

SMC Infrastructure, Metro Pacific Tollways, complete interoperability of Luzon expressways



President Ferdinand R. Marcos Jr. joins MPIC and Metro Pacific Tollways Corporation Chairman Manny V. Pangilinan and SMC Infrastructure Chairman and CEO Ramon Ang with Acting Transportation Secretary Giovanni Lopez and TRB Executive Director Jose Arturo “Jay Art” M. Tugade at the launch of the “One RFID, All Tollways” program for all Luzon expressways.

The long-anticipated interoperability of expressways operated by SMC Infrastructure and Metro Pacific Tollways Corp. throughout Luzon is now complete, with both firms officially launching the One RFID program Tuesday in Calamba, in ceremonies attended by President Ferdinand “Bongbong” Marcos, Jr.

“We are proud to announce the successful completion of interoper-

ability between our electronic toll collection (ETC) systems, Autosweep and Easytrip. This latest feature will directly benefit motorists who will register for a new ETC account, as they will only need one radio frequency identification (RFID) and account to travel seamlessly across the Luzon expressway network,” both companies said in a joint statement.

The One RFID program covers all toll

roads in Luzon such as Tarlac-Pangasinan-La Union Expressway (TPLEX), Subic-Clark-Tarlac Expressway (SCTEX), North Luzon Expressway (NLEX), NLEX Connector, Skyway System, NAIA Expressway, Manila-Cavite Expressway (CaviteX), CaviteX-C5 Link, Muntin-lupa-Cavite Expressway (MCX), Cavite-Laguna Expressway (CALAX), South Luzon Expressway (SLEX), and the STAR



Tollway.

Registering for the One RFID program is optional. Motorists with existing, separate Autosweep and Easytrip RFIDs and accounts may choose to join the toll interoperability program, but those who choose to maintain two separate RFID accounts, may also do so, the companies said.

This project was initiated by government through the Department of Transportation (DOTr) and the Toll Regulatory Board (TRB), in line with their mandate to improve the efficiency of the country’s expressway network.

The private operators had been working closely with government over the years, to make the vision of toll interoper-

ability a reality.

“The road to One RFID was not easy, as it required extensive work on the part of all stakeholders. Both ETC providers made significant upgrades to their existing infrastructure to integrate their systems, while conducting rigorous testing to ensure smooth and seamless interoperability,” the firms said.

With the completion of the interoperability project, the expressway operators said their focus will now be on roll-out—making registration to the One RFID program more convenient and accessible—as well as continuous improvements to the system, to ensure overall better experience at the expressways for motor-

ists.

“We express our gratitude to the leadership of the DOTR led by Secretary Giovanni Z. Lopez and TRB Executive Director Jose Arturo M. Tugade for their steady hands in steering this project towards the finish line. Their valuable guidance helped us navigate the existing regulatory environment, which simplified settlement mechanisms, so that motorists can enjoy a smooth and secure experience,” the companies said.

The tollway operators expressed their continued commitment to support government initiatives, invest in world-class systems, and contribute towards a better Philippines for all. PR

Turning Tables: A Working Student’s Journey from the Production Floor to Magna Cum Laude

Porac, Pampanga — In a moment filled with pride and emotion, 25-year-old Kenneth Calma, a production employee at Mekení Food Corporation, graduated Magna Cum Laude with a degree in Bachelor of Science in Elementary Education from Pampanga State University last August 12. But behind the medal and the applause is a story of grit, sacrifice, and unwavering love for family.

For Kenneth, earning a college diploma was not just a personal dream—it was also the dream of his entire family. Born and raised in Balubad, Porac, he is the

son of Rosito and Reyna Calma, a barangay tanod and a devoted housewife. Growing up in a household with eight siblings, life was never easy. But it was always filled with hope.

Kenneth’s siblings worked tirelessly to support the family. Linuel and Genesis served as house boys for Mekení’s Executive Officers, Lito and Adrian Garcia. Mervin worked in the warehouse, while Jennica and Jivon joined the packaging crew. His brother Rosito, with the help of the Garcia family, graduated with a degree in Accountancy from Holy

cont. on page 2



Kenneth Calma proudly receives his diploma and Magna Cum Laude medal from Pampanga State University, joined by his supportive parents, Rosito and Reyna Calma — a powerful testament to perseverance, hard work, and the unwavering support of family.



From production floor to academic honors: Kenneth Calma, a dedicated production worker at Mekení Food Corporation, graduates Magna Cum Laude from Pampanga State University batch 2025.

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SSS Bacoor Branch nagsagawa ng RACE Program P 3 Ugnayan sa Barangay

DTI South Luzon Trade Fairs at SM Supermalls Champion Local MSMEs and Filipino Craftsmanship

National Family Day Celebration, matagumpay na ipinadiwang sa Lungsod ng Bacoor

Matagumpay na ipinadiwang ng Lungsod ng Bacoor sa pangunguna ng Office of the Social Welfare and Development (CSWD) ang National Family Day Celebration na may temang “Polisiyang Makapamilya Tungo sa Higit na Matatag, Maginhawa at Panatag na Pamilyang Bacooreño”. Isa sa mahahalagang bahagi ng selebrasyon ay ang pagkilala sa mga “Natatanging Pamilyang Bacooreño”. Naging espesyal din ang araw na ito sa pagbabahagi ni Ms. Chaye-Cabal Revilla, ang Chairperson ng UGNAY o Unang Ginang ng mga Barangay at ang ulirang maybahay ng ama ng Lunsod ng Bacoor, Mayor Strike B. Revilla, sa kahalagahan ng pamilya at ang mga tungkulin ng bawat miyembro upang mapanatili na matatag at may pagkakaisa. Patuloy na makikiisa ang Lungsod sa mga gawaing nagsusulong ng kagalingan ng bawat pamilyang Bacooreño, dahil sa Bacoor, At Home Ka Dito! MIS-STAFF



Cayetano slams Cabral for ‘amnesia’ in Senate hearings, insists on probe over P100-B overhead



The Provincial Government of Cavite, led by Governor Francisco Gabriel “Abeng” Remulla, held the Ugnayan sa Barangay program on October 14, 2025, in the City of Carmona to bring important government services closer to the people.

The event was attended by City Mayor Dahlia A. Loyola, Vice Mayor Cesar L. Ines, city council members, and 5th District Board Members Aidel Paul Belamide and Ivey Jayne Reyes. They showed their support for the program and the province’s goal to help all Caviteños.

