered with schools and like-minded organizations to promote sustainable gardening and equip communities with the skills to grow their own food. Today, more schools in the southern Philippine region have expanded their sustainable gardens with PLDT and Smart's help. Among the recent recipients of the PlantSmart Kits were Don Mariano Elementary School in Digos City, Leonard Young



From Page 10

Sr. National High School in General Santos City, Simsiman Integrated School in Nurala town in the province of South Cotabato, Teodoro Palma Gil National High School, and Luman Elementary School in Davao City.

Orlando Artiaga, Gulayan sa Paaralan Coordinator at Don Mariano Elementary School, is grateful for the additional food sources. "These planting kits will ensure year-round food production, even in limited spaces, greatly supporting food sustainability for our

undernourished learners. Your generosity not only benefits our school but also inspires our community to adopt this innovative system for our Gulayan."

PLDT and Smart's efforts to use technology to contribute to food security underscores their commitment to help the country achieve the United Nations Sustainable Development Goals (SDGs), particularly SDG 2: Zero Hunger and SDG 3: Good Health and Well-Being. END

REGIONAL TRIAL COURT FOURTH JUDICIAL REGION OFFICE OF THE CLERK OF COURT TRECE MARTIRES CITY

FORECLOSURE CASE NO. F-1232-24

HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), Mortgagee,

-versus-

OLIVIA O. SALLE married to FERNANDO L. SALLE Mortgagor/s.

x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgagor's, OLIVIA O. SALLE married to FERNANDO L. SALLE with residence and postal address at 614-F LOPEZ JAENA ST. CAVITE CITY and LOT 18 BLK 12 PH 1. CIUDAD ADELINA CONCHU, TRECE MARTIRES, CAVITE to satisfy the mortgage indebtedness as of August 12, 2024 amounts to TWO HUNDRED EIGHTY SIX THOUSAND FIFTY NINE PESOS (P 286,059.00) inclusive of interest and other charges, the undersigned Sheriff will set at public auction on DEC 20 2024 at 10:00 o'clock in the morning until 12:00 noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASIT and in Philippine Currency the following described property with all the improvements thereon, to

TRANSFER CERTIFICATE OF TITLE No. T-13696

A parcel of land (Lot 18, Blk. 12 of the cons. & subd. plan, Pcs-042122-008786, being a portion of the cons. of Lots 1-26, all of Blk. 12, Pcs-042108-063910, LRC Rec. No.), situated in the Brgy of Conchu, Mun. of Trece Martires, Prov. of Cavite, Is. of Luzon, Bounded on the SW.,

along line 1-2 by Lot 19, Blk. 12 of the cons/subd. plan, on the NW, along lines 2-3-4-5 by Rd. Lot 18 (6.50 m. wide); Psd-042108-063910; on the NE., along line 5-6 by Lot 17 & on the SE, along line 6-1 by Lot 2, both of Blk. 12 of the cons./subd. plan. Beginning a pt. marked "1" on plan X X X containing an area of EIGHTY EIGHT (88) SQ. METERS. X X X

All sealed bids 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 and time, it shall be held on 10 JAN 2025 without further notice

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

Trece Martires City, MOY 202024

(SGD) JOSELITO L. ARANDA Sheriff IV

Copy Furnished:

HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund) c/o ATTY CAESAR S. EUROPA Attorney-In-Fact, Legal Counsel, 24K ACCOUNTS CONSULTANT, INC. 3F Fass Inteli College Bldg., No. 11, Pittsburgh St., Brgy. Silangan, Cubao, Quezon City

OLIVIA O. SALLE married to FERNANDO L. SALLE 614-F LOPEZ JAENA ST, CAVITE CITY and LOT 18 BLK 12 PH1, CIUDAD ADELINA CONCHU, TRECE MARTIRES, CAVITE

WARNING: It is absolutely prohibited to remove, deface or destroy this Notice of Extra Judicial Sale on or before the date of sale

DATETIME WEEKLY NEWSPAPERS: Nov. 25, Dec. 2 & 9, 2024



PLDT and Smart donates #PlantSmart kits to Leonard Young Sr. National High School in General Santos City.

Kit includes essential materials such as seeds, a bucket, nutrient solution, hydroton, and rockwool. The kit is perfect for using the Kratky method, a hydroponic technique where the plants are suspended above a covered container of nutrient-rich water, making it an almost hands-off endeavor.

