

SMC nine-month core income rises 54% to P60.3B

San Miguel Corporation (SMC) reported a 54% increase in core net income to P60.3 billion, excluding foreign exchange and one-off items, for the first nine months of the year, supported by improved operational efficiency across its key businesses and sustained cost management efforts.

Operating income grew 13% to P137.4 billion, while consolidated EBITDA rose 16% to P194.3 billion.

Strong contributions from the food, spirits, power, and infrastructure units helped offset external pressures on the fuel and oil segment. Total consolidated revenues stood at P1.1 trillion, slightly lower year-on-year due to softening crude prices and the de-consolidation of select power assets.

"Despite factors outside our control, we delivered strong results and continued making steady progress on our major projects," SMC Chairman and CEO Ramon S. Ang said.

He added that

SM City Dasmariñas Welcomes SM South Luzon's Grand Musical Play: Ribbons and Rhythm



SM City Dasmariñas officially launched SM South Luzon's Grand Musical Play, Ribbons and Rhythm, on November 22, 2025, marking the first leg of the region-wide Christmas rollout. The parade featured 35 performers, including Gen Z dancers, singing bakers, royal characters, and festive mascots such as gingerbread twins Gingy and Snap, marshmallow duo Marsha and Mello, baby elves, reindeer pets Crissy and

the group is preparing for higher consumer activity in the final quarter of the year as holiday demand picks up.

FOOD AND BEVERAGE

San Miguel Food and Beverage, Inc. (SMFB) posted consolidated revenues of P302.9 billion, up 4% year-on-year, led by Ginebra San Miguel and San Miguel Foods. Operating income rose 12% to P44.7 billion, while EBITDA increased 13% to P58.4 billion, reflecting stronger profitability.

San Miguel Foods grew revenues 7% to P143.5 billion, driven by higher demand and volumes across all its business segments, including dairy and coffee, poultry, and prepared and packaged food. Operating income surged 32% to P12.9 billion, while EBITDA increased 27% to P20.0 billion, on cost discipline and margin improvements.

San Miguel Brewery posted steady revenues of P110.7 billion, driven by growth in



international markets and stable domestic sales. Operating income was up 2% to P23.9 billion while EBITDA also improved 4% to P30.0 billion.

Ginebra San Miguel sustained its momentum with revenues up 7% to P48.7 billion. Operating income rose 19% to P7.5 billion, while EBITDA rose 19% to P8.4 billion, driven by stable volumes and improved efficiency.

FUEL AND OIL

Petron Corporation achieved higher sales, reporting combined vol-

ume of 84.7 million barrels for Philippines and Malaysia, up 3% from the same period last year. This growth was bolstered by the 11% and 5% improvement in Philippine retail and commercial sales, respectively. However, due to lower Dubai crude prices, revenues decreased by 10% to P594.9 billion.

Operating income was 20% higher at P26.6 billion, driven by strong domestic sales, lower costs, and improved plant efficiency. Net income rose 37% to P9.7 billion, while EBITDA

climbed 15% to P37.5 billion.

POWER

SMC Global Power Holdings Corp. (SMGP) reported revenues of P118.8 billion, 23% lower year-on-year due to the deconsolidation of Ilijan and EERI and softer coal and spot market prices. Operating income up 4% year-on-year to P34.8 billion, resulting primarily from increased contribution from its BESS business.

CEMENT

SMC's Cement business reported consolidated revenues of P25.5 billion, down 6% year-on-year, amid the continued influx of cheap imports and weaker volumes. Operating income stood at P5.1 billion.

INFRASTRUCTURE

SMC Infrastructure revenues increased 7% to P29.6 billion, supported by higher traffic across all toll roads, with average daily vehicle count up 4% to 1.07 million. Operating income grew 12% to P16.7 billion.