Ugnayan sa Barangay connects the provincial government with local communities through direct interaction with residents, providing both local and provincial leaders with valuable insights into the people’s needs and sentiments. In turn, provincial leaders report on the development initiatives currently underway for the benefit of Caviteños. The program demonstrates the government’s commitment to working closely with communities and ensuring that assistance reaches every sector of Cavite.

- A. Sarte

Tatlong agri-enterprise sa CALABARZON, kasali sa Agrilink 2025 sa Pasay

PhilHealth Supports Cybersecurity Month: No Personal Data Collected on Social Media

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EDITORIAL:

Sans restitution, sans protection

BEYOND doubt, the people's indignation over what they perceive as the dawdling moves of officials in resolving corruption in all levels of governance is steadily rising.

We have seen too that the contractor couple Curlee and Sarah Discaya, who had been initially reported as wanting to turn state witness, have announced they will no longer cooperate with the three-member Independent Commission for Infrastructure or ICI.

The ICI, created by President Ferdinand Marcos via an executive order, would operate independently and would not include politicians, as its investigation is primarily technical in nature.

It functions as the administration's "investigative arm" tasked with reviewing tips and complaints related to flood control and infrastructure projects, discovered and made public after the President's fourth State of the Nation Address on July 28, and soon after the President saw the existence of fully funded projects but turned out to be ghosts when Bulacan and other areas were whacked by severe typhoons and uncontrollable floodwaters.

Immediate investigations uncovered aberrant transactions involving government engineers and other officials of the Department of Public Works and Highways, other government agencies where some officials implicated are on compensated wages, and private contractors who were in cahoots with legislators making unprogrammed insertions in the national budget.

Two of these private contractors, the Discaya couple, initially were reported to want to be under the government's Witness Protection Program, which provides security and benefits to individuals who have witnessed or have knowledge of a crime, and are willing to testify in court or before an investigating authority.

But the Discaya couple have since invoked their right against self-incrimination and manifested they will no longer cooperate with the ICI.

Here comes Ombudsman Crispin Remulla, in television interviews heard nationwide, who suggested the Discaya couple might be holding back information to protect certain individuals in high government post

The 64-year-old Remulla, seen as reinventing the seven-year Constitutional post to which he was appointed by President Marcos this month, noted he did not see fear in the demeanor of the Discayas, the first in line spotted by the angered masses to have pocketed billions in anomalous transactions.

Remulla has suggested the couple may believe political considerations will shield them from the allegations, stressing they will only be treated as state witnesses if they fully disclose all relevant details.

And the echoes of the annoyed population shouting there should be no government protection without restitution continue to reverberate.

We agree.

Kauna-unahan sa Cavite: Libreng Chemotherapy para sa mga Imuseño, handog ng Imus Chemotherapy Center

Isang makasaysayang hakbang sa serbisyong pangkalusugan ang isinagawa ngayong Oktubre 20, 2025, sa pagbubukas ng Imus Chemotherapy Center sa Ospital ng Imus Compound, Pedro Reyes St., Barangay Malagasang 1-G.

Pinangunahan nina City Mayor Alex "AA" L. Advincula at Imus Chemotherapy Center President Dr. John Paul Aclan ang pagbubukas ng pasilidad. Pinasalamatan din ni Mayor Alex L. Advincula si Dr. Aclan sa pakikipagtulungan sa Pamahalaang Lungsod upang maihatid ang de-kalidad na gamutan at komprehensibong suporta

Turning...

Angel University and became the family's breadwinner, until illness struck. While his twin brother, Kevin, was not able to finish his studies.

At a young age, Kenneth knew that the card he was dealt with was not easy. Yet, he never let that stop him. While still in Grade 12, he began working as an on-call worker at Meken, doing everything from sweeping warehouse floors to carrying goods and cleaning homes. He was determined to help, to contribute, and to dream.

In 2020, Kenneth became a regular employee at Meken, working as a checker in the packaging section. Then he resigned in 2021 at the height of the COVID-19 pandemic, but he continued part-time work in the warehouse while enrolling at Don Honorio Ventura State University (now Pampanga State University) to pursue a degree in Elementary Education. In 2023, he reapplied and returned to Meken as a production worker.

His days were long and his nights even longer. Kenneth worked from 6 PM to 2:30 AM, often extending his shift just to earn a little more for tuition. After a few hours of sleep, he would go to school from 7 AM to 4 PM. The exhaustion was real, he often fell asleep in class, but his teachers understood. He was excellent, despite the odds.

There were moments of doubt, even depression. Kenneth admitted that he initially kept his studies a secret from his supervisor, afraid of losing the job he loved. But he held on, driven by a promise to himself and to his mother, who always dreamed of having a teacher in the family.

With tears in his eyes, Kenneth shared, "Wala po lahat ng ito kung wala yung nanay ko at pamilya ko. Lahat ng ginagawa ko ay para sa kaniila. Gusto ko baguhin yung cycle ng buhay namin para mabago ang buhay namin."

And he did. With

sa mga pasyente. Bago pa man pormal na binuksan ang pasilidad, nakatakda nang tumanggap ng libreng gamutan ang 676 pasyente sa ilalim ng kanilang PhilHealth membership. Ang nasabing pasilidad ay kayang tumanggap ng 40 hanggang 60 pasyente kada araw, mula Lunes hanggang Biyernes, mula 8:00 A.M. hanggang 5:00 P.M. Sa kauna-unahang pagkakataon sa Cavite, libre na ang chemotherapy para sa mga Imuseñong may kanser.

years of hard work, sleepless nights, and relentless determination. Kenneth graduated Magna Cum Laude. His achievement is not just his—it belongs to his family, his community, and to Meken, which stood by him through it all.

Meken played a vital role in Kenneth's journey—not just as an employer, but as a support system. From the production floor to the executive offices, Kenneth and his siblings found opportunities, mentorship, and encouragement. The company's culture of compassion and community upliftment was instrumental in helping him pursue his education.

"Sobrang thankful po ako. Kung wala ang Meken, baka hindi po ako nakapagtapos ng pag-aaral. Malaking impact po iyon sa buhay ko at tinatanawan ko ng malaking utang na loob ang Meken," he said.