E a c h cont. on page 11

cord No.), situated in the Brgy. PASONG KAWAYAN, Municipality of GEN. TRIAS, Province of CAVITE, Island of Luzon. Bounded on the NW., along line 1-2 by Road 3A, on the NE., along line 2-3 by Lot 8 Block 1 SECTION 1 on the SE., along line 3-4 by Lot 104 Blk. 1 Sec. 1; and on the SW., along line 4-1 by Lot 6 Blk. 1 SECTION 1, all of the cons./subd. plan. Beginning at a pt marked "1" on plan X X X containing an area of THIRTY SIX (36) SQ. METERS X X X

All sealed bids 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 and time, it shall be held on 09 JAN 2025 without further notice

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

Trece Martires City, NOV 20, 2024

(SGD) JOANNAH AVIGAIL C. TIMKANG Sheriff IV

Copy Furnished:

HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund) c/o ATTY. CAESAR S. EUROPA Attorney-In-Fact, Legal Counsel, 24K ACCOUNTS CONSULTANT, INC. 3F Fass Inteli College Bldg., No. 11, Pittsburgh St., Brgy. Silangan, Cubao, Quezon City

CLIFFORD MANUMBALE DOMINGO BLK 16 LOT 35 SUNRISER VILLAGE LLANO ROAD CALOOCAN CITY, METRO MANILA and LOT 7 BLK. 1 PH. 3 SEC. 1 BELVEDERE TOWNHOMES BO. PASONG KAWAYAN GEN. TRIAS, CAVITE

WARNING: It is absolutely prohibited to remove, deface or destroy this Notice of Extra Judicial Sale on or before the date of sale

DATETIME WEEKLY NEWSPAPERS: Nov. 25, Dec. 2 & 9, 2024

REPUBLIC OF THE PHILIPPINES REGIONAL TRIAL COURT FOURTH JUDICIAL REGION OFFICE OF THE CLERK OF COURT TRECE MARTIRES CITY

FORECLOSURE CASE NO. F-1316-24

HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), Mortgagee,

-versus-

MARIE KRIS T. MARASIGAN Mortgagor/s

X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgagor's MARIE KRIS T. MARASIGAN with residence and postal address at #9001 IC RD ALAPAN, IMUS, CAVITE and LOT 31, BLOCK 25, PHASE 2, WELLINGTON TANZA RESIDENCES, BARANGAY TRES CRUSES, TANZA, CAVITE to satisfy the mortgage indebtedness as of August 20, 2024 amounts to EIGHT HUNDRED SIXTY THREE THOUSAND THREE HUNDRED THIRTY ONE PESOS & 24/100 (P863,331.24) inclusive of interest and other charges, the undersigned Sheriff will set at public auction on DEC 20, 2024 at 10:00 o'clock in the morning until 12:00 noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, 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. 057-2022024701

LOT NO: 31 BLOCK NO: 25 PLAN NO: PCS-04-028445 PORTION OF: LOTS 1, 2, 3, & 4 (LRA) PCS-31859 & LOTS 3731, 3732, & 3733, FLS-2424, LOCATION: BARANGAY OF TRES CRUSES, MUNICIPALITY OF TANZA, PROVINCE OF CAVITE, ISLAND OF LUZON

BOUNDARIES: LINE DIRECTION ADJOINING LOT(S) 1-2 SE LOT 32, BLOCK 25, PCS-04-028445 2-3 SW ROAD LOT 32, PCS-04-028445 3-4 NW LOT 30, BLOCK 25, PCS-04-028445 4-1 NE LOT 2, BLOCK 25, PCS-04-028445

AREA: THIRTY SIX SQUARE METERS (36), MORE OR LESS

All sealed bids 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 and time, it shall be held on 10 JAN 2025 without further notice.

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

Trece Martires City NOV 20, 2024

(SGD) RICARDO A. TOLEDO Sheriff IV

Copy Furnished:

HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund) c/o ATTY SIMEON P. MADRID Attorney-In-Fact, SP MADRID & ASSOCIATES 5th Floor Bedrock Building, Kayumanggi Center,

Commonwealth Ave., Matandang Balara, Quezon City

MARIE KRIS T. MARASIGAN #9001 IC RD ALAPAN, IMUS, CAVITE and LOT 31, BLOCK 25, PHASE 2, WELLINGTON TANZA RESIDENCES, BARANGAY TRES CRUSES, TANZA, CAVITE

WARNING: It is absolutely prohibited to remove, deface or destroy this Notice of Extra Judicial Sale on or before the date of sale

