

Mekeni Launches 40 Years with New Flavors and Innovations at One Pampanga Food and Beverage Expo

CLARK, PAMPANGA - Mekeni Food Corporation made a strong statement on the first-ever One Pampanga Food and Beverage Expo on Sept 13-14 with the launch of its newest offerings, while giving visitors a glimpse of what's ahead as it gears up for its 40th anniversary in 2026.

New Sausage Creations At the Mekeni booth, the largest at the expo, guests were treated to first tastes of its newest sausage creations.

The 4 Cheese Sausage, bursting with cheddar, gouda, cream cheese, and mozzarella, was a crowd favorite among cheese lovers. The Breakfast Sausage, though small in size, delivered big flavors perfect for quick and hearty meals. For those with a more refined palate, the Country Style Sausage, infused with herbs and crafted in gourmet style, offered a premium experience.

These products reflect Mekeni's commitment to creating flavors that appeal to both Filipino and international consumers.

Mekeni Festive Christmas Hams on Display

The spotlight also shone on Mekeni's well-loved Christmas Ham collection, a staple in Filipino celebrations for decades.

The line featured the Gold Premium Ham, smoky and made from the choicest pork cuts; the Deli Ham, known for its traditional sweet-savory flavor; and the Premium Chicken Ham, a healthier alternative for health-conscious families. Adding festive flair were the Jamon de Bola, glazed with pineapple sauce, and the Pear-shaped Ham, a lean and boneless option.

Completing the line were the Brick Ham, positioned as special yet affordable, and the Christmas Ham, Mekeni's most budget-friendly but still flavorful offering. This wide selection ensures

that every household can bring home a taste of the holidays, no matter their budget.

Street Flavors: A New Offering

Adding to the excitement, Mekeni launched Street Flavors, a cart concept featuring the company's premium take on Filipino street food staples such as fish balls, squid balls, and kiam.

Beyond being a new way to enjoy well-loved favorites, Street Flavors is also open for booking at events, offering a fun and high-quality food experience for gatherings and celebrations.

At the same time, it serves as a business opportunity for those interested in operating their own events cart business, making it an accessible entry point for aspiring entrepreneurs.

A Sneak Peek of 40 Years

Visitors were also invited to a sneak peek of Mekeni's 40th anniversary campaign through the showcase of

its 40th year logo and an AI-powered photobooth featuring countries where Mekeni products are now available.

These experiences underscored Mekeni's expanding global presence and its mission to share Kapampangan flavors with the world.

"As we approach our 40th year, we want to give our customers a taste of what's next," said Garcia.

"Our newest products, our ventures like Street Flavors, and our continued expansion abroad are all part of the story we want to tell, because truly, May Kwento sa Bawat Timpla", he added.

With its newest offerings and forward-looking initiatives, Mekeni reaffirmed its position not only as a pillar of Kapampangan cuisine but also as a Filipino brand with a global vision.

Supporting OPF-BEX

As a Kapampangan company that has grown into a globally rec-

ognized brand, Mekeni's participation in the inaugural expo is both symbolic and purposeful. While the company continues to expand its presence in international markets, it also views the event as an opportunity to reaffirm its identity as a symbol of Kapampangan pride and to share its story with aspiring entrepreneurs and small businesses.



MPTC Announces New Leadership Appointments

Manila, Philippines — September 3, 2025. Metro Pacific Tollways Corporation (MPTC)—the holding company of the country's premier tollways under Metro Pacific Investments Corporation (MPIC)—today announced a slate of leadership changes effective immediately, led by the appointment of Gilbert F. Santa Maria as President & Chief Executive Officer, succeeding tollways veteran Jose Ma. K. Lim. The company also named Marisa V. Conde as Interim MPTC Group Chief Finance Officer, Luis S. Reñon as President and General Manager of NLEX Corporation, and Christopher Andrew B. Pangilinan as President and General Manager of MPT South Corp. in a concurrent capacity with his role as President & CEO of Metro Pacific Water.

Santa Maria brings nearly three decades of senior leadership across aviation, technology-enabled services, and infrastructure,

leading large organizations through transformation in local and international markets.

"Tollways are nation-building in motion. Our mandate is to keep people and goods moving—finish the projects in the pipeline, raise the customer experience, and deploy technology toward interoperable toll collection in close partnership with regulators and communities," said Santa Maria.

Conde is a seasoned finance executive within the MPIC Group with extensive experience in controllership, treasury, and corporate finance across Philippine and international markets, and will oversee group-wide financial strategy during the interim period.

Reñon will head NLEX Corporation, concessionaire of the key North Luzon corridors NLEX, SCTEX, and NLEX Connector, supporting mobility and commerce across Metro Manila, Central, and North Luzon.

Pangilinan will lead MPT South, which covers CAVITEX (including the C5 Link) and CALAX, serving the growth corridors of Cavite and Laguna, while continuing

to head Metro Pacific Water.

Mr. Lim will support a smooth leadership transition and continue his broader advisory and board responsibilities

within the MPIC Group.

About Metro Pacific Tollways Corporation MPTC is the leading toll road developer and operator in the Philippines and the hold-

ing company of premier tollways including NLEX, SCTEX, CAVITEX, CALAX, NLEX Connector, and CCLEX in Cebu, with investments in Indonesia and Vietnam.



2025 MPTC New Execs (From left: Christopher Andrew B. Pangilinan as President and General Manager of MPT South Corp, Marisa V. Conde as the Interim MPTC Group Chief Finance Officer, Gilbert F. Santa Maria as President & Chief Executive Officer, and Luis S. Reñon as President and General Manager of NLEX Corporation.

All eyes on the next RDC chair in Calabarzon

heidelitalat@yahoo.com
datelineweeklynews.com

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Retired workers to get higher SSS pensions as PBBM launches reform program



SSS PENSION REFORM PROGRAM LAUNCH. President Ferdinand R. Marcos Jr. leads the ceremonial launch of the 2025 SSS Pension Reform Program at the SSS Main Office in Quezon City on 10 September 2025. He is joined by Labor Secretary Bienvenido E. Laguesma, Department of Information and Communications Technology Secretary Henry Aguda, and Social Security System President Robert Joseph De Claro, and other government representatives and stakeholders. (Photos by PCO)



From: Dateline Weekly Newspapers



57 COUPLES UNITE IN LOVE AT BACOR CITY'S MASS WEDDING



A New Beginning Behind the Storefront



What began as a small sari-sari store in 2020 has become a growing livelihood for Aionon Saddaramil, driven by her tireless efforts. story on page 5

DOST-cavite and Department of Agriculture collaborate to Enhance Food Processing Facilities in CALABARZON



On September 2, 2025, The Department of Science and Technology-Cavite (DOST-Cavite), in partnership with the DOST-CALABARZON Regional Office, the Department of Agriculture-Agribusiness and Marketing Assistance Division (DA-AMAD), and the DA-Agricultural Program Coordinating Office (DA-APCO), spearheaded a facility assessment for two agri-enterprise benefi-

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DTI - Laguna Brings Financial Literacy Seminar to PDLs in Bay

Pag-IBIG Fund to Offer Special 4.5% Rate for Home Loans Up to P1.8 Million

NAIC FARMERS CELEBRATE GRADUATION FROM FIELD SCHOOL FOCUSED ON SUSTAINABLE RICE PRODUCTION

IMUS CITY HOSTS 5TH BARANGAY NUTRITION SCHOLAR GENERAL ASSEMBLY

EDITORIAL:
The scandal that wounded a nation

THE Independent Commission for Infrastructure or ICI, formed to investigate alleged irregularities in flood control projects, is now being stoked up before what may be a Byzantine drive to resolve the people's unease.

Millions, impacted by the impudent greed of contractors, some government officials and appearingly even legislators who ostensibly wanted a share of the legally prohibited pie, are nervously anticipating how the ICI will shift its gears and what direction it will take.

The separate Congressional public hearings, with contractors, Public Works and Highways officials, and even some from the Commission on Audit, have painted a bulletin board which showed rewarding financial initiatives that resulted in ghost flood control projects, a euphemism for incomplete or not started projects but which have been fully paid.

And, thanks to the three successive typhoons – obviously no thanks from the point of view of those now in the public eye – President Ferdinand Marcos Jr. quickly discovered, to his aroused disgust, that there were ghosts even before the Halloween in October.

Thousands of Filipinos, the old and the young including women and children north and south of Metro Manila and even in the capital region itself, continue to footslog in knee-deep or even higher floodwaters which should have been checked by projects as far back as years can be counted.

Which means, for that long this unsuspecting nation of 117 million had been callously wounded by the insatiable greed and double-dealing of contractors and their accomplices who facilitated the release of funds which otherwise could have helped Filipino families elevate their household economy, the education of their offspring, their security, among others.

We do not raise questions anymore when people – students, their mentors and other sectors of a beaten black-and-blue society – participate in a gaining momentum movement of street protests.

Like the 68-year-old President Marcos, we do not censure people for participating in these protests, which mirror the suppressed exasperation of a lacerated citizenry, a nation wounded by rapacity, duplicity and corruption.

Great faith and trust have reared their troubled heads when the President said of the protesters: "I don't blame them. Not one bit."

And he flashed a refreshing down-time – but his countrymen are keenly observing his body English and crafted paragraphs – when he reaffirmed a guarantee that friends and allies "would not be spared."