The Local Health Insurance Office (LHIO) Dasmariñas joined Pugay Tagumpay 2025, a special celebration honoring families who have graduated from the Pantawid Pamilyang Pilipino Program (4Ps). Held on November 21, 2025, at the Imus Sports Complex in Cavite, the event brought together partner agencies and newly graduated 4Ps families to recognize their hard work, resilience, and achievements. As part of its ongoing commitment to promoting accessible and informed healthcare, LHIO Dasmariñas facilitated a YAKAP orientation for the graduates.

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CARD Bank launches new konek2CARD on its 28th Anniversary



(Fourth from right) Actor JC Santos was introduced as the new celebrity ambassador of konek2CARD on September 1, 2025, during the celebration of CARD MRI's anniversary, along with (third from right) CARD MRI Founder and Chairman Emeritus Dr. Jaime Aristotle Alip, some of the senior advisers, and some Executive and Management Committee members of CARD MRI. story on page 2

SSS clarifies reports on red tape complaints; All cases addressed

Cavite Career Caravan brings new opportunities to Kawit

SSS at MEDIA PARTNERS sa Kauna-unahang Appreciation Dinner sa CALABARZON



Sa isang makabuluhang pagtitipon noong Nobyembre 28, 2025 sa Auravel Grande Hotel and Resort, San Pablo City, Laguna, kinilala ng Social Security System (SSS) Luzon South 1 Division ang mga media partner na matagal nang katuwang sa paghahati ng tamang impormasyon sa publiko. Layunin ng kauna-unahang Media Appreciation Dinner 2025 na palakasin ang ugnayan ng SSS at media at ipagdiwang ang kanilang malahagang kontribusyon sa komunidad.

Sa welcome remarks, binigyang-din ni Ms. Lilian E. Brucal, Branch Head ng San Pablo Branch, ang papel ng media sa pag-abot ng SSS sa komunidad. Sinundan ito ni Engr. Edwin S. Igbaras, Vice President ng Luzon South 1 Division, na hinikayat ang publiko na maging miyembro at itaguyod ang partnership

ng media at SSS bilang "kaagapay sa paglikha ng panibagong bukas."

Dinaluhan ng humigit-kumulang 70 media practitioners mula sa pahayagan, radyo, online outlets, at social media platforms, na napagutayan na matatag na magkasangga sa paghahati ng impormasyon sa bawat mamayan.

Sa closing message, sinabi ni Mr. Jhohn D. Oblanca, Acting Senior Communication Analyst,

itang pasasalamat sa SSS ay sina MR. Christopher Hedreyda, Information Center Manager PIA Laguna, Mr. Ruel Olin-day PIA QUEZON at Mr. Webster Ace Paginag ng PRESS N' PICKS NEWS na napagutayan na manatiling matatag na magkasangga sa paghahati ng impormasyon sa bawat mamayan.

Kabilang sa mga nagbigay ng kanilang sal-

Cayetano urges DPWH: Build more clas rooms

PhilHealth cites media as 'multipliers of information' to YAKAP success

Remulla junks civilian-military junta claims

P 5

EDITORIAL: Spectacle

EIGHT of 18 individuals ordered arrested by the court in relation to the flood control anomaly were presented to the media Monday. There were the usual images of hoodies, face masks, covered wrists, and other means to hide their identities. Their mug shots of the orange-clad detainees circulated on social media: their faces, names, and official designations in full view of anyone who had an internet connection.

On Monday afternoon, the six male suspects were committed to the Quezon City Jail in Payatas, Quezon City. One female was brought to Camp Karingal, also in Quezon City. The other female was allowed to post bail.

Some of the accused surrendered while some were arrested. Those who are abroad – in Qatar, New Zealand, and the United States – have reportedly sent feelers that they intend to surrender soon, even as the most famous of them, former lawmaker Zaldy Co, remains at large.

We welcome the visuals of the first batch of arrests and hope the others would meet the same fate. The flood control scandal has taken much out of this nation in so many ways: the human toll in flooding, taxpayers' money that should have gone to legitimate flood-mitigation and other infrastructure, displacement and hours lost instead of working or studying, among others.