DATETIME WEEKLY NEWSPAPER: Nov. 25, Dec. 2 & 9, 2024



REPUBLIC OF THE PHILIPPINES REGIONAL TRIAL COURT FOURTH JUDICIAL REGION OFFICE OF THE CLERK OF COURT TRECE MARTIRES CITY

FORECLOSURE CASE NO. F-1463-24

BANK OF COMMERCE, Mortgagee,

-versus-

KHAREEN C. HERNANDEZ for herself and as Attorney-in-Fact of her husband RENEE LAWRENCE A. HERNANDEZ, Mortgagors

X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, BANK OF COMMERCE, with business address at San Miguel Properties Centre, No. 7 St. Francis Street, Mandaluyong City, against the Mortgagors, KHAREEN C. HERNANDEZ for herself and as Attorney-in-Fact of her husband RENEE LAWRENCE A. HERNANDEZ, with residence and postal address at (a) B47 L26 P1 Windwand Hills Subd. Dasmariñas, Cavite; and (b) Blk 52 Lot 83 Avocado Street, Bel Aldea Subdivision, Brgy. San Francisco, General Trias, Cavite, to satisfy the mortgage indebtedness as of 15 September 2024, amounts to ONE MILLION TWO HUNDRED FORTY THOUSAND EIGHT HUNDRED FIFTY THREE PESOS & 51/100 (P1,240,853.51), including interest, penalties, expenses and other charges of foreclosure, the undersigned Sheriff will set at public auction on DEC 19 2024 at 10:00 o'clock in the morning until 12:00 noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, 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-1305912

A parcel of land (Lot 83, Blk. 52 of the cons. & subd. plan Pcs-04-011869, being a portion of the cons of Lots 2680-G-3 to 8, all of (LRC) Psd-222174 Lot 2680-J-2, (LRC) Psd-101732, Lots 2680-H, 1 & K, all of Psd-33619, L.R.C. Rec. No.), situated in the Brgy. of de Fuego, Mun.

NOTICE

Notice is hereby given that the estate of the late IGMIDIO VILLALUZ consisting of two parcels of land known as a) Lot 87-A of the subd. plan Psd-16265 being a portion of Lot 87, Naic Estate LRC Rec. No.8843), situated at the Brgy. San Roque, Mun. of Naic, Province of Cavite, containing an area of ONE HUNDRED SIXTY FOUR SQUARE METERS (164), more or less ." embraced and covered by Transfer Certificate of Title No. T-67332 and b) Lot 87-B of the subd. plan Psd-16265 being a portion of Lot 87, Naic Estate LRC Rec. No.8843), situated at the Brgy. San Roque, Mun. of Naic, Province of Cavite, containing an area of ONE HUNDRED SIXTY FOUR SQUARE METERS (164), more or less embraced and covered by Transfer Certificate of Title No. T-66413, issued by the Office of the Registry of Deeds for the Province of Cavite, have been the subject of an Extra-Judicial Settlement of Estate of the Deceased Among the Legal Heirs With Waiver as per Doc.No.436; Page No.89; Book No. XXI and series of 2020 of Notary Public Jameswell M. Resus of Naic, Cavite.

Dateline Weekly Newspapers Nov. 25, Dec. 2 & 9, 2024

of Gen. Trias, Prov. of Cavite, Is of Luzon. Bounded on the NW, along line 1-2 by Lot 85, along line 2-3 by Lot 86, both of Blk 52; on the SE along line 3-4 by Easement 1; along line 4-5 by Road Lot 50; (6.50 m. wide); on the SW, along line 5-6 by Lot 81; on the NW., along line 6-1 by Lot 84, both of Blk. 52, all of the cons-subd. plan. Beginning at a pt. marked "1" on plan, x x x containing an area of ONE HUNDRED FIVE SQ. METERS AND SEVENTY SIX SQ. DECIMETERS (105.76).x x x

All sealed bids 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 and time, it shall be held on 09 JAN 2025 without further notice.

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

Trece Martires City, NOV 20, 2024

(SGD) JOANNAH AVIGAIL C. TIMKANG Sheriff IV

Copy Furnished:

BANK OF COMMERCE San Miguel Properties Centre, No 7 St. Francis Street, Mandaluyong City

VBVA LAW FIRM (VILLAMOR BONIFACIO-VILLAMOR AND ASSOCIATES) Counsel for Bank of Commerce 4F Future Point Plaza 2, 116 Moler Ignacia Ave., Brgy. South Triangle, Quezon City 1103 Philippines

KHAREEN C. HERNANDEZ for herself and as Attorney-in-Fact of her husband RENEE LAWRENCE A. HERNANDEZ (a) B47 1.26 PI Windwand Hills Subd. Dasmariñas, Cavite, and (b) Blk 52 Lot 83 Avocado Street, Bel Aldea Subdivision, Brgy. San Francisco, General Trias, Cavite

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DATETIME WEEKLY NEWSPAPERS: Nov. 25, Dec. 2 & 9, 2024

Cavite Celebrates Provincial Children's Month



In line with the celebration of National Children's Month, the Office of the Provincial Social Welfare and Development Office (PSWDO) through the Provincial Council for the Protection of Children (PCPC), spearheaded the Provincial Children's Month Celebration on November 28, 2024, at the Provincial Gymnasium, Trece Martires City.