Like those tossing nearly helplessly in rising floodwaters, we hold the hope the ICI will be able to address the recognized concerns of a people whacked by adversity and incorrigibly corrupt mortals with money-grubbing schemes.

BACOR...

SM Molino Lobby, September 15, 2025 – The City Government of Bacoor, headed by Mayor Strike B. Revilla, is hosting the 2025 World Cafe of Opportunities today at the SM Molino Lobby. The event is organized through Ms. Carmelita Gawaran, City Livelihood and Development Department (Livelihood) Head.

This job fair, organized in cooperation with TESDA Cavite and the Provincial PESO, brings together job seekers and 59 companies offering various employment opportunities. Participating agencies also include DTI, BIR, and HDMF.

The event is graced by the presence of Mayor Strike Revilla, TES-

ALL EYES...

CALAMBA CITY (PIA) — President Ferdinand Marcos, Jr. will appoint the next chairperson of the Regional Development Council (RDC) in Calabarzon from seven nominees composed of three government executives and four representatives from the private sector.

Governors Angelina Tan and Nina Ricci Ynares of Quezon and Rizal province respectively and Bacoor City Mayor Strike Revilla were named nominees from the government sector during the RDC's third quarter full council meeting on September 4.

For selection as co-chairperson from the private sector were Engr. Ladislao Andal, Ronaldo Alvaira, Emerson Atanacio, and Richard Albert Osmond.

The Department of Economy, Planning, and Development (Dep-Dev) in Calabarzon said the nominees demonstrated their strong commitment in championing the region's development agenda in economic, infrastructure, governance, and peace and order.

"They are expected to play a vital role in leading the discussions of programs, projects, and policies that will promote socio-economic development in CALABARZON," DepDev said in a Facebook post.

The new RDC chair will take the place of former Batangas Governor Hermilando Mandanas, whose term as RDC chair ended in June 2025 when he assumed the post as Batangas Vice Governor.

Pursuant to Executive Order no. 82 on strengthening the RDCs and accelerating socio-economic develop-

ments in all regions, each RDC shall be jointly headed by a Chairperson and a Co-Chairperson to be appointed by the President from among the local chief executives and private sector representatives (PSR) members.

Under the EO, if the Chairperson is from the government sector, the Co-Chairperson shall be selected from the private sector, and vice-versa. The Chairperson and Co-Chairperson shall serve in the RDC for a fixed term of three years coinciding with the regular term of local elective officials. They shall serve a maximum of three consecutive terms.

Angelina "Doktora Helen" Tan, who represented Quezon Province's Fourth District from 2013 to 2022, was widely known for her efforts to reform the public health sector. Tan's tenure as governor is encapsulated in her HEALING Agenda, which focuses on key sectors including health, education, agriculture, livelihood, infrastructure, environment, tourism, and good governance.

Elected in 2022, Nina Ricci Ynares has championed environmental initiatives in Rizal province. Her leadership oversaw the relief efforts during typhoon Enteng and Habagat. As home to several Indigenous People (IP) communities, her administration is also focusing on long-term community development, empowerment, and education reforms.

Mayor Strike Revilla is leading Bacoor City's 'Smart City' initiative, which promotes sustainable urban development in collaboration with national government agencies and neighboring Asian countries. As the

former representative of Cavite's second district, Revilla pushed for legislatures on improved elderly care and the enhancement of occupational safety and health standards.

The CALABARZON RDC also solicited nominees from the private sector which has been a strong partner in the region's economic development initiatives.

Licensed civil engineer Ladislao Andal has been a longtime member of the RDC as chairperson of its Sectoral Committee on Infrastructure Development, which oversees the implementation of national infrastructure projects in the region.

Andal is also a member of Batangas State University's Board of Regents and the Philippine Institute of Civil Engineers.

Emerson Atanacio of Cavite Technical Vocational Educators Association Inc. was the chairperson of the CALABARZON RDC's Special Committee on Strengthening Academe and Industry Linkages, and pushed to address issues on job-skills mismatch and other potential issues related to ASEAN integration.

Richard Albert Osmond, Chief Executive Officer of the Philippine Industrial Estate Administration, Inc. has been an active member of the CALABARZON RDC and a keen supporter to the country's shift to clean energy and modernizing industries to create high-quality jobs.

Also endorsed as nominees were Ronaldo Alvaira and Emerson Atanacio.

Formalized in 1996 as Executive Order No. 325, Regional Development Councils are composed of local government officials, regional line agencies, and representatives of non-government organizations in a bid to decentralize government functions and accelerate socioeconomic development in the regions.

With the help of the private sectors and NGOs, RDCs ensure that economic policies at the local and regional level are coordinated and aligned with the United Nations Sustainable Development Goals (SDGs) and Ambisyon 2040– a long-term vision of the national government towards a prosperous, innovative, and high-trust society. (PB-PIA4A)

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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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skyranch Tagaytay Levels Up Fun with cartoonville and sky spin

Skyranch Tagaytay, one of Cavite's top tourist destinations and a Department of Tourism-accredited recreational center, has just unveiled two-exciting new attractions that promise more #HappyMemories for guests: Cartoonville & Sky Spin!

Here, everyone's encouraged to dress in cartoon-inspired fits and serve their best main character energy while exploring a vibrant world

filled with activities and live shows. For just 150 for an All-Day Pass (free for kids 11 months and below), guests can enjoy the Village and Forest Lights, cartoon live shows, meet-and greet, and more.

Cartoonville also features three major attractions: the 26-foot Giant Slide (starting at P150), a 600 sqm Inflatable Playground (starting at P150), and a 400-sqm Gel Blaster area (starting

at P120). Guests who want to maximize the fun can opt for the All-in-One Pass at P499 or go VIP with express lane access for P799.

For thrill-seekers, Skyranch Tagaytay introduces Sky Spin, the newest extreme ride designed to get hearts racing. Inspired by the speed of galloping horse, Sky Spin is a giant spinning disk that swings riders back and forth while rotating 360 degrees



Cartoonville's Gel Blaster zone offers a safe and exciting play experience for barkadas and thrill lovers.

RETIRED...

Social Security System (SSS) pensioners will see an increase in their monthly pensions for the first time in 11 years, after President Ferdinand R. Marcos Jr. led the launch of the 2025 SSS Pension Reform Program on September 10.

The Chief Executive was joined in the event by Labor Secretary Bienvenido E. Laguesma as an ex-officio member of the SSS, Social Security System President and CEO Robert Joseph De Claro, and Department of Information and Communications Technology Secretary Henry Aguda.

In his speech, President Marcos, Jr. said that retirement, disability, and survivorship pensions have been increased.

"Sa kauna-unahang pagkakataon sa kasaysayan ng SSS, itinaas natin ang pensyon sa ilalim ng SSS Pension Reform Program.

Kailangan na

kailangan nating gawin ito, bilang pasasalamat sa ating mga kababayan na buong buhay na nagliliing-kod, nagtatrabaho para sa ating bansa, simula unang araw ng Setyembre ng taong ito, itinaas na natin ang inyong buwanang pensyon," the President said.

"Taon-taon ito'y tataas hanggang 2027, nang walang dagdag na kontribusyon mula sa mga miyembro ng SSS," he added.

The adjustment provides a 10-percent increase for retirement and disability pensioners, a five-percent increase for survivorship pensioners, and higher benefits for dependents.

The hike will be given in three annual tranches every September from 2025 to 2027, marking the first major adjustment since 2014.

The program covers 3.8 million beneficiaries and will release P93 billion over three

years. The additional benefits are expected to help pensioners and their families with food, medicine, and other needs while contributing to economic activity.

The event coincides with the 68th SSS anniversary celebration, where the President also declared the beginning



PhilHealth YAKAP Program, Inilunsad sa Sektor ng Manggagawa

Binigay ng Serbisyo, Mga Prinsipal na Pangangalaga sa Manggagawa

Ang bagong nangangalaga ng PhilHealth sa sektor ng manggagawa ay nagbibigay ng mas maraming proteksyon sa mga manggagawa. Ang YAKAP (Yugling Aklat ng Kasigurangang Pangangalaga) ay isang programa ng proteksyon na nagbibigay ng mas maraming proteksyon sa mga manggagawa.

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of the celebration of National Pensioners' Week every second week of September. END/AG



PhilHealth Active Pensioner and CEO Dr. Edwin Maramba

Ang aktibong pagpartisipasyon ng mga aktibong pensioner ay nagbibigay ng mas maraming proteksyon sa mga manggagawa.

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DTI-LAGUNA...

Bay, Laguna — The Department of Trade and Industry — Laguna Provincial Office (DTI-Laguna), in partnership with the Municipal Social Welfare and Development Office (MSWDO) of Bay, conducted a financial literacy seminar for Persons Deprived of Liberty (PDLs) at the Bay Municipal Police Station on August 8, 2025.

The activity aimed to equip participants with essential knowledge on money management, saving, and basic entrepreneurship—skills that will help them make informed financial decisions and prepare for life after detention.

The seminar opened with a warm and inspiring message from MSWDO Officer Ms. Jocelyn Reyes, who emphasized the importance of

the “Sabon ng Pag-asa” Livelihood Program in providing PDLs not only with income opportunities but also with practical life skills. She expressed her gratitude to DTI-Laguna for the partnership and encouraged participants to engage actively, reminding them that financial knowledge is a key tool in building a better future.