But we would also welcome the promise that the engineers and accountants of the Department of Public Works and Highways Region IV-B would not be the only ones made to pay for this sordid mess.

Sure, their cases must contain solid evidence of corrupt acts to merit an arrest. But it is also glaring that those now in jail are mid-level employees. They may have participated in the anomalies but they are in no way the only ones in on the game.

We are heartened by the words of authorities that they are building solid cases against those whom they will charge, based on hard evidence instead of mere say-so by some personalities. By all means, leave no stone unturned in exposing massive corruption in our land, and leave no room for doubt in terms of proof. Then, satisfaction will come, not from the spectacle of arresting small fry but from the final conviction of big names who have milked the public coffers while also doing performative public service.

We look forward to the next weeks and months when yet bigger names will be made to face the law. They must be held accountable for their sins against the nation. Our long-suffering people deserve no less. Only this will placate our outrage.

PhilHealth Pugay Tagumpay...

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The session guided families through the process of registering with their chosen primary care provider, ensuring proper enrollment and a clear understanding of their healthcare options. Participants were also introduced to the full range of benefits under the PhilHealth YAKAP, including first patient encounter, medical consultation, ba-

CARD...

CARD Bank, a microfinance-oriented rural bank, marked its 28th anniversary with the launch of the new version of its mobile banking app, konek2CARD. The event was held in Brgy. Santisimo Rosario, San Pablo City, Laguna on September 1, 2025.

"It was right here in this barangay, where the digital community of CARD MRI began. That is why it holds a special place in our hearts," CARD Bank President and CEO Ms. Marivic Austria reflected on how konek2CARD began in 2017.

New features of

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Senate Minority Leader Alan Peter Cayetano on Monday called on the Department of Public Works and Highways (DPWH) to work closely with the Department of Education (DepEd) in addressing classroom shortages across the country, saying the government's school building program must promote equity among students regardless of region.

He said this disparity should guide how the government allocates funds for classroom construction.

Cayetano also cited City of Taguig's experience of building multi-storey school facilities to maximize space and serve more students.

"For example, in Taguig, we started building seven stories with an elevator," he said.

The senator urged the DPWH to coordinate with DepEd and the Commission on Higher Education (CHED) in designing and prioritizing new academic buildings, saying education infrastructure must reflect fairness and inclusivity in national development.

Cayetano noted that most triple-shift schools are concentrated in seven regions, including the National Capital Region (NCR), Region 10, Region 4A, and Region 3, adding that such conditions make learning unequal among Filipino students.

"Not only coordinating with DepEd, but [it would be good] if you can have a task force. Ang problema kasi sa three shifts, malamang doon ay wala nang rooms ang

She added, "This upgraded version of konek2CARD, with faster and improved features, is a symbol of the digital innovation we continuously develop for our clients. It is our way of making products and services more inclusive to everyone we serve."

Aside from the Google Play Store, the new version of konek2CARD is now available on the Apple App Store and Huawei App Gallery, making the upgrade more accessible to all CARD MRI clients.

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schools. New school na ang kailangan para lumipat na yung ibang estudyante," he said.

The senator explained that the presence of multiple shifts in many public schools means students in those areas receive less learning time compared with those in better-equipped regions.

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CARD...

konek2CARD. One of the key highlights of the new version of the new konek2CARD is its enhanced security feature, which utilizes biometrics. Users can now activate fingerprint or facial recognition on their devices, making the login process faster and more secure. The app also offers great convenience by allowing users to instantly view their account balance and savings right upon logging in.

In terms of the app's interface, it now uses an icon-based format. Additionally, users can now save account numbers from interbank transfers, minimizing errors and streamlining repeat transactions.

Currently, the new version of konek2CARD is only available at CARD Bank branches in San Pablo City. However, by September 22, 2025, the institution aims to roll it out across all CARD Bank branches. In the coming months, this version will also be introduced to CARD SME Bank, a thrift bank under CARD MRI.

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From Page 1

CARD...

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The Future of CARD Bank

Looking ahead, CARD Bank aims to transition into a commercial bank next year.