With the theme, "Break the Prevalence, End the Violence: Protecting Children, Creating A Safe Philippines!", the event gathered around 300 children from various cities and municipalities of Cavite for a day of fun, learning, and advocacy for children's rights.

The highlight of the program was the State of Children Address delivered by Board Member Romel Enriquez, PCPC Vice Chairperson, which showcased the Provincial Government of Cavite's (PGC) programs and services aimed at ensuring the welfare, protection, and development of children in the province.

The event was graced by Board Member Chelsea Sarno, SK Provincial Federation President, and PCPT Michel Bastawag, Assistant Chief of the Police Community Affairs and Development Unit (PCADU) of Cavite PPO, who expressed their support for initiatives promoting children's rights and welfare.

Adding excitement to the celebration was the Pambatang Palarong Pinoy, facilitated by the Department of the Interior and Local Government (DILG) - Cavite staff, where children enjoyed traditional Filipino games like sack race, limbo rock, calamansi relay and

pabitin. Free food carts and photo booths further brought joy to the young participants.

Another key part of the event was the awarding ceremony for the PCPC New Logo Making Contest, where Ms. Samantha Sophia Arcila from Bacoor City was declared the winner. Her creative design will serve as the new emblem of the PCPC, symbolizing its commitment to children's welfare.

The event con-

cluded with an inspiring message from Ms. Precyl Ramos, OIC - PSWDO, who emphasized the importance of continued collaboration in creating a safe and nurturing environment for Caviteño children.

The celebration reaffirmed the province's dedication to empowering children and raising awareness on protecting their rights, creating a brighter and safer future for every young Caviteño. - OPIO

BACOOR CITY PROVIDES RELIEF GOODS TO RESIDENTS AFFECTED BY TYPHOON KRISTINE



Bacoor City, December 4, 2024 - The City Government of Bacoor, led by Mayor Strike B. Revilla and Vice Mayor Rowena Bautista Mendiola, in partnership with SM Foundation (SM CARES), conducted a relief distribution event today at the Bacoor City Hall Main Lobby. The event provided much-needed assistance to residents affected by

Typhoon Kristine. The relief goods, donated by SM City Bacoor and SM Molino, were distributed to residents in need, offering essential supplies and support during this challenging time. The event was attended by Mayor Strike B. Revilla, Sangguniang Panglungsod members, Team Revilla, and representatives from SM Foundation.

This collaborative effort between the City Government and SM Foundation demonstrates a commitment to community support and resilience. The relief distribution serves as a testament to the shared responsibility of both public and private sectors in helping those affected by natural disasters.

DOST-CALABARZON Launches 3-Day iSTART Capacity Building to Empower Regional and Provincial Staff



The Department of Science and Technology (DOST) CALABARZON brought together heads and staff for a 3-day workshop that aims to capacitate its Provincial Science Technology Offices (PSTOs) and various units in the regional office in implementing the Innovation, Science, and Technology Accelerating Regional Technology-Based Development (iSTART).

This workshop is set to happen from December 3-5, 2024 at the Monte Vista Hot Springs & Conference Resort, Calamba City, Laguna.

The event marks the start of Phase 2 of the iSTART project, which focuses on equipping the

participants with STI-based tools and strategies needed to guide LGUs in crafting development plans, particularly the Comprehensive Development Plan (CDP) and Provincial Development and Physical Framework Plan (PDPFP).



Letting Go Of Your 13th Month Pay



"It's that most wonderful time of the year--" this one-liner from a Christmas song would play in your head when the government-mandated 13th month pay is lingering around the corner, waiting to be credited to your payroll account. But as known to many, the current status of our economy requires you to be mindful on how to "let go of" or spend your bonus. Here are some smart tips where you can invest the sweet fruit of your labor and maximize its value:

Emergency Fund. This is often an unknown savings that every individual, or family for that matter, must have. Financial experts recommend to set aside at least 3 to 6 month-worth of your living expenses. This will be labelled as your emergency fund. As the name suggests, this will be your financial source when emergencies arise. Those unexpected things that will require you to shell out expenses, because it will be a great burden for you if you were not able to save for your emergency fund.