The session was led by Ms. Avegail Agojo, Senior Business Counsellor at Negosyo Center Bay, who delivered clear and practical lessons on budgeting, saving, and responsible spending. The training was interactive, with participants asking questions and sharing their experiences.

The seminar forms part of the Municipality of Bay’s “Sabon ng Pag-asa” Livelihood

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Program, which provides PDLs with productive activities and income-generating skills while serving their sentences. Initially focused on soap-making as a livelihood activity, the program now incorporates financial literacy to teach participants how to manage their earnings, budget wisely, and grow small businesses.

At the end of the seminar, participants completed feedback forms to share insights, suggestions, and impressions, which will help organizers improve future training sessions.

This initiative reflects DTI-Laguna’s ongoing commitment to inclusive economic development, ensuring that even those behind bars are given a fighting chance to learn, earn, and rebuild their lives.



Are you in or out?

By: Leslie Anne Nuestro-Gatdula

The line “Am I In or Out?” was in trend way back early 2000, in a song by Ms. Sandra Park.

A question of “belongingness”, a statement of confusion at some point.

Are you in or out? This is a question addressed to parents who are raising children in today’s era of innovation and technology. According to Oxford Dictionaries, generation gap is the differences

of outlook or opinion between people of different generations. We parents might wonder what is the meaning of TOTGA, Situationship, GOAT and the like. But will this really be a hindrance for good parenting?

Researches show that parenting in today’s generation require a lot of patience, discipline, love and trust. Parents are designed to be authoritative because we were created and trusted to raise children with good and modest character. As a solo parent, I want to share some of my learnings while I am raising my “Gen Z” son, yes you have read it right “some of my learnings” because until now, though my son is already 17, I am continuously discovering who he is, what he wants and what might not be good for him.

Let me start with the first ingredient - PATIENCE. Patience and understanding go hand in hand I may say. When the child is still being formed in their mother’s womb, the waiting season was flavored with a lot of patience, counting days, weeks, months to hold those cute little fingers and linger that small nicely shaped nose and kissable lips, yet, it did not stop there- their birth is the start of a more

patience-driven life. New-born babies are very fragile; they are like jellies that demand a cautious action from their parents. When they cry, mumble, weep or smile, we need to understand what do they practically mean, right? Patiently we wait as they grow, their young sponge-like minds are creative enough to be curious and adventurous, they keep on asking whys all the time and when they are grown up, we thought we can pay less attention. But in reality, their puberty stage needs more of our patience and understanding. We need to extend our tolerance and understanding as they change “shoes”.

Next is DISCIPLINE, in Proverbs 22:6 (ESV) says, “Train up a child in the way he should go, even when he is old, he will not depart from it.” This is a very clear explanation of discipline, start them young. Teach them the how’s, show them the practical ways of living, tell stories how we were raised, explain things in a manner they will comprehend. Learn to say no sometimes and learn to tap them in a right time. Let them cry, let them feel hurt sometimes, let them speak up, let them shout their feelings aloud, and we, we need to listen to them. Hear their cries, hurts and feelings. Make them see and feel the love through discipline.

LOVE, a very complex word but a very valuable character. We are created out of love and we are created to love-including our children. In a busy world of today, the new way to spell love is T-I-M-E, (TIME). Yes, show love by giving your time to your children. Do not exercise the attitude of giving them the least of your attention. Exert more effort to talk to them, build a bridge not walls by trying to connect with them even it seems hard because of

that so-called ‘generation gap’. Extend love by allotting more time with them, our children will indeed appreciate it. If they are excited to be with their peers, they are more interested to be with us, their parents.

Last ingredient I want to share is TRUST. While I am raising my son, I learn that it is very important for him to know and feel that I trust him. When our sons or daughters ask our permission, allow them with a seal of trust. If they say, they will go in this place, with these people and be back at this time, hear them out and let them feel you are trusting them. Today’s generations are considered ‘sensitive’, ‘pusong- mamon’; and to ease these, let us be their torch igniting their joy by showing that we trust them. Colossians 3:20 (ESV) “Fathers, do not provoke your children to anger...” One reason why our children might get angry is that we lose or fail to give them our full trust. Avoid to set them in the pit of doubts, let them feel they are valued and trusted. Another important thing about trust is that, we trust the Lord fully as we raise our children. May we keep on asking Him to give us wisdom how we will be a guide to them by living in patience, discipline, love and trust.

And for us, who also children to our parents, keep this in our hearts: “Children, obey your parents, for this pleases the Lord.” Colossians 3:20 (ESV).

Parenting should not be hindered by any generation gaps nor differences in lifestyle, but parenting should be overflowing with humility, joy and graceful sacrifices. Salute to all parents and children!

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

BDO UNIBANK, INC.,
Mortgagee,

FORECLOSURE CASE NO. F-504-25

-versus-

SPS. GLAIZA SALUTA ELLOSO AND
ZARGGIE COSEJO ELLOSO,
Debtor/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, **BDO UNIBANK, INC.**, with business address at 33/F BDO Corporate Center Ortigas, #12 ADB Avenue, Mandaluyong City, against the Debtors/Mortgagors, **SPS. GLAIZA SALUTA ELLOSO AND ZARGGIE COSEJO ELLOSO**, of legal age, Filipino and with postal address at (1) #192A Ranger Street, Purok 1A New Lower Bicutan, 1632 Taguig (status: occupied by the DEBTORS/MORTGAGORS); and (2) Block 3 Lot 23 Kensington 21, Barangay Navarro, General Trias (status: vacant/unoccupied) to satisfy the mortgage indebtedness as of **15 May 2025** amounts to **EIGHT HUNDRED SIXTEEN THOUSAND FOUR HUNDRED SEVEN PESOS and 52/100 (Php816,407.52)** inclusive of interest and other charges, attorney’s fees and expenses of foreclosure, the undersigned Sheriff will sell at public auction on **07 OCT 2025 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. 057-2017012643

LOT NO: 23, BLOCK NO: 3, PLAN NO: PCS-04-028596
PORTION OF: LOTS 1688-A, 1688-B, (LRC) PSD-8235 & LOT 1718, SAN FRANCISCO DE MALABON ESTATE, DECREE NO. N-4270; LRC REC. NO. 5964
LOCATION: BARANGAY OF NAVARRO, MUNICIPALITY OF GEN. TRIAS, PROVINCE OF CAVITE, ISLAND OF LUZON \

BOUNDARIES:	ADJOINING LOT(S)
1-2 NE	LOT 21, BLOCK 3, PCS-04-028596
2-3 SE	ROAD LOT 6, PCS-04-028596
3-4 SW	LOT 25, BLOCK 3, PCS-04-028596
4-1 NW	LOT 22, BLOCK 3, PCS-04-028596

AREA: FIFTY (50) SQUARE METERS, 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 **21 OCT 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, **09 SEP 2025**

(SGD) RICARDO A. TOLEDO
Sheriff IV

Copy Furnished:

BDO UNIBANK, INC.,
CONSUMER BANKING GROUP –
CONSUMER REMEDIAL MANAGEMENT
33/F BDO Corporate Center Ortigas,
#12 ADB Avenue, Mandaluyong City

SPS. GLAIZA SALUTA ELLOSO
AND ZARGGIE COSEJO ELLOSO
(1) #192 Ranger Street, Purok 1A News Lower Bicutan, 1632 Taguig (status: occupied by the DEBTORS/MORTGAGORS); and
(2) Block 3 Lot 23 Kensington 21, Barangay Navarro, General Trias, Cavite (status: vacant/unoccupied)

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:
SEPTEMBER 15, 22 & 29, 2025



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

BDO UNIBANK, INC.,
Mortgagee,

FORECLOSURE CASE NO.
F-405-25

-versus-

SPS. EMMA M. BAUMBACH and
PAUL HAROLD BAUMBACH,
Debtor/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, **BDO UNIBANK, INC.**, with business address at 33/F BDO Corporate Center Ortigas, #12 ADB Avenue, Mandaluyong City, against the Debtor/Mortgagor, **EMMA M. BAUMBACH, signing in her own capacity and as Attorney-in-Fact of PAUL HAROLD BAUMBACH**, American Citizen, with postal address at (1) Lot 31 Block 5 Glenbrook Phase 1, Brgy. Pasong Camachile, General Trias, Cavite (OCCUPIED BY MORTGAGORS); and (2) No. 101-B General Luna Street, Brgy. Tuktukan, Taguig City (OCCUPIED BY THIRD PARTY), to satisfy the mortgage indebtedness as of **April 30, 2025** amounts to **THREE MILLION SEVEN HUNDRED EIGHTY-SEVEN THOUSAND PESOS AND 10/100 (Php3,787,040.10)** inclusive of interest and other charges, attorney’s fees and expenses of foreclosure, the undersigned Sheriff will sell at public auction on **07 OCT 2025 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. 057-2019035345

LOT NO: 31, BLOCK NO: 5, PLAN NO: PCS-04-029304
PORTION OF: LOT 1816; 1817; 1833 & 1834, SAN FRANCISCO DE MALABON ESTATE, DECREE NO. 4270, LRC

DOST-CAVITE...

ciaries in Cavite under the program “Capacity Building on Food/Manufacturing for the Agri-Enterprises in CALABARZON.”

The team visited the Bailen Coffee Growers Cooperative in Brgy. Castaños Lejos, General Emilio Aguinaldo, Cavite, and the General Trias Dairy Raisers Multipurpose Cooperative in Brgy. Santiago, General Trias, Cavite.