Pruds Garcia, President of Meken, shared his thoughts on Kenneth's achievement, "Kenneth's story is a testament to the power of perseverance and the value of community. At Meken, we believe in giving people not just jobs, but opportunities to grow and transform their lives. We are proud to have been part of Kenneth's journey."

He added, "Ang tagumpay ni Kenneth ay tagumpay ng bawat Meken employee na nangang-arap. We celebrate not just his academic success, but the courage it took to pursue it."

To those who feel like the "last card" who dreams of changing the fate of their family, Kenneth offers this message: "Kung gusto mo talaga yung isang bagay, paghihirapan mo 'yon. Habang bata ka, kailangan mag-aral ka. Hindi habang buhay malakas tayo."

So, if you are reading this and carrying the weight of your dreams and your family's hopes—keep going. Like Kenneth, you too can turn the tables. You too can rise. PR

Food, accommodation prices drive September inflation rates in CALABARZON

CALAMBA CITY (PIA) — Food and accommodation sectors continue to drive commodity prices in the CALABARZON region, which recorded an inflation rate of 2.4 percent in September.

During the CALABARZON Inflation Press Conference, Philippine Statistics Authority IV-A Regional Charito Armonia noted that inflation rates in the region have remained constant since August 2025, indicating very little change in the prices of basic commodities.

"This means that the rate of increase in the prices of goods remains the same. If we compute the purchasing power of the peso, it shows that the goods we can buy at Php100 in 2018 are now only worth Php77."

Armonia added that the price of goods and services helped slow inflation rates for the lowest 30 percent of income households in the region. This includes food and non-alcoholic goods, restaurant and accommodation services, and housing which includes water, electricity, gas and other fuel products.

Fluctuations in the inflation rate and consumer price indices also impact minimum wage earners.

"The implication of this for minimum wage earners is that the minimum wage needs to keep up. However, we cannot immediately determine its impact—we first need to observe the effects of the minimum wage increase."

Armonia explained that the Consumer Price Index (CPI) and inflation rate are used when adjusting minimum wage to keep up with inflation, affecting the buying power of workers.

"As for the impact, we need to monitor whether the minimum wage can keep up with inflation. Of course, it affects buying power, especially if the minimum wage is not increased."

In Wage Order No. IVA-22, the Regional Tripartite Wage and Productivity Board (RTWPB) has provided Php30.00 to Php100.00 increase to the minimum wage for the non-agriculture and agriculture sectors, and Php83.00 for the Retail and Service sector.

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Tatlong agri-enterprise sa CALABARZON, kasali sa Agrilink 2025 sa Pasay



Kasali sa Agrilink, Foodlink, Aqualink 2025 ang tatlong agri-enterprise na pambato ng Department of Agriculture IV-CALABARZON (DA-4A) sa pagbubukas nito simula noong ika-2 hanggang ika-4 ng Oktubre sa World Trade Center, Pasay City, Manila.

Ang Agrilink, Foodlink, Aqualink 2025 ay itinuturing na isa sa mga pinakamalaking exhibisyon ng mga produkto sa lokal at internasyonal. Nagsisilbi itong malaking pagkakataon para sa mga agri-fishery enterprise na maipakilala ang mga pro-

dukto at mapalawak ang merkado.

Sa tulong ng DA-4A Agribusiness and Marketing Assistance Division, naging kalahok dito ang Buklod-Unlad Multi-Purpose Cooperative tampok ang mga premium-quality pork products mula sa Taysan, Batangas at ang A&Z Food Products dala ang espesyal na mga mani at chips mula sa Los Baños, Laguna.

Dito ay mayroon pang booth ang Kagawaran para sa Young Farmers Challenge (YFC) national awardees kung saan kabilang ang Hiyas

Urban Mushroom Farm, mula sa Rodriguez, Rizal, na nakapagbenta ng kanilang mga produkto kalakip ang pagbabahagi ng mga kaalaman at karanasan mga dumalo.

Ayon kay Ms. Regina Patungan, co-owner ng Hiyas Urban Mushroom Farm, hindi natatapos sa pagkapanalo sa nasyonal ang tulong sa kanila ng YFC. Malaking bagay aniya ang patuloy na makasali sa mga malalaking exhibits nang libre para sa mas malawak na merkado, malaking kita at rekognisyon.

CBMS Presentation of Results and Data Turnover to Strengthen Local Planning in Cavite

Following the Provincial Product Accounts (PPA) Dissemination Forum held on October 14 at the Bayleaf Hotel in the City of General Trias, the Philippine Statistics Authority (PSA) also conducted the 2024 Community-Based Monitoring System (CBMS) Presentation of Results and Data Turnover Ceremony for local government units (LGUs) in Cavite.

The event was attended by officers and staff from the PSA Regional and Provincial Offices, along with Local Chief Executives, Municipal/City Planning and Development Coordinators (MP-DCs), and Barangay Officials from various cities and municipalities across Cavite.

Participants were welcomed by Ms. Raquel C. Ronario, Supervising Statistical Specialist and Officer-in-Charge of PSA Cavite.

Keynote messages were delivered by Ms. Lucia Iralda A. Soneja, former Provincial Statistics Officer of Cavite, Atty. Nathaniel De Leon on behalf of Vice Governor Ramon Vicente "Ram" H. Bautista, and 7th District Board Member Camille Del Rosario who represented Governor Francisco Gabriel "Abeng" D. Remulla. She conveyed the governor's expression of gratitude to all participants and the PSA for their dedication and meaningful contributions.

A key part of the program was the presen-



tation of the Highlights of the 2024 CBMS Result in the province of Cavite by Ms. Liberty Q. Jacob, Senior Statistical Specialist, and Mr. Gerald L. Amoroso, Statistical Specialist II. The presentation showcased key accomplishments such as 98.68% household electrification, 99.63% access to basic drinking water, and

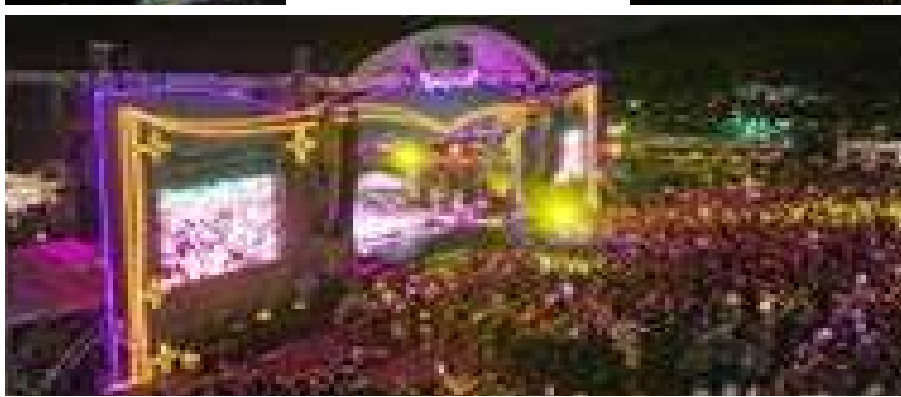
Almost 11,000 guests joined the celebration of Enchanted Kingdom's 30th anniversary last October 19!