HMO. "Health is wealth." Just like an emergency fund, it is ideal not to touch your savings when faced with an unexpected illness in the family. Having a health insurance plan which Health Maintenance Organizations (HMO) offer is one of the best investments you can give yourself and your loved ones.

Time deposits, stock investments, UITFs.

Choose your money investment-- low risk with good return, higher risk with potentially higher return-- consult now with your bank officer and see where you are comfortable investing your money.

Life or Death Insurance. Accept it or not, everyone will face death. This is where these investments become useful primarily for your beneficiaries, in most cases, your immediate families and loved ones. Life and death insurances are financial safety nets that provide peace of mind, knowing that your loved ones will be protected in the event of your untimely demise. The scope and specifics of these insurances vary, so it is best to consult a financial advisor to better understand what plan suits your needs.

Real estate. If your cash flow can allow, real estate could be a great option to put your 13th month pay. Yes, it requires a commitment to payment terms, but looking at the long-term benefit, real estate often appreciates in value and can provide both rental income and value appreciation. If you are looking for a community-friendly home, consider buying in a Profriends community: www.profriends.com

Invest in yourself. Try considering to invest for your personal growth. Learn something new by enrolling in short courses that will benefit you. Attend workshops that will enhance your skills. Addition-

al knowledge will always be useful in the future to advance your professional career and will potentially give you the chance to earn more.

No matter how big or small, the extra money can always be more useful if you know how to maximize its worth.

AGRI PL URGES SENATE, HREP TO PROTECT AGRI BUDGET FOR 2025

AGRI Party-list has called on lawmakers from both the Senate and the House of Representatives to ensure that the agriculture sector's budget remains intact as the Bicameral Conference Committee deliberates on the 2025 General Appropriations Bill.

According to AGRI Party-list Representative and Senatorial Aspirant Manoy Wilbert "Wise" Lee, sufficient funding for agriculture is essential to achieving food security and supporting the livelihood of millions of farmers, fisherfolk and local food producers.

"Cutting the budget for agriculture at this critical time would jeopardize our efforts to achieve food security and improve the well-being of our rural communities. Deserve ng ating local food producers, na siyang ating 'food security soldiers', ng dagdag na suporta lalo na't sila ang pinagmumulan ng pagkain ng ating bansa," the Bicolano lawmaker said.

The Bicameral Conference Committee is

LANDBANK launches financial lifeline for pensioners, gov't employees



MANILA — In line with providing responsive financial solutions, LANDBANK is introducing a new loan facility designed to offer accessible financial assistance specifically to pensioners and govern-

ment employees. Through the LANDBANK Pension and Emergency Relief (PeER) Loan Facility, eligible borrowers can secure loans between P20,000 to P100,000 at an afford-

able interest rate of 10% per annum, for emergency expenses, medical needs, and other urgent financial requirements.

"We are committed to expanding our accessible services for our diverse clientele, including extending financial relief during critical circumstances. The new PeER Loan Facility provides timely financial assistance tailored to help them in times of urgent need," said LANDBANK President and CEO Lynette V. Ortiz.

The LANDBANK PeER Loan Facility offers two loan options: the Pension Loan, offered to qualified clients with LANDBANK pension accounts, and the Emergency Relief Loan, available to regular government employees with LANDBANK payroll accounts and at least one year of service.

Interested clients can apply for the PeER Loan at any LANDBANK branch or by contacting LANDBANK's Customer Service Hotline at 02 8405 7000.

The PeER Loan Facility is part of LANDBANK's continuing commitment to promote financial security and resilience, empowering clients to better manage unforeseen expenses with confidence.

ABOUT LAND-BANK LANDBANK is the largest development financial institution in the country promoting financial inclusion, digital transformation, and sustainable national development. Present in all 82 provinces in the county, the Bank is committed to provide accessible and responsive financial solutions to empower Filipinos from countryside to countrywide. (LANDBANK)

AGRI, which has been at the forefront of fighting for a better agriculture sector in the country, urged both Congress chambers to work together to prioritize the needs of local food producers in the final version of the budget. "This is not just about passing the budget law. It's about making a commitment to the millions of Filipinos who rely on agriculture for their livelihood. Sa suporta sa agrikultura, panalo ang masa!" AGRI stressed. ###