This initiative focused on a thorough evaluation of the beneficiaries’ existing facilities, equipment, and operations. The goal was to identify key areas for improvement in food processing and manufacturing.

By addressing these gaps, the program aims to uplift agri-based enterprises, enhance

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product quality and safety, and increase the competitiveness of local farmers and cooperatives.

Through this collaborative effort, DOST and DA reaffirm their commitment to empowering local agri-enterprises by fostering sustainability, innovation, and inclusive economic growth in Cavite and the entire CALABARZON region. This initiative underscores the government’s dedication to creating a stronger, self-sufficient agricultural sector capable of meeting the demands of both local and global markets.

With programs like these, the future looks bright for agri-enterprises in CALABARZON, as they continue to grow into stronger pillars of the region’s economy.

RECORD NO. 5964
LOCATION: BARANGAY OF PASONG CAMACHILE, MUNICIPALITY OF GEN. TRIAS, PROVINCE OF CAVITE

BOUNDARIES:	ADJOINING LOT(S)
LINE DIRECTION	
1-2 SE	LOT 30, BLOCK 5, PCS-04-023904
2-3 SW	ROAD LOT 6, PCS-04-029304
3-5 SW, NW	ROAD LOT 11, PCS-04-029304
5-1 NE	LOT 32, BLOCK 5, PCS-04-029304

AREA: ONE HUNDRED FORTY EIGHT SQUARE METERS (148), 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 **27 OCT 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, City, **09 SEP 2025.**

(sgd) RICARDO A. TOLEDO
Sheriff IV

Copy Furnished:

BDO UNIBANK, INC.,
CONSUMER BANKING GROUP –
CONSUMER REMEDIAL MANAGEMENT
33/F BDO Corporate Center Ortigas,
#12 ADB Avenue, Mandaluyong City

SPS. EMMA M. BAUMBACH and PAUL HAROLD BAUBACH
(1) Lot 31 Block 5 Glenbrook Phase 1, Brgy. Pasong Camachile, General Trias, Cavite (OCCUPIED BY MORTGAGORS); and (2)
No. 101-B General Luna Street, Brgy. Tuktukan, Taguig City (OCCUPIED BY THIRD PARTY)

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:
SEPTEMBER 15, 22 & 29, 2025

HANDOG NG PANGULO 2025 BRINGS INTEGRATED SERVICES TO CAVITEÑOS ON PRESIDENT MARCOS' BIRTHDAY

In a significant nationwide initiative to mark the 68th birthday of President Ferdinand "Bongbong" Marcos Jr., the government launched a simultaneous distribution of comprehensive assistance and services across the country on September 13, 2025, under the Handog ng Pangulo: Serbisyong Sapat para sa Lahat program. In Cavite, the event was held at Tanza Convention Center, where various national agencies and local government offices came together to deliver essential services directly to the community.

Cavite Governor Francisco Gabriel "Abeng" Remulla led the provincial delegation and welcomed attendees with a message of support for the government's initiatives to grassroots service delivery. He reiterated that the program is a testament to the government's commitment to public service and expressed appreciation to agencies for selecting Cavite as a host site for this milestone activity.

The event featured the collaborative efforts of several key government agencies. The Department of Labor and Employment (DOLE) provided aid through the TUPAD emergency employment program, livelihood starter kits and capacity-building grants to eight cooperatives under the DOLE Integrated Livelihood Program.

The Technical Education and Skills Development Authority (TESDA) offered skills demonstrations, and distributed starter toolkits and cash allowance to qualified TVET program completers. TESDA also offered wellness services including free haircut and massage.

The Department of Trade and Industry (DTI) provided business consultations and business registration services. In partnership with Small Business Corporation



(SB Corp), DTI also facilitated the awarding of loan packages amounting to Php4,990,000.00 to support business recovery and expansion of five MSME beneficiaries namely: SHA-I Copy Center, NGRANDE Fast Food Chain, Tent King Corporation, Urban Eye Optical Shop, and Mutya Sari-Sari Store.

The Department of Agriculture (DA) in partnership with DTI and the Office of the Provincial Agriculturist (OPA) also staged the Kadiwa ng Pangulo where basic commodities and produce of local farmers and entrepreneurs were made available to the public.

Likewise, the Bureau of Fisheries and Aquatic Resources (BFAR) awarded 1M pesos worth of fingerlings to the OPA, livelihood project under FISHCORE Project, Seaweed Farm Implements, fiber glass boat, fishing gear and aquaculture kits to local fisherfolk groups.

Health and social protection services were rendered by the Department of Health (DOH) with a package of services like chest X-ray and medical assistance; PhilHealth offering YAKAP Program registration, as well as updating and issuance of membership records; and, the Social Security System (SSS), offering records updating and benefit availment support.

The Philippine

National Police also participated in the event, offering police clearance issuance aside from securing the overall safety of everyone in the venue.

Other participating agencies included the Department of Agrarian Reform (DAR) and the Philippine Coconut Authority (PCA), which distributed assistance to agrarian reform beneficiaries and coconut farmers.

Provincial government offices also played a major role. The Provincial Health Office (OPHO) and the Office of the Provincial Governor's Medical Mission Team conducted free health checkups, screenings and dental services. The Office of the Provincial Public Employment Service Manager held a job fair in partnership with 24 participating companies offering local and overseas employment opportunities. The Office of the Provincial Legal Officer offered free legal assistance and notarization services.

A message of gratitude was delivered by Ms. Jinna Granada Romera, owner of NGRANDE Fast Food Chain who shared how the assistance received will positively impact her family's livelihood, as with the other beneficiaries of the different grants. On behalf of the President and DOJ Secretary Jesus Crispin "Boying" Remulla, 7th District Cong. Crispin Diego "Ping" Remulla de-

livered a message of commitment to public service delivery of the government that listens and responds to the needs of the people, and a call to unity towards a more progressive and just Bagong Pilipinas.

Capping of the program, Vice Governor Ram Revilla Bautista, delivered the closing message expressing his grateful appreciation to the government's meaningful advocacy of delivering accessible and equitable services to the people of Cavite through the Handog ng Pangulo program.

Other local officials who joined the program were 3rd District Cong. AJ Advincula, Board Members Jygs Gandia and Aldrin Anacan, Amadeo Mayor Jose Domingo, Jr, City of Carmona Mayor Dahlia Loyola, City of Gen. Trias Mayor Jon-Jon Ferrer, Kawit Mayor Armie Aguinaldo, Ternate Mayor Lamberto Bambao, Imus City Vice Mayor Homer Saquilayan, and Tanza Mayor Archangelo "SM" Matro.

The comprehensive assistance program under Handog ng Pangulo 2025 aimed to provide vital support to individuals and communities, transforming the President's birthday celebration into a nationwide expression of service and solidarity, with a shared commitment to inclusive development and a Bagong Pilipinas. - E. Reyes



E-Governance Act Enacted: Gatchalian Hails Milestone for Public Service Reform

Senator Win Gatchalian said the enactment of the E-Governance Act, which mandates digitalization of government processes, is expected to revolutionize the delivery of public service.

The new law, which institutionalizes a secure digital system that would streamline government processes, would enable citizens to access government services anytime, anywhere, Gatchalian said. This would particularly benefit those residing in remote areas and citizens with physical disabilities.

"Sa pamamagitan ng bagong batas na ito, mas magiging madali at maaasahan ang mga serbisyong ibinibigay ng gobyerno para sa ating mga kababayan. Paiitgingin din nito ang transparency sa pagpapatupad ng iba't ibang programa ng pamahalaan," said Gatchalian, who co-authored the measure.

The law will enhance efficiency in the delivery of public services, as it would eliminate the need for physical travel and manual processing. Inaasahan ding makakatipid ang ating mga kababayan na nangangailangan ng serbisyo mula sa gobyerno," he added.

Gatchalian, the chair of the Senate Committee on Finance, emphasized that the law would help minimize corruption, ensuring that projects are undertaken openly.

57 COUPLES...

Strike Gymnasium, September 12, 2025 – In a heartwarming celebration of love and commitment, 57 couples exchanged vows today at a mass wedding ceremony held at the Strike Gymnasium. The event was organized by the City Government of Bacoor, headed by Mayor Strike B. Revilla, Vice Mayor Rowena Bautista Mendiola delivered a heart-felt message via video. Adding to the celebratory atmosphere, Cong. Lani Mercado Revilla serenaded the newlywed couples with a special song, filling the gymnasium with love and joy.

In his speech, Mayor Strike B. Revilla shared a memorable acronym for the 57 couples to remember: "STRIKE" - S for Strike, T for Tiwala (Trust), R for Respect, I for Inspirasyon (Inspiration), K for Kindness, and E for Eternal. The mass wedding served as a beautiful testament to the enduring power of love and the City Government of Bacoor's commitment to supporting its citizens in building strong and happy families.