The magical night featured the Forever Enchanted Live: EK's 30th Anniversary Concert held at EK's very own Launch-Pad Concert Grounds. The concert headlined one of OPM's most iconic bands Parokya ni Edgar, together with this generation's top bands Cup of Joe and Over October.

Park goers enjoyed the Wheel of Fate: the Magical Journey of Eldar the Wizard, EK's

first ever projection mapping show. The festivities ended with Memories of Magic: Sky Wizardry EK-stravaganza, a breathtaking pyromusical show.

The award-winning theme park is celebrating 30 years of creating and providing magical experiences and memories that last a lifetime.



session underscored the collective commitment to advancing data-driven governance across the Province of Cavite.

LGOO III Ms. Beverly V. Villaruel of DILG Cavite delivered the message of OIC-Provincial Director Marcial A. Juanco, emphasizing that "Good governance begins with good data."

The program concluded with the awarding of certificates to all participants from the municipalities of Cavite. Ms. Liberty Q. Jacob, Senior Statistical Specialist of PSA Cavite, delivered the closing remarks, expressing gratitude to all attendees for their active participation and continuing support for data-driven local governance initiatives. - F. Tamio

DTI South Luzon Trade Fairs at SM Supermalls Champion Local MSMEs and Filipino Craftsmanship

SAN PABLO CITY and SAN PEDRO CITY, Laguna — Two vibrant trade fairs recently lit up South Luzon as the Department of Trade and Industry (DTI), in partnership with SM Supermalls, celebrated the best of local products and Filipino creativity through the DTI Kalakal Quezon Coconut Fair at SM City San Pablo (October 15–21) and the Likhang Laguna: Coco Creations Bazaar at SM City San Pedro (October 16–20).

Empowering Coconut Farmers and MSMEs in Quezon

The Kalakal Quezon Coconut Fair, organized under the Coconut Farmers and Industry Development Program (CFIDP), gathered Quezon Province's finest MSMEs and farmer organizations. Visitors enjoyed a wide range of coconut-inspired creations — from gourmet snacks, health products, and virgin coconut oil to handcrafted home décor and artisan food items.

"The success of Kalakal Quezon proves that when we support local, we strengthen the nation," said Joaquin San Agustin, Executive Vice President for Marketing at SM Supermalls. "SM remains committed to providing platforms where Filipino entrepreneurs can thrive, connect, and showcase their world-class craftsmanship."

Beyond sales and exhibits, the fair also fostered valuable partnerships among farmers, cooperatives, and institutional buyers, advancing DTI's goal to promote sustainable livelihoods and community-based enterprise development under the CFIDP.

Likhang Laguna: Coco Creations Bazaar at SM City San Pedro

Meanwhile, at SM City San Pedro, the Likhang Laguna: Coco Creations Bazaar celebrated Laguna's creative legacy through handmade crafts, home furnishings, and coconut-based inno-



Indulge in Filipino-made perfection! Handcrafted by Kakaw Galyan, these artisanal chocolates blend rich cacao with local coconut — a sweet reminder that world-class flavor starts right here at home.



Empowering wellness, the natural way! Insuplus, a locally crafted, plant-based drink helps support balanced blood sugar — a refreshing sip of health and Filipino innovation.

ventions featuring products that blend heritage techniques with modern Filipino design.

The fair became a vibrant platform for Laguna's artisans and entrepreneurs to tell their stories, expand their customer reach, and build connections for future growth. DTI–Laguna emphasized that such initiatives strengthen MSMEs' market competitiveness and help them explore opportunities for export and scale-up.

A taste of Quezon's pride — (Left-right photo): from Mang Larry's bold coconut Lambanog, to Café Cuatro's locally brewed coffee, and Insu-Tea's pure insulin plant blend — each sip and flavor celebrates wellness, tradition, and Filipino craftsmanship.

A Shared Mission for Inclusive Growth These twin trade



A taste of nature's goodness in every bite and bottle! From Mikastra's Coconut Vinegar, Coco Deli's Organic Coconut Aminos, Honey Syrup, and Myrtle's Garden's Spiced Coconut Cider Vinegar to El Kapitan's classic Buko Pie — Quezon's "Tree of Life" shines through every proudly Filipino creation.



Raise a glass to Quezon's finest! Don Ariston's Distilled Lambanog embodies true Filipino craftsmanship — a smooth, proudly local spirit made from the heart of the coconut tree.

About SM S permalls – MSMEs

Celebrating 40 Super Years of Evolving With You, SM Supermalls—one of Southeast Asia's largest mall developers and operators with 88 malls nationwide—

marks a bold new era of connecting communities through sustainability, innovation, and inclusivity.

As the country's biggest marketplace for MSMEs, SM champions Filipino entrepreneurship—empowering small businesses, driving lo-



Representatives from the Department of Trade and Industry (DTI) and SM Supermalls led the ribbon-cutting ceremony to officially open the Likhang Laguna: Coco Creations Bazaar, shining the spotlight on the rich craftsmanship and entrepreneurial spirit of South Luzon's Artisans.



Joining the festivities were representatives from Department of Trade and Industry (DTI) proudly showcasing the coconut-inspired products— a testament to Filipino talent, innovation, and resilience.

cal growth, showcasing homegrown talent, and fueling the Filipino spirit of enterprise.

Be part of this success story—visit msme.smsupermalls.com or email customercare@smsupermalls.com to grow your business with SM today!

Ospital ng Imus opens free chemotherapy center

IMUS CITY, Cavite (PIA) — More Caviteños will have access to free chemotherapy treatment, following the inauguration of the Imus Chemotherapy Center at the Ospital ng Imus on Monday, October 22.