"As a microfinance-oriented rural bank, we face certain limitations in the services we offer. By becoming a commercial bank, we will be able to broaden our financial services and meet the growing demands of our clients," Dr. Alip stated.

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December 01-07, 2025

DATERLINE

Aboitiz Foundation, ING Hubs Philippines to Power Bulacan's Last-Mile Schools



Aboitiz Foundation and ING Hubs Philippines formalize their partnership to power four last-mile schools in Bulacan through AuroraPH, expanding learning opportunities in remote communities. In the photo are the signatories: Jaime Tugade of DepEd Bulacan; Ginggay Hontiveros-Malvar, President of Aboitiz Foundation; Hazel Zaide Delos Santos, Country Manager of ING Hubs Philippines; and Mary Grace Torralba, Head of Legal of ING Hubs Philippines.

With the upcoming

transition, CARD Bank also aims to reach the families and relatives of its clients who are working overseas.

In addition, while some commercial banks focus on offering investment products to large companies, CARD Bank seeks to make these opportunities accessible to its clients.

As of July 31, 2025, CARD Bank has served 4.4 million clients, with more than 1.6 million registered users of konek2CARD. For more information, visit its official website at <https://cardbankph.com/>.

Country Manager of ING Hubs Philippines Hazel Zaide Delos Santos said the partnership with Aboitiz Foundation is central to expanding learning opportunities. "We equip our learners with the skills they need to become competitive through our shared effort in powering these schools. By providing reliable energy and access to connectivity, we help create a more comfortable space for both students and teachers," she said.

AuroraPH harnesses solar power, internet connectivity, digital tools, and teacher training to reduce learning gaps in remote areas. After reaching 11 schools and 2,500 learners in its 2024 pilot, the program now targets

100 schools in 2025. The long-term goal is to energize 300 schools nationwide.

Through meaningful collaborations with partners like ING Hubs Philippines, Aboitiz Foundation continues to build environments where learning can thrive. By bringing power, connectivity, and vital training into schools that need them most, AuroraPH seeks not only to improve classrooms but to expand what becomes possible for the young people who learn within them.

Module 1: Development, discussed by LGOO II Lucky Kharl-Leen Jorolan L, focused on the fundamentals of development planning and the CSOs' role in advancing local initiatives.

Module 2: Local Development, tackled by LGOO III Nina Norisa C. Maranga, emphasized strategies for fostering sustainable development at the community level.

Module 3: Local Development Council

CAVITE STRENGTHENS CIVIL SOCIETY ORGANIZATIONS THROUGH CAPACITY DEVELOPMENT PROGRAM

In its continuous effort to empower civil society organizations (CSOs) and strengthen their role in local governance, the Cavite Provincial Development Council (CPDC) conducted a Capacity Development Program on November 19, at the New Provincial Government Center.

The program was facilitated by the Office of the Provincial Planning and Development Coordinator (OPPDC) in partnership with the Department of Interior and Local Government - Cavite, providing a comprehensive learning experience for CSO representatives.

The learning sessions were divided into four modules.

Participants appreciated the opportunity to enhance their organizational capacities and deepen their understanding of local governance processes.

The initiative reflects the provincial government's commitment to fostering a strong partnership between government and civil society, ensuring that development efforts in Cavite are inclusive, participatory, and impactful.

— OPIO

to reach the public and provide vital information on the YAKAP and other health services under the Universal Healthcare (UHC) Law.

"We need influencers, and many trust you [the media]. We need you to help us reach our mission—to make YAKAP a household name. Every letter, every word you publish is very important to us."

Among those recognized were government media arms under the Presidential Communications Office (PCO), including the Philippine Information Agency IV-A (CALABARZON) and Radyo Pilipinas Lucena.

PhilHealth also recognized media partners from Cavite, Laguna, Batangas, Rizal, and Quezon provinces who helped ensure that information on the benefits from the PhilHealth YAKAP will reach the public.

Innovations