The event was graced by the presence of Mayor Strike B. Revilla, Cong. Lani Mercado Revilla, Coun. Rey Palabrica, Coun. Manolo Galvez, Coun. Levy Tela,

From Page 1

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

BDO UNIBANK, INC., Mortgagee, FORECLOSURE CASE NO. F-521-25

-versus- SPS. DEXTER M. CORTEZ AND ELENITA E. CORTEZ Debtor/Mortgagor, x- - - - -

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, **BDO UNIBANK, INC.**, with business address at 33/F BDO Corporate Center Ortigas, #12 ADB Avenue, Mandaluyong City, against the Debtors/Mortgagors, **SPS. DEXTER M. CORTEZ AND ELENITA E. CORTEZ** of legal age, Filipino and with postal address at (1) No. 165 Brgy. Bancad, Indang, Cavite (currently occupied); and (2) Unit 528 5th Floor, Hope Residences, Bldg. B, Governor's Drive, Brgy. San Agustin, Trece Martires City (currently occupied by third party) to satisfy the mortgage indebtedness as of **May 30, 2025** amounts to **THREE MILLION NINE HUNDRED SEVENTEEN THOUSAND NINE HUNDRED THIRTY-SIX PESOS and 60/100 (Php3,917,936.60)** inclusive of interest and other charges, attorney's fees and expenses of foreclosure, the undersigned Sheriff will sell at public auction on **07 OCT 2025 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:

CONDOMINIUM CERTIFICATE OF TITLE No. 077-2023000056

IT IS HEREBY CERTIFIED that the unit identified and described as: HOPE RESIDENCES AT BRGY. SAN AGUSTIN

BUILDING B FLOOR DESIGNATION: 5TH FLOOR UNIT NO.: 528 UNIT TYPE: FLEXI SUITE UNIT AREA: 28.52 SQ.M.

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 **21 OCT 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, **09 SEP 2025**

(SGD) JOANNAH AVIGAIL C. TIMKANG Sheriff IV

Copy Furnished:

BDO UNIBANK, INC., CONSUMER BANKING GROUP-CONSUMER REMEDIAL MANAGEMENT 33/F BDO Corporate Center Ortigas, #12 ADB Avenue, Mandaluyong City

SPS. DEXTER M. CORTEZ AND ELENITA E CORTEZ (1) No. 165 Brgy. Bancad, Indang, Cavite (currently occupied); and

(2) Unit 528 5th Floor, Hope Residences, Bldg. B, Governor's Drive, Brgy. San Agustin, Trece Martires City currently occupied by third party)

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: SEPTEMBER 15, 22 & 29, 2025

NAIC...

The Municipality of Naic, through its Office of the Agricultural and Biosystems Engineer in partnership with the Office of the Provincial Agriculturist, successfully held the Farmers' Field School Graduation on Thursday, September 11, 2025, at Johnson's Residence in Malainen Bago, Naic, Cavite. The event celebrated the achievements of local farmers who

completed a training program on the Production of High-quality Inbred Rice Seeds and Farm Mechanization.

The day began with an early Field Walk at 7:00 AM, giving participants a chance to showcase the practical applications of their learnings. The Graduation Ceremony followed featuring a full lineup of performances, awards, and inspirational

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

BDO UNIBANK, INC., Mortgagee, FORECLOSURE CASE NO. F-520-25

-versus-

SPS. LALLY LIM DIMAMAY AND YOUNGMAN YOON, Debtor/Mortgagor, x- - - - -

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, **BDO UNIBANK, INC.**, with business address at 33/F BDO Corporate Center Ortigas, #12 ADB Avenue, Mandaluyong City, against the Debtors/Mortgagors, **SPS. LALLY LIM DIMAMAY AND YOUNGMAN YOON**, of legal age, Filipino and with postal address at 1) #204 Evangelista cor. Duhat, Bagong Barrio, Caloocan City (occupied by third party) and 2) Lot 25 Block 5, Brighton Phase 1 Brgy Tapia, Gen. Trias, Cavite (Abandoned Property) to satisfy the mortgage indebtedness as of **May 30, 2025** amounts to **FOUR MILLION FOUR HUNDRED FORTY-TWO THOUSAND NINE HUNDRED FIFTY-FOUR PESOS and 77/100 (Php4,442,954.77)** inclusive of interest and other charges, attorney's fees and expenses of foreclosure, the undersigned Sheriff will sell at public auction on **07 OCT 2025 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. 057-2020012613

LOT NO: 25, BLOCK NO: 5, PLAN NO: PCS-04-029303 PORTION OF: LOTS 1934; 1935; 1937, SFDM ESTATE, LOT 1938-A; 1938-B; LOT 1938-C; 1938-D, PSD-04-039215 (OLT); LOT 1843-K-1; LOT 1843-K-2, PSD-04-214642; LOT 1843-L, BSD-04-002119 (OLT); LOT 1843-M-1; LOT 1843-

messages. Highlights of the program included folk media presentations by different groups, such as songs like "Buhay ng Palay", "Bukid Ay Basa", and "Bayani Ka Magsasaka", as well as dances like "Magtanim Ay Di Biro". These cultural pieces illustrated the farmers' deep connection to their craft and the community. Awards were also handed out to recognize outstanding participants for being the Most Active, Most Hospitable, and achieving the Highest Increment in learning, among other categories. Key messages were delivered by local leaders and agricultural officials, including Honorable Jasmin Angelli Maligaya-Bautista, 8th District Board Member, Councilor Glennon I. Pegollo, Committee on Agriculture, Barangay Captain Hon. Lito S. Catibayan and representative from APCO-Cavite, Ms. Jaira o. Telmo. Their speeches underscored the importance of sustainable farming and continuous education for agricultural development.

The event concluded with closing remarks from Mr. Juner Bondad, Regional Rice Program Coordinator, and a prayer led by the participants.

With the theme "Together, we can build a better and more sustainable future," the graduation marked a significant milestone for Naic's agricultural community, paving the way for more resilient and modernized farming practices. — A. Sarte

M-2, PSD-04-156470 & BLOCK 18, PCS-04-029302, DE-CREED NO. 4270, LRC RECORD NO. 5964 LOCATION: BARANGAY OF TAPIA, MUNICIPALITY OF GEN. TRIAS, PROVINCE OF CAVITE

BOUNDARIES:		
LINE	DIRECTION	ADJOINING LOT(S)
1-2	NW	LOT 22, BLOCK 5, PCS-04-029303
2-3	NE	LOT 26, BLOCK 5, PCS-04-029303
3-4	SE	ROAD LOT 18, PCS-04-029303
4-1	SW	LOT 24, BLOCK 5, PCS-04-029303

AREA: SEVENTY ONE SQUARE METERS (71), 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 21 OCT 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, **09 SEP 2025**

(SGD) RICARDO A. TOLEDO Sheriff IV

Copy Furnished:

BDO UNIBANK, INC., CONSUMER BANKING GROUP-CONSUMER REMEDIAL MANAGEMENT 33/F BDO Corporate Center Ortigas, #12 ADB Avenue, Mandaluyong City

SPS. LALLY LIM DIMAMAY AND YOUNGMAN YOON 1) #204 Evangelista cor. Duhat, Bagong Barrio, Caloocan City (occupied by third party) and 2) Lot 25 Block 5, Brighton Phase 1 Brgy Tapia, Gen. Trias, Cavite (Abandoned Property)

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: SEPTEMBER 15, 22 & 29, 2025

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

BDO UNIBANK, INC.,
Mortgagee,

FORECLOSURE CASE NO. F-498-25

-versus-

SPS. SANDY D. DETICIO and
ANALYN E. DETICIO,
Debtor/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, **BDO UNIBANK, INC.**, with business address at 33/F BDO Corporate Center Ortigas, #12 ADB Avenue, Mandaluyong City, against the Debtors/Mortgagors, **SPS. SANDY D. DETICIO and ANALYN E. DETICIO**, of legal age, Filipino and with postal address at (1) Building 16, Unit 107, Rodriguez Street, Balut, Tondo, Manila (occupied by mortgagors); and (2) Lot 6 Block 5, Kensington Phase 29, Brgy. Navarro, General Trias, Cavite (abandoned property), to satisfy the mortgage indebtedness as of **May 30, 2025** amounts to **ONE MILLION FIVE HUNDRED NINETY-TWO THOUSAND SEVEN HUNDRED TWENTY-ONE PESOS AND 97/100 (Php1,592,721.97)** inclusive of interest and other charges, attorney's fees and expenses of foreclosure, the undersigned Sheriff will sell at public auction on **07 OCT 2025** 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. 057-2022007858

LOT NO: 6, BLOCK NO: 5, PLAN NO:
PCS-04-030834
PORTION OF: LOT 104, 105 & 106, BLOCK 3, PCS-04-030034 & LOT 1662, SFDM ESTATE (FRS-04-005431), DECREE NO. 4270, LRC REC. NO. 5964
LOCATION: BARANGAY OF NAVARRO, CITY OF GENERAL TRIAS, PROVINCE OF CAVITE, ISLAND OF LUZON

BOUNDARIES:		
LINE	DIRECTION	ADJOINING LOT(S)
1-2	SE	LOT 8, BLOCK 5, PCS-04-030834
2-3	SW	ROAD LOT 14, PCS-04-030834
3-4	NW	LOT 4, BLOCK 5, PCS-04-030834
4-1	NE	LOT 5, BLOCK 5, PCS-04-030834

AREA: FORTY (40) SQUARE METERS, 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 **21 OCT 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, **09 SEP 2025**

(SGD) **ANDRES B. ESPINA**
Sheriff IV

Copy Furnished:

BDO UNIBANK, INC.,
CONSUMER BANKING GROUP-CONSUMER
33/F BDO Corporate Center Ortigas,
#12 ADB Avenue, Mandaluyong City

SANDY D. DETICIO and ANALYN E. DETICIO
(1) Building 16, Unit 107, Rodriguez Street, Balut, Tondo, Manila (occupied by mortgagors); and
(2) Lot 6 Block 5, Kensington Phase 29, Brgy. Navarro, General Trias, Cavite (abandoned property),

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:
SEPTEMBER 15, 22 & 29, 2025



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

BDO UNIBANK, INC.,
Mortgagee,

FORECLOSURE CASE NO. F-505-25

-versus-

SPS. KATRINA PAULA H. BONGCAYAO
and ROWEL S. BONGCAYAO,
Debtor/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, **BDO UNIBANK, INC.**, with business address at 33/F BDO Corporate Center Ortigas, #12 ADB Avenue, Mandaluyong City, against the Debtors/Mortgagors, **SPS. KATRINA PAULA H. BONGCAYAO and ROWEL S. BONGCAYAO**, of legal age, Filipino and with postal address at (1) Block 12 Lot 28 Westwood Phase 5, Brgy. Pasong Camachile, Gen Trias, Cavite (ABANDONED PROPERTY); and (2) No. 1021 G. Int., 8, Dagupan Street. Brgy. 48 Tondo South, Manila (occupied by mortgagors), to satisfy the mortgage indebtedness as of **April 30, 2025** amounts to **ONE MILLION SEVEN HUNDRED THIRTY-SIX THOUSAND THIRTY-SIX PESOS AND 39/100 (Php1,736,036.39)** inclusive of interest and other charges, attorney's fees and expenses of foreclosure, the undersigned Sheriff will set at public auction on **07 OCT 2025** 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. 057-2021024180

LOT NO: 28, BLOCK NO: 12, PLAN NO: PCS-04-032025
PORTION OF: BLK. 28, PCS-04-029303, BLK. 14, PCS-04-031691, LOT 1939-A & LOT 1939-D (LRA) PSD-29632, LRC RECORD NO. 5964, DECREE NO. 4270



LOCATION: BARANGAY OF PASONG CAMACHILE, CITY OF GENERAL TRIAS, PROVINCE OF CAVITE, ISLAND OF LUZON

BOUNDARIES:		
LINE	DIRECTION	ADJOINING LOT(S)
1-2	SE	LOT 30, BLOCK 12, PCS-04-032025
2-3	SW	ROAD LOT 5, PCS-04-032025
3-4	NW	LOT 26, BLOCK 12, PCS-04-032025
4-1	NE	LOT 27, BLOCK 12, PCS-04-032025

AREA: FIFTY (50) SQUARE METERS, 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 **21 OCT 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, **09 SEP 2025**

(SGD) **JOSELITO L. ARANDA**
Sheriff IV

Copy Furnished:

BDO UNIBANK, INC.,
CONSUMER BANKING GROUP-CONSUMER
REMEDIAL MANAGEMENT
33/F BDO Corporate Center Ortigas,
#12 ADB Avenue, Mandaluyong City

SPS. KATRINA PAULA H. BONGCAYAO
and ROWEL S. BONGCAYAO
(1) Block 12 Lot 28 Westwood Phase 5, Brgy. Pasong Camachile, Gen Trias, Cavite (ABANDONED PROPERTY); and
(2) No.1021 G. Int., 8, Dagupan Street. Brgy. 48 Tondo South, Manila (occupied by mortgagors)

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:
SEPTEMBER 15, 22 & 29, 2025

CARDBANK...

The Tausug are one of the Muslim tribes residing on the island of Mindanao. Many of them originally came from Jolo, but over the years, some have moved and made a new life in places like Zamboanga City. One of them is Aion Jabani Saddaramil, whose story is a testament to the hard work and resilience that comes from building a better life for her family.

A turning point in her journey

Aion lost her father at a young age. As the eldest of five siblings, she began working at the age of 10 to help support her family alongside her mother. She would accompany her in the rice fields, plowing the land and harvesting rice grain. She continued this kind of work throughout her youth until she decided to seek an opportunity abroad as a domestic helper.

She worked abroad for two years before returning home. Aion intended to go overseas again, but her plans were halted when she fell ill. Although it was disheartening, she had no choice but to move on and continue her life in the Philippines.

Using the money she saved from working abroad, she started a small barter trade business selling Muslim dresses. It was through this business that she met her husband. After they got married, they bought a jeepney, which her husband used for a living, while she worked at a nearby eatery, but had to stop after being pregnant with her youngest child. To continue earning, she started cooking and selling traditional Muslim snacks. Around the same time, she also turned the second floor of their house into a boarding house to earn an extra income.

Currently, she rents out six rooms in her home. As she got older, she also stopped selling snacks because the heat of cooking became too hard for her to bear; instead, she opened a small sari-sari store at home using the PHP5,000.00, which she saved from her boarding house income.

To have additional capital for her business, she became a client of CARD, Inc. (A Microfinance NGO) in 2020. A

From Page 1

friend who was already a client encouraged her to join and give it a try. Through the Musharakah contract financing she received from the institution, she was able to expand the range of products she offered in her store.

Musharakah contract financing is a Shari-ah inspired counterpart of a regular loan, designed to help clients with existing businesses or those looking to start a new venture. Served as an additional capital, this financing is disbursed in cash to support business growth. In a Musharakah contract, both financier and the business owner contribute capital to business venture, and profits are shared based on agreed-upon ratio.

"Back then, my store had very limited items, but I used the Musharakah contract I received from CARD, Inc. to buy more products and expand my display," she stated.

She now has an active Musharakah contract of PHP 30,000.00, which she uses for her business.

One of the things she appreciates about running a sari-sari store is that it is not physically demanding. The business allows her to spend more time and be more present for her children, especially when they are not in school.

"It is truly my dream for my children to finish their education. My husband and I work hard to make that happen because I experienced firsthand what it feels like not to finish school, and I do not want my children to go through the same struggles I face," she said.

To date, three of her children have already graduated, while the other three are still in school. This achievement is the result of the unwavering hard work and determination she and her husband have poured into their family. Looking ahead, she hopes to see all of her children complete their education and to further grow their sari-sari store, which continues to be their main source of income. PR

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

PHILIPPINE NATIONAL BANK,
Applicant-Mortgagee,

EJF NO. TG-25-060

FOR: Extra-Judicial Foreclosure of the Real Estate Mortgage under Act No. 3135, as amended (TCT No. 076-2018003998)

-versus-

SPOUSES RICHARD R. GATELA AND
MARIA ALICIA TABLIZO GATELA,
Debtors-Mortgagors.
x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-judicial foreclosure sale under Act 3135, as Amended by Act No.4118, filed by Petitioner/Mortgagee-Assignee, **PHILIPPINE NATIONAL BANK (PNB)**, a banking corporation duly organized and existing under the law of the Republic of the Philippines, with principal office and place of business at PNB Financial Center, Pres. Diosdado P. Macapagal Boulevard, Pasay City, Metro Manila, pursuant to the terms and conditions of the Loan and Mortgage Agreement ("MORTGAGE") executed and notarized on June 15, 2016 by Debtors-Mortgagors, **SPOUSES RICHARD R. GATELA AND MARIA ALICIA TABLIZO GATELA**, Filipino citizens, both of legal age, with esidence and postal addresses at (1) 818-H, Balagtas St., corner Shaw Blvd.,Mandaluyong City; (2) 393, Block 28, Welfareville Compound, Addition Hills, Mandaluyong City; and (3) Lot 5, Block 15, Phase 1, Kohana Grove, Paliparan-Silang Road, Brgy. Sabutan, Silang, Cavite and (4) Lot 5 Block 15, Phase 1, Poinsettia Street,Kohana Grove, Paliparan-Silang Road, Brgy. Sabutan, Silang, Cavite, represented by **MARIA ALICIA TABLIZO GATELA** as per Special Power of Attorney executed and notarized on May 25, 2016, in favor of the Mortgagee-Assignor, **PNB SAVINGS BANK**, which assigned its loans by virtue of Deed of Assignment executed and notarized on August 28, 2020 in favor of the Petitioner/ Mortgagee-Assignee, over a real estate property including improvements thereon, described in and covered by **TRANSFER CERTIFICATE OF TITLE NO. 076-2018003998** of the Registry of Deeds for Tagaytay City, in order to satisfy the outstanding loan obligation of the Debtors-Mortgagors in the amount of **SEVEN MILLION TWO HUNDRED THIRTEEN THOUSAND SEVEN HUNDRED TWENTY PESOS AND 44/100 (Php7,213,720.44)** inclusive of interest, penalty and other charges, as of April 30, 2025, the undersigned Clerk of Court & Ex- Officio Sheriff of the Regional Trial Court of Cavite thru her deputy, Oliver N. Mendoza, will sell at public auction on October 9, 2025 at 10:00 o'clock in the morning or soon thereafter, at the **New Hall of Justice of Tagaytay City**, to the highest bidder, for Cash or Manager's Check and in Philippine Currency, the following property with all its improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. 076-2018003998
Registry of Deeds for Tagaytay City

"IT IS HEREBY CERTIFIED that certain land situated in BARANGAY OF SABUTAN, MUNICIPALITY OF SILANG, PROVINCE OF CAVITE, ISLAND OF LUZON, more particularly bounded and described as follows: A PARCEL OF LAND (LOT 5, BLK. 15 OF THE CONSOLIDATTION-SUBDIVISION PLAN PCS-04-028109, BEING A PORTION OF LOTS 2651-A, 2651-B, 2651-C, 2651-D, 2651-E, 2651-F, 2651-G, 2651-H, 2651-I, 2651-J CSD-04- 028969-D), SITUATED IN THE BARANGAY OF SABUTAN, MUNICIPALITY OF SILANG, PROVINCE OF CAVITE, ISLAND OF LUZON. BOUNDED ON THE SE., ALONG LINE 1-2 BY LOT 6,

BLOCK 15; ON THE SW., ALONG LINE 2-3 BY ROAD LOT 10; ON THE NW., ALONG LINE 3-4 BY LOT 4, BLOCK 15 ALL OF THE CONSOLIDATION-SUBDIVISION PLAN.; AND ON THE NE., ALONG LINES 4-5-1 BY LOT 2647, CAD. 452-D, SILANG CADASTRE.