In partnership with Dr. John Paul Aclan of the Aclan Group, this initiative of the City Government aimed

to help PhilHealth members who are battling cancer gain access to free treatment.

During the inauguration ceremony, Mayor Alex Advincula thanked the Aclan Group, adding that the facility will help significantly ease the financial burden for his kababayans who are seeking cancer treatment.

"Chemotherapy is very expensive—one session can cost around ₱100,000, and many patients require up to nine sessions. For those who cannot afford treatment, this center provides a real solution."

Advincula noted that they have started accepting patients even before the Chemotherapy Center

formally opened. The local chief executive added that 676 PhilHealth members have already been approved to receive free treatment in the coming months.

Able to accommodate up to 20 patients simultaneously, the Imus Chemotherapy Center promises timely treatment for those in need.

REPUBLIC OF THE PHILIPPINES REGIONAL TRIAL COURT FOURTH JUDICIAL REGION NAIC CAVITE OFFICE OF THE CLERK OF COURT AND EX-OFFICIO SHERIFF

HOME DEVELOPMENT MUTUAL FUND (HDMF)
Petitioner-Mortgagee,

FNC 2023-783

-versus-

WENNA JOY GONZALEZ MATRIZ
Respondents-Mortgagors.

x-----x

NOTICE OF EXTRA-JUDICIAL SALE

WHEREAS, upon Extra-Judicial Petition for Sale under Act No. 3135 as amended by the Act No. 4118, filed by **HOME DEVELOPMENT MUTUAL FUND (HDMF)** Mortgagee, with postal address at Petron Mega Plaza Building, No. 358 Sen Gil Puyat Avenue, Makati City, against **WENNA JOY GONZALEZ MATRIZ** with postal address at **BLK. 10, LOT 30, SAN ROQUE ST. BRGY. HOLY SPIRIT QUEZON CITY METRO MANILA**, to satisfy the mortgage indebtedness which as of October 9, 2023, amounted to **THREE HUNDRED EIGHTY FOUR THOUSAND EIGHT HUNDRED TWENTY FIVE PESOS & 61/100 PESOS (P 384,825.61)** Philippine Currency, excluding penalties, Attorney's Fees and expenses of the foreclosure, the undersigned authorized Sheriff IV, will sell at public auction on **November 11, 2025 at 9:00 in the morning** or soon thereafter at the Regional Trial Court, Naic, Cavite, to the highest bidder in **CASH** or **MANAGER'S CHECK** and in Philippine Currency the property with all the improvements thereon, to wt.

TRANSFER CERTIFICATE OF TITLE NO. 057-2016052459

IT IS HEREBY CERTIFIED that certain land situated in BARANGAY TIMALAN, MUNICIPALITY OF NAIC, PROVINCE OF CAVITE, ISLAND OF LUZON, bounded and described as follows:

A PARCEL OF LAND (LOT 7 BLOCK 36 OF THE CONSOLIDATION SUBDIVISION PLAN PCS-04-025578, BEING A PORTION OF LOT 5-A-1, PSD-04-210290: LOT 2962-A-1, PSD-04-0210292; LOT 2965-A-1, PSD-04-210291; LOT 2963 AND 2966, NAIC ESTATE, (VS-04-000597), L.R.C. RECORD NO.), SITUATED

TECHNICAL DESCRIPTION

BARANGAY TIMALAN, MUNICIPALITY OF NAIC, PROVINCE OF CAVITE, ISLAND OF LUZON. BOUNDED ON THE SW ALONG LINE 1-2 BY LOT 6 BLOCK 36; ON THE NW ALONG LINE 2-3 BY FOOT-PATH 2; ON THE NE ALONG LINE 3-4 BY PARKS & PLAYGROUND 1, ALL OF THE CONSOLIDATION SUBDIVISION PLAN AND ALONG LINE 4-5 BY EXISTING ROAD LOT (15.00 M. WIDE) AND BEYOND LOT 5-A-2, PSD-04-210290; AND ON THE SE ALONG LINE 5-1 BY LOT E BLOCK 36 OF THE CONSOLIDATION SUBDIVISION PLAN. BEGINNING AT A POINT MARKED "1" ON PLAN, BEING S 51 DEG. 34'E, 2448.73 M. FROM MON. 17 NAIC ESTATE, THENCE N 45 DEG. 50 W, 9.00 M. TO POINT 2: N 44 DEG. 10' E, 6.50 M. TO POINT 3: S 45 DEG. 50 E, 6.97 M. TO POINT 4: S 19 DEG. 39 E, 2.26 M. TO POINT 5: S 44 DEG. 10 W, 5.50 M. TO POINT OF BEGINNING, CONTAINING AN AREA OF FIFTY SEVEN (57, 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. BEARING TRUE; DATE OF ORIGINAL SURVEY: JAN. 1907: APRIL 21, SEPT.26-30, OCT.23, 1998 AND THAT OF THE CONSOLIDATION SUBDIVISION PLAN EXECUTED BY EDGARDO A. AGBADA, GEODETIC ENGR. ON JUNE 1-30, 2009 AND WAS APPROVED ON SEPTEMBER 25, 2009.

Prospective bidders So the encumbrance exist-

ing thereon, if any there be.

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 **November 18, 2025** at the same time and at the same place mentioned above without further notice.

Municipality of Naic, Province of Cavite, October 1, 2025

(SGD)JANELLEN. LAGADON, MBA
Sheriff, IV

Copy furnished:

HOME DEVELOPMENT MUTUAL FUND (HDMF) Petron Mega Plaza Building, No. 358 Sen Gil Puyat Avenue, Makati City

WENNA JOY GONZALEZ MATRIZ-BLK. 10, LOT 30, SAN ROQUE ST. BRGY. HOLY SPIRIT QUEZON CITY METRO MANILA

LOT 7, BLK. 36, PH. 4 CIUADADD NUEVO BRGY. TIMALAN, NAIC, CAVITE

MARIA VICTORIA D. CAPIRAL % ATTY. JULIUS VOLTAIRE ROMMEL C CUBELO, Attorney-in-Fact, 24K ACCOUNTS CONSULTANT, INC.