BEGINNING AT A POINT MARKED "1" ON PLAN, BEING N. 24 DEG. 28'E., 4287.07 M. FROM BLLM NO. 1, CAD 452-D, SILANG CADASTRE.

THENCE S. 02 DEG. 39' W., 10.00 M. TO POINT 2;
THENCE N. 87 DEG. 21' W., 8.00 M. TO POINT 3;
THENCE N. 02 DEG. 39' E., 10.00 M. TO POINT 4;
THENCE S. 87 DEG. 21' E., 7.62 M. TO POINT 5;
THENCE S. 87 DEG. 21' E., 0.38 M. TO THE POINT OF

BEGINNING, CONTAINING AN AREA OF EIGHTY (80), SQUARE METERS. ALL POINTS REFERRED TO ARE INDICATED ON THE PLAN AND ARE MARKED ON THE GROUND BY P.S., CYL. CONC. MONS 15X40 CMS; BEARINGS TRUE; DATE OF ORIGINAL SURVEY: DEC. 7, 1973 TO DEC. 4, 1975 AND THAT OF THE CONSOLIDATION-SUBDIVISION SURVEY EXECUTED BY ABRAHAM O. MALING, GOEDETIC ENGINEER, ON SEPT. 19-OCT. 27, 2012 AND WAS APPROVED ON MARCH 25, 2013.

is registered in accordance with the provision of Section 103 of the Property Registration decree in the name of

Owner: **SPOUSES RICHARD R. GATELA AND MARIA ALICIA T. GATELA, FILIPINOS**
Address: 393 BLOCK 28 WELFAREVILLE COMPOUND, ADDITION HILLS, MANDALUYONG CITY"

In the event the public auction should not take place on the said date, it shall be held on October 16, 2025 without further notice.

Prospective bidders or buyers are hereby enjoined to investigate and verify for themselves the **TRANSFER CERTIFICATE OF TITLE NO. 076-2018003998, the** encumbrances thereon, if any there be.

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

Tagaytay City, Philippines, August 18, 2025.

(SGD) **ATTY. VARBRA ANN A. VARIAS-DIMAYUGA**
Clerk of Court & Ex-Officio Sheriff

(SGD) **OLIVER N. MENDOZA**
Sheriff-In-Charge

W A R N I N G :

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

Copy Furnished:

PHILIPPINE NATIONAL BANK
Applicant-Mortgagee
PNB Financial Center, Pres. Diosdado P. Macapagal Boulevard, Pasay City, Metro Manila

SPOUSES RICHARD R. GATELA AND MARIA ALICIA TABLIZO GATELA
Debtors-Mortgagors
(1) 818-H, Balagtas St., corner Shaw Blvd., Mandaluyong City
(2) 393, Block 28, Welfareville Compound, Addition Hills, Mandaluyong City
(3) Lot 5 Block 15, Phase 1, Kohana Grove, Paliparan- Silang Road, Brgy. Sabutan, Silang, Cavite
(4) Lot 5 Block 15, Phase 1, Poinsettia Street, Kohana Grove, Paliparan-Silang Road, Brgy. Sabutan, Silang, Cavite

DATELINE WEEKLY NEWSPAPERS:
SEPTEMBER 08, 15 & 22, 2025

BUONG SUPORTA AT MAINIT NA PAGTANGGAP NG PAMANTASANG NORMAL NG CEBU (CEBU NORMAL UNIVERSITY) SA BAGONG LIDERATO NG KWF

Noong 28 Agosto 2025, naging mainit ang pagtanggap ng Paman-tasang Normal ng Cebu (CNU) sa pagbisita ng bagong Tagapangulo ng KWF na si Atty. Marites A. Barrios-Taran kasama ang Fultaym Komisyoner sa Programa at Proyekto na si Dr. Carmelita C. Abdu-rahman.

Sa pangunguna ng Pangulo ng CNU na si Dr. Daniel A. Ariaso Sr., dumalo sa programa sina Dr. Allan Roy B. Elnar, Vice President for Admin-istration, Finance, and Ex-ternal Affairs at Campus Director CNU-Medellin Campus, Dr. Meshel B. Balijon, Vice President for Academic Affairs and Internationalization, mga miyembro ng Academic Council, Dr. Trina Marie A. Catipay, SWK Direktor, at Dr. Lita A. Bacalla, dating SWK Direktor kasama ang pamunuan ng SAGIP-WI-KA.

Sa pambungad na mensahe ni CNU Pan-gulong Ariaso, anya, "Ang Pamantasang Normal ng Cebu, asahan ninyo po Kagalang-galang Tag-apangulong Barrios-Taran, na kami po ay sumusupor-ta sa inyong liderato, sa inyong administrasyon at sa buong KWF."

Dagdag ni Dr. Elnar ang kagalakan ng CNU sa mga isinagawa at isasagawa pang kolabora-syon sa mga gawain tungo sa pagpapaunlad ng wika, panitikan, at pagsasalin katuwang ang KWF.

Tinugon ni Tag-

apangulong Barrios-Taran ang plano ng KWF sa pagbibigay ng libreng pagsasanay sa CNU para sa pagtataguyod ng Atas Tagapagpaganap Blg. 335 na nag-aatas sa mga ahensiya at lokal na yunit ng pamahalaan na gamitin ang Filipino bilang wika ng serbisyo publiko. Layunin nito na ang CNU, makaraang du-maan sa pagsasanay ng KWF, ay magkaroon ng kapasidad na magsanay ng iba pang ahensiya, in-stitusyon, at unibersidad. Kabilang dito ang pagsa-sanay sa Paghahanda ng Korespondensiya Opisyal, Ortograpiyang Pambansa, at Batayang Pagsasalin.

Ipinabatid din ni Tagapangulong Bar-rios-Taran ang Batas Republika 11106 na nag-tatakda na ang pamban-sang wikang senyas ng Pilipinas ay Filipino Sign Language o FSL. Kaug-nay nito, makikipag-ug-nayan din ang KWF upang magkaroon ng Yunit ng FSL sa CNU. Dagdag pa niya, muling tatalakayin ang pagbuo ng Diksiyo-naryo sa Wikang Sebwa-no.

Iginiit naman ni Komisyoner Abdurhaman ang kahalagahan ng pa-nanaliksik sa wika upang higit pang mapasigla ang wika lalo na ang mga nan-ganganib nang maglaho. Kaniya ring kinilala ang pagsisikap ng mga SWK Direktor sa pagtataguy-od ng mga programa at proyektong pangwika. PR



IMUS...

The Imus Sports Complex came alive on September 10, 2025, as Barangay Nutrition Schol-ars (BNS) from across Cavite gathered for the 5th BNS General As-sembly, a celebration of grassroots commitment to health and nutrition.

The event com-menced with the entrance of participants, showcasing the unity and pride of BNS representatives from various cities and municipalities. The open-ing prayer was led by Ms. Shermei Manabat, BNS President of Imus City, setting a solemn and pur-poseful tone for the day.

Ms. Dessa May Alibangbang, District Nu-trition Program Coordina-tor, warmly acknowledged the participants, followed by an inspiring welcome message Dr. Ferdinand Mina, City Nutrition Ac-tion Officer of Imus. The program continued with a heartfelt message from

Board Member Jasmin Angeli Maligaya-Bautista, Chairperson of the Sang-guniang Panlalawigan Committee on Health, Nutrition, and Population, lauding the modern com-munity heroes and em-phasizing the importance of sustained nutrition ef-forts at the barangay lev-el.

Mr. Lauro Mon-zon, Imus City Adminis-trator, delivered a mes-sage on behalf of Mayor Alex "AA" Advincula, expressing the local gov-ernment's full support for the endeavors of the BNS community.

The keynote ad-dress was delivered by Ms. Kyla Guarda, repre-senting Ms. Lourdes Bu-lante-Orongan, Regional Nutrition Program Coordi-nator of the National Nu-trition Council – CALA-BARZON. The speech highlighted regional mil-estones in nutrition advo-cacy and the crucial role

BNSs play in achieving national health goals. A special segment of the day was the induction of BNS officers, marking a renewed commitment to service and excellence in community nutrition work.

Festivities con-tinued with vibrant compe-titions, including the BNS Muse, Cheer Dance, and On-the-Spot Dance Con-test, where participating groups displayed creativi-ty, teamwork, and energy. Winners were awarded immediately after the con-tests, bringing excitement and celebration to the assembly. Among the top awardees were the City of Dasmariñas delegation as champion in the Cheer Dance Competition, Ms. Cindy P. Lungcay of Tan-za who was crowned MS. BNS 2025, and the BNS team from Alfonso who won in the On-the-Spot Dance Competition.