3F Fass Inteli College Bldg., No. 11. Pittsburgh St., Brgy. Silangan, Cubao, Quezon City

DATELINE WEEKLY NEWSPAPERS:
Oct. 13, 20, 27, 2025

Pag-IBIG Fund Super Sale Draws Nearly 7,000 Winning Bids and Purchase Offers in Just Six Weeks

Nearly 7,000 winning bids and purchase offers have been recorded just six weeks since the launch of Pag-IBIG Fund's Acquired Assets Super Sale, marking a strong start for the program and reinforcing government efforts to make homeownership more accessible for Filipino workers.

The online Super Sale, which began on Aug. 25, has drawn 6,402 winning bids from interested buyers across the country. In addition, 486 current occupants of Pag-IBIG-acquired properties have formally expressed intent to purchase the homes they live in, allowing them to legitimize ownership and secure a more stable future.

"We are happy to report the early success of the Pag-IBIG Acquired Assets Super Sale in providing more Filipino workers with homes of their own," said Secretary Jose Ramon P. Aliling, head of the Department of Human Settlements and Urban Development (DHSUD) and chairperson of the Pag-IBIG Fund Board of

Trustees.

"With nearly 7,000 homes with winning bids or reservations, this initiative is more than a sale — it is a concrete step toward empowering thousands of Filipino families to finally own the home they've long dreamed of." Aliling stated.

"For us, this forms part of a wider commitment under the Expanded Pambansang Pabahay para sa Pilipino Program to help build better, more dignified lives for our fellow Filipinos, as we push forward the Marcos administration's vision for a Bagong Pilipinas," the Secretary added.

Pag-IBIG Fund Super Sale Draws Nearly 7,000 Winning Bids and Purchase Offers in Just Six Weeks

The Pag-IBIG Fund Acquired Assets Super Sale features more than 30,000 foreclosed properties offered at significantly reduced prices through various payment options.

For unoccupied properties, buyers may receive discounts of up to 35 percent for cash

Aangat Residences, pormal nang pinasinayaan

Pormal nang inilunsad ng Pamahalaang Lungsod ng Imus ang Aangat Residences, kauna-unahang government rental housing project sa Imus, na matatagpuan sa Green Estate Subdivision, Barangay Malagasang 1-F.

Pinangunahan ni City Mayor Alex "AA" L. Advincula ang inagurasyon ng nasabing proyekto. Layon nitong mabigyan ng ligtas, marangal, at abotkayang tirahan ang mga Imuseñong naninirahan sa mga danger zone.

Ang apat-na-palapag na gusali ay may kabuuang sukat na 1,998.24 metro kuwadrado at may buwanang upa na nagkakahalagang Php2,000.00 nang walang paunang bayad.

Kasalukuyang naninirahan dito ang 62 pamilyang

benepisyaryo. Sa isinagawang seremonya ng pagbabasbas at marker unveiling, pormal na tinanggap ng mga benepisyaryo mula sa Barangay Poblacion at Barangay Anabu ang susi ng kanilang bagong tahanan.

Dumalo rin sa okasyon sina City Vice Mayor Homer T. Saquilayan, Konsehal Darwin Remulla, Konsehal Yen Saquilayan, Konsehal Enzo Asistio, Konsehal Atty. Wency Lara, Konsehal AJ Sapitan, Konsehal Mark Villanueva, Konsehal Sherwin Lares Comia, Konsehal Larry Nato, at Konsehal Dennis Lacson.

Ang Aangat Residences ay isa sa mga pangunahing prayoridad ng administrasyong Advincula, bilang bahagi ng adbokasiyang "Imus para sa Lahat."

purchases, 25 percent for 12-month installment terms, and 15 percent when financed through a Pag-IBIG Housing Loan. For occupied properties, discounts go as high as 40 percent for cash, 30 percent for installment, and 20 percent through housing loan. Meanwhile, current occupants of acquired assets may purchase the homes they are living in through direct sale and enjoy a 10 percent discount.

Pag-IBIG Fund Chief Executive Officer Marilene C. Acosta attributed the strong early turnout to the agency's fully digital auction system, which has made participation more convenient and transparent for members.

"Not only are we offering our highest-ever discounts on our acquired assets, we are also providing a seamless, secure, and user-friendly platform that allows more members to participate," Acosta said. "What's remarkable is that nearly 30,000 individuals registered for a Buyer ID in just one month

since we launched the Super Sale, a significant surge that pushed our total to 108,643. This rapid growth shows just how many Filipinos are eager to take this opportunity to become homeowners through our Super Sale."

"New batches of properties are posted every week until Dec. 14. We invite all interested members to visit our online portal, browse listings, and submit their offers," Acosta added.

She also encouraged current occupants of Pag-IBIG-acquired properties to avail of the ongoing sale. "This is the best time for our current occupants to settle with Pag-IBIG Fund and become legitimate homeowners. We are issuing Invitations to Purchase or Lease to help them legalize their tenure and gain peace of mind, knowing they have a home to call their own," Acosta said.

To view listings and participate in the Super Sale, interested buyers may visit www.pagibigfundservices.com/OnlinePublicAuction.

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
AND EX-OFFICIO SHERIFF
CAVITE CITY

BANK OF THE PHILIPPINE ISLANDS,
Petitioner-Mortgagee,

- Versus -

FORECLOSURE CASE NO. REM 19-25

RESTY M. TUKODLANGIT, A.K.A
RESTY MAGTIBAY TUKODLANGIT,
Respondent/s-mortgagor/s-Borrower/s,
X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Petitioner-Mortgagee, BANK OF THE PHILIPPINE ISLAND with office address at BPI Buendia Center, 27th Floor, BPI Buendia Center Bldg., 372 Sen. Gil Puyat Ave., Brgy. Bel-Air, Makati City, against the respondent/s-Mortgagor/s-Borrower/s, RESTY M. TUKODLANGIT A.K.A RESTY MAGTIBAY TUKODLANGIT, with residence and postal addresses at 128 Itaas Street, Capipisa, Tanza, Cavite; Lot 14, Block 17, Almonte Street, Costa Verde Residential Estate, Tejeros Convention, Bo. Tejero, Rosario, Cavite, and 128 Narra Street, Capipisa, Tanza, Cavite, to satisfy the mortgage indebtedness which as of September 10, 2025 amounts to TWO MILLION SEVEN HUNDRED THOUSAND SEVEN HUNDRED SIXTY SEVEN HUNDRED SIXTY SEVEN PESOS & 21/100 (Php 2,700,767.21), exclusive of interest, penalties and other charges plus all legal costs incidental to this foreclosure and sale, the undersigned will set at public auction on November 21, 2022 at 10:00 o'clock in the morning, at the main entrance of the Hall of Justice Building, Plaza Soledad St., Samonte Park Area, Cavite 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.057-2011032293

A PARCEL OF LAND (LOT 14, BLK. 17 OF THE CONS.-SUBD. PLAN PCS-04-020630, BEING A PORTION OF THE CONS. OF LOT 2, PCS-04020406 & LOT 2, PSD 04-170824, LRC REC. NO.) SITUATED IN BO. TEJERO, MUN. OF ROSARIO, PROV. OF CAVITE, IS. OF LUZON X X X X X X X, CONSTAINING AN AREA ONE HUNDRED TWENTY (120) SQUARE METERS. X X X X X X X.

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

In the event the public auction should not take place on the said date, it shall be held on November 28, 2025 without further notice.

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

Cavite City, October 16, 2025.

(sgd) HENRY M. CRUZ
Sheriff IV

APPROVED BY:

(sgd) VICTOR S. AUTRIA
Clerk of Court VI and Ex-Officio Sheriff

COPY FURNISHED:
BANK OF THE PHILIPPINE ISLAND
BPI Buendia Center, 27th Flr.
BPI Buendia Center Bldg.
Bel-Air, Makati City

RESTY M. TUKODLANGIT A.K.A
RESTY MAGTIBAY TUKODLANGIT
128 Itaas St., Capipisa, Tanza, Cavite;
Lot 14, Blk. 17, Almonte St., Casta Verde

Residential Estates, Tejeros Conv., Bo. Tejero, Rosario, Cavite; 128 Narra St. Capipisa, 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:
Oct. 27 - Nov. 3 & 10, 2025

PhilHealth...

The Philippine Health Insurance Corporation (PhilHealth) stands firm to its commitment to protecting the privacy and personal data of all its members. Its feedback channel through the Corporate Action Center does not collect personal information on official social media pages such as Facebook, X (formerly twitter), YouTube, Instagram, Tiktok and Spotify.

This commitment aligns with the broader national push for data security, a priority emphasized by President Ferdinand “Bongbong” Marcos Jr. vision of a digitally secure Philippines.

PhilHealth assures everyone that its official social media platforms are used solely for:

- Disseminating official information
- Responding to general inquiries

Directing members to appropriate channels for specific concerns

Members are reminded to never share personal details such as full name, address, birthdate, or PhilHealth Identification Number (PIN) on social media platforms.

For queries involving PIN Verification, claims status, contribution history, and other matters, members should contact PhilHealth through its official hotlines and email. These channels are designed to safely handle personal data in accordance with the Data Privacy Act of 2012. Members may also refer to the Privacy Notice posted on PhilHealth official website at www.philhealth.gov.ph/privacy/.

PhilHealth also encourages the public to be watchful and report any suspicious activity or unofficial accounts claiming to represent the agency.

For official updates and assistance, please contact the PhilHealth Corporate Action Center through the following channels:

Hotline:
(02) 8662-2588
Smart: 0998-857-2957/ 0968-865-4670
Globe: 0917-127-5987/ 0917-110-9812
Email: actioncenter@philhealth.gov.ph
Website: www.philhealth.gov.ph
Social media pages:
Facebook page: PhilHealthOfficial
Youtube, X, Tiktok, & Spotify: @teamphilhealth
Instagram: @team_philhealth

NOTICE

NOTICE IS HEREBY GIVEN THAT THE ESTATE OF THE LATE SPOUSES NEMENCIA CRISOSTOMO SARIA AND FRANCISCO YROG SARIA SITUATED AT BARANGAY PASONG CAMACHILLE II, CITY OF GENERAL TRIAS, CAVITE HAVE BEEN EXTRA-JUDICIALLY SETTLED BY THEIR HEIRS THRU EXTRAJUDICIAL SETTLEMENT OF ESTATE WITH WAIVER OF SHARE AS PER DOC. NO. 392; PAGE NO. 80; BOOK NO. 49; SERIES OF 2025, BEFORE NOTARY PUBLIC ATTY. STEVE B. DELA REA JR.

Dateline Weekly Newspapers:
Oct. 20, 27 & Nov. 3, 2025

Cayetano...

Senate Minority Leader Sen. Alan Peter Cayetano on Tuesday slammed Department of Public Works and Highways (DPWH) Undersecretary Cathy Cabral for repeatedly saying “hindi ko alam” when asked about ghost projects, geotagging, and overhead expenses.

Cayetano made the remark during September 9’s plenary session after Senator Panfilo Lacson, in a privilege speech, presented a text message showing Cabral giving detailed instructions on how DPWH budget “insertions” could be made in the National Expenditure Program (NEP).

Cayetano said this directly contradicted Cabral’s earlier answers to him in the Blue Ribbon hearing on August 27.

He said in the text message, Cabral appeared “napaka-organized” when discussing DPWH insertions, far from the clueless stance she showed during Senate hearings.

“Sa text, napaka-organized. Titingnan pa kung may redundancya, ibig sabihin kung y’ung project na pinasok mo, pinasok na ng iba,” the senator noted. “Ang layo sa sagot niyang, ‘Sir, hindi ko departamento ‘yan, hindi ko alam.’”

Cayetano added it was clear that insertions occur not only during legislators’ bicameral meetings but even while the DPWH itself is

still drafting its proposed budget.

“Dito sa text message niya, malinaw na y’ung insertion, sa pagpapagawa pa lang ng NEP, ‘pag malakas ka sa departamento, pwede mong ipasok except that mas may guidelines sa umpisa,” he said.

Cayetano also reiterated his criticism of the agency’s ballooning Engineering and Administrative Overhead (EAO), which has risen from 0.5 percent to 3.5 percent of every project over the last three years.

EAO is the portion automatically deducted from the cost of any DPWH project worth over P1 million. The amount goes to the DPWH central office, regional directors, and district engineers to cover overhead expenses such as quality control and testing.

But Cayetano said despite these supposed purposes, the fund has failed to guarantee the integrity of projects and has even been linked to so-called “ghost projects.”

“In three years, umabot sa halos P100 billion ang napupunta sa DPWH,” he said.

Lacson echoed Cayetano’s sentiment, saying these funds could have been used for other legitimate government expenses.

“Isa ito sa pwedeng tanungin sa budget deliberation natin. Bakit tumaas na, naging 3.5 na? Napakalaking bawas ‘yan sa dapat gastusin sa proyekto,” Lacson said.