As part of the an-nual tradition of the BNS

General Assembly, Tan-za, Cavite was selected as the next host LGU for the 6th BNS General As-sembly in 2027 through a spin-the-wheel draw.

The event ended on a heartfelt note with a closing message from Ms. Angeles Penalba, Provincial Nutrition Action Officer. She expressed her deep appreciation for the commitment of all BNS participants and re-affirmed the province's steadfast support for nutrition advocacy. Her message also marked a meaningful conclusion to her many years of dedi-cated service, as she bid farewell ahead of her re-tirement.

The 5th BNS General Assembly once again affirmed the vital role of Barangay Nu-trition Scholars in promot-ing healthier communities through grassroots lead-ership, collaboration, and passion. - E. Reyes

SUBD. PLAN, PCS-042122-009141, BEING A PORTION OF THE CONS. OF LOT 2845-A, 28 OF, 45-C, 2845-D (LRC) PSD-13498, LRC. REC. NO.), SITUATED IN THE BRGY. M. GREGORIO, TRECE MARTIRES CITY. BOUND-ED ON THE W., ALONG LINE 1-2 BY LOT 59; ON THE N., ALONG LINE 2-3 BY LOT 2, BOTH OF BLK. 115; ON THE E., ALONG LINE 3-4 BY LOT 1; ON THE S., ALONG LINE 4-5 BY LOT 4; ON THE W., ALONG LINE 5-6 BY LOT 57; & ON THE ALONG LINE 6-1 BY LOT 59, ALL OF BLK. 115, ALL OF THE CONS/SUBD. PLAN. BEGINNING AT A PT. MARKED "I" ON PLAN, X X X CONTAINING AN AREA OF, NINETY SIX (96) 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 **21 OCT 2025** without further notice.

Prospective bidders/buyers are hereby enjoined to investi-gate for themselves the title to the said property and encum-brances thereon, if any there be.

Trece Martires City, **09 SEP 2025**

(SGD) JOANNAH AVIGAIL C. TIMKANG
Sheriff IV

Copy Furnished:

BANGKO MABUHAY (A RURAL BANK.), INC.,
A. Soriano Highway, Daang, Amaya III, Tanza, Cavite

ORLANDO B. DOMINGO JR., in Capacity
and Atty. - In-Fact of MARYLOU B. DOMINGO
Blk.115, Lot 3, Heritage Homes, Brgy. Gregorio,
Trece Martires City, 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:
SEPTEMBER 15, 22 & 29, 2025

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ABiding with caviteños

By Abigail C. Gomez

Know Your Rights: You Don't Need an Unboxing Video

This week, I received a small parcel I ordered from a well-known or-ange shopping app. On the black bubble wrap was a paper taped on the package. In big let-ters, it warned: "Video when opening. No video, no refund/exchange." At first glance, it seems like a simple seller

precaution. But, hidden beneath is a troubling message: if you receive a defective or wrong item without a video, you cannot claim a refund. This is where the prob-lem begins.

Though the item I re-ceived was not defec-tive, it is important to note that under the Con-sumer Act of the Philippines (R.A. 7394), any condi-tion requiring consumers to take a video is both deceptive and unfair. Article 48 clearly states: "The State shall promote and encourage fair, honest and equitable re-lations among parties in consumer transactions and protect the consumer against de-ceptive, unfair and un-conscionable sales acts or practices."

In February of last year, the Department of Trade and Industry (DTI) is-sued a pronouncement banning the "no video, no refund" policy and has repeated-ly reminded

sellers that requiring a video to claim a refund or exchange is in fact il-

legal. Violations can mean penalties of not less than ₱500 but not more than ₱10,000, or impris-onment of not less than five months but not more than one year—or both—at the court's dis-cretion.

Likewise, the law clearly provides that consumers have the 3Rs: Repair, Re-placement, and Refund—when a product purchased has defects or imperfections. Nowhere in the law does it say you need to present an "unboxing video" to ex-ercise these rights.

According to the Philip-pine Statistics Authority's 2022 List of Establish-ments, Region IV-A (CALABARZON) ranks second nationwide, next only to the National Cap-ital Region, in the number of establishments across all sizes. For us Caviteños who live and shop in this bustling region, this means we deal with nu-merous trades every day, making it even more vital to know and assert our consumer rights.

As consumers, we must collectively debunk the "No video, no refund" poli-cy. It undermines the protections guaran-teed to us and sets a dan-gerous precedent if left unchallenged. The law does recognize a few situations when sellers are not obliged to replace or refund—such as when the product has no imperfection or defect,

is not expired or fake and the buyer simply has a change of mind; when the defect is due to the buyer's mis-handling; in "as-is-where-is" transactions; or in the sale of sec-ond-hand articles. Yet in all legitimate cases of defective items, video evidence is never a legal requirement.

This issue also shows why media and informa-tion literacy is essential for every Filipino consumer. Online plat-forms thrive on instant clicks and fast transac-tions, but these same spaces can easily spread misleading poli-cies—like this "no video, no refund" rule—until they sound normal. When consumers are me-dia-literate, they do not just passively accept viral posts or popular seller tactics. Instead, they become critical thinkers and responsible digital citizens, able to verify official advisories, share accurate information, and protect fellow buyers from unfair trade practices.

So, the next time you shop online, remember your rights and think crit-ically. A missing unboxing video should never take away what the law has already guaranteed: your right to a fair refund, replacement, or repair.

Php2.4-M halaga ng interbensyon para sa pinakaunang paglulunsad ng Gulayan sa Bayan sa CALABARZON, ipinamahagi

Nagkakahalaga ng ₱2,400,000 milyong piso ang mga interben-syon na ipinamahagi ng Department of Agriculture IV-CALABARZON High Value Crops Development Program (HVCDP) sa kau-na-unahang paglulunsad ng proyektong Gulayan sa Bayan (GSB) sa rehiy-on na ginanap sa Cavinti, Laguna noong ika-11 ng Setyembre.

Dito ay 24 mu-nisipalidad sa Laguna ang nakatanggap ng tig-₱100,000 halaga ng mga interbensyong para sa gulayan gaya ng binhi, or-ganikong pataba, electric

knapsack sprayer, pala, wheelbarrow, at iba pa.

Sa kabila ng paunang pagsasagawa ng ceremonial planting sa aktibidad, layon ng GSB na magtatag ng mga tani-man ng gulay sa bawat komunidad kaisa ang mga kababaihang miyembro ng Rural Improvement Clubs (RICs) at mga organi-sasyong binubuo ng mga kabataan o senior citizens.

Ayon kay Cav-inti Municipal Agriculturist Vina Orolfo, isang malak-ing oportunidad ang GSB upang makamit ang mas mataas na produksyon ng gulay at mas malawak na

akses sa masustansyang pagkain lalo pa at hangad din nilang matugunan ang problema sa malnutrisyon ng mga mamamayan.

Ikinatuwa naman ni Felomina Garcia, res-idente mula sa Cavinti, ang limpak ng mga su-portang natanggap nila. Aniya, ito ay nakahikayat pa sa kanila na pagbu-tihin ang pagtatanim sa barangay na maaari ring makatulong sa mga feed-ing program sa paaralan. Samantala, inaaasahan na magkakaroon pa ng gan-itong katulad na aktibidad sa iba pang probinsya sa rehiyon. PR

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ucation, and media.

He emphasized this is not about pursuing mere band-aid solutions, but strategies based on Biblical principles for real and lasting change. This includes consistent-ly teaching values and strengthening the char-acter of Filipinos, espe-cially the youth.

This is reflect-ed in Cayetano's pri-ority measures. When he served as House Speak-er during the 18th Con-gress, he filed the "Good Manners and Right Con-duct (GMRC) and Values Education Act" as House Bill No. 1.

Now enacted as Republic Act No. 11476, the law institutionalized GMRC and Values Edu-cation as core subjects in the K-12 curriculum for Grades 1 to 10, with equal time allotment as other major subjects.

In the 19th and 20th Congress, Cay-etano has continued to advocate for values formation—not just in schools but also within government offices, with participation from private institutions encouraged.

In the 19th Con-gress, he filed the "Na-tional Values, Etiquette, and Moral Uprightness Act" (Senate Bill No. 61). In the current 20th Con-gress, he has proposed

the "Filipino Identity in Values Act" (Senate Bill No. 101).

Both bills aim to institutionalize a na-tional program on val-ues formation, etiquette, and civic responsibility, through the creation of a Commission on Fili-pino Values and an In-ter-Faith Council to lead multi-sectoral implemen-tation.

"Our develop-ment must be anchored in our cherished core val-ues: faith in God, bayani-han, and the honor and respect we give to our el-ders and family," Cayeta-no wrote in SB No. 101's explanatory note.

These values are also reflected in his team's own commit-ment to transformation, grounded in the core val-ues of his organization.

As a senator, Cayetano upholds three guiding principles. "The mission and vision is very simple: honor God, build communities, trans-form the nation," he said.

These values shape every aspect of his work, from crafting legislation and conduct-ing hearings to collab-orating with fellow law-makers, engaging with local communities, and supporting farmers, fish-erfolk, and other margin-alized groups. PR