From Page 1



Gatchalian Bats for One Child Development Center per Barangay

Senator Win Gatchalian is urging the Department of the Interior and Local Government (DILG) to ensure that a child development center (CDC) rises in every barangay.

During the hearing on the proposed budget of the DILG and its attached agencies, Gatchalian emphasized that building a CDC in every barangay will help increase enrollment in early childhood care and development (ECCD) programs and services.

The lawmaker pointed out that 3,810 barangays have no CDC. He added that only 30% of 4.5 million children aged three and four are enrolled in ECCD programs and services in the country.

“Hopefully in the next three years, we can increase the number of students in ECCD,” said Gatchalian, Chairman of the Senate Committee on Finance.

Earlier this year, P1 billion from the Local Government Support Fund (LGSF) was allotted for the construction of CDCs in low-income LGUs. This aligns with Gatchalian’s proposal, which was incorporated into the Early Childhood Care and Development System Act (Republic Act No. 12199), allowing the use of the Local Government Support Fund to establish CDCs in fourth- and fifth-class municipalities.

SSS Bacoor...

Patuloy sa kanilang adbokasiya para maprotektahan ang karapatan ng mga manggagawa, nagsagawa muli ang Social Security System (SSS) Bacoor Branch ng Run After Contribution Evaders (RACE) Program ngayong buwan ng October.

Layunin ng programa na paalalahanan at hikayatin ang mga employer na ayusin ang kanilang mga kontribusyon sa SSS upang matiyak na natatanggap ng kanilang mga empleyado ang mga benepisyon ng nararapat sa kanila.

Sabayan at masinop na isinagawa ng SSS Bacoor ang inspeksyon sa iba’t ibang establisimiyento sa lungsod. Ilan dito ay isang salon sinundan ng isang clinic, isang center ng eSynergy International at dalawa sa nakapaloob sa isang mall, dalawang salon, isang repair shop, at businesses tulad pag-benta ng produkto sa kawatwan at medical supplies. Kasama rin na binisita ang dalawang nakapaloob sa

public market.

Umabot sa ₱1.5 million ang kabuuang delinquencies mula sa sampung establisimiyento, kabilang ang principal contributions at penalties, ayon sa SSS Bacoor Branch.

Sa bawat pagbisita, maayos na kinausap ng mga kinatawan ng SSS ang mga may-ari at empleyado upang ipaliwanag ang kahalagahan ng tamang pagbabayad ng kontribusyon.

Ayon sa pamunuan ng SSS Bacoor, isinasagawa nila ang ganitong aktibidad hindi bababa sa isang beses kada buwan upang mapalawak ang kamalayan ng mga negosyo tungkol sa kanilang pananagutan sa ilalim ng batas.

Sa pamamagitan ng RACE Program, umaasa ang SSS na mas marami pang employer ang magiging responsable sa pagbabayad ng kontribusyon. Isang hakbang tungo sa mas matatag na seguridad sa hanapbuhay ng bawat Pilipino. (Samantha Asug)

From Page 1

CARD MRI Conducts Media Tour in Oriental Mindoro

The CARD Mutually Reinforcing Institutions (CARD MRI) concluded the final leg of its 2025 Panaghiusa: CARD MRI Exposure Tour Program for Media in Oriental Mindoro, held from September 24 to 26, 2025. This event was designed to give media practitioners a deeper understanding of CARD MRI’s operations and its commitment to eradicate poverty.

“The role of the media in disseminating information about microfinance is crucial. Their influence is essential in extending the reach of our products and services, expanding our impact, and serving even more clients,” CARD MRI Publishing House President Ms. Marilyn Manila stated.

A total of 15 media practitioners from Batangas, Mindoro, Laguna, Quezon, and Cavite participated in the event. Among them were Dyaryo Veritas Assistant Editor Marlon Alexander Luistro, Radyo Natin Calapan General Manager Gladhy Mabini, Radyo Natin Bongabong Production Director Adonis Rene Soratorio, Radyo Natin Pinamalayan Disc Jockey Arsept Sanchez, Radyo Natin Roxas Station Manager Ricky

During the event, participants had the opportunity to visit several CARD MRI offices located in Calapan City, including CARD, Inc. (A Microfinance NGO); CARD Bank, a microfinance-oriented rural bank; and CARD MBA, the insurance arm of CARD MRI. This visit provided them a firsthand look at the financial and non-financial services offered by CARD MRI, from loans to insurance, demonstrating the inclusive support the organization gives to clients.

Beyond institutional visits, the tour also highlighted the cultural heritage of the province. Led by CARD MRI Hijos



Media practitioners from Laguna, Quezon, Batangas, Mindoro, and Cavite participated in the Panaghiusa: CARD MRI Exposure Tour Program for Media held in Oriental Mindoro on September 24 to 26, 2025.

Gusi, Maxx FM Station Manager Anndee Christian Tumulak, Southern Tagalog Herald Managing Editor Aura Flores, Ronda Balita Publisher Joel Cabactulan, ANDAMYO CALABARZON Publication Editor-in-Chief Elvin Quizon, Kalahi FM Station Manager Hancy Mayoralgo, ANDAMYO CALABARZON Publication Publisher Ma. Lourdes Zoleta, Operation Expose Representative Webster Paginag, Wednesday Chronicle Representative Heidelita Paginag, Sparkle News Editor-in-Chief Margie Bautista, and Straight News Publishing Publisher Maria Victoria Soberano.

Tours, the tour company of CARD MRI, the media explored the Oriental Mindoro Heritage Museum and visited the Sto. Niño Cathedral. They also travelled to Puerto Galera to meet the Iraya Mangyan community. There, participants gained a meaningful glimpse into the traditional way of life and the artistry of the Mangyan people.

On the third and final day of the event, the media attended a center meeting of CARD Bank and CARD, Inc., where they gained insight into how center meetings are conducted and their significance to the overall operations of CARD MRI. They also visited Ms. Moreen Agutaya, a CARD Bank client and a local coffee shop owner, who has been with the institution for more than ten years.

To wrap up the event, a media briefing was held in Halcon’s Bar and Restaurant, attended by some of the CARD MRI officers based in Calapan City.

The Panaghiusa: CARD MRI Exposure Tour Program for media is set to continue in the following years, further strengthening and maintaining the ties with media practitioners nationwide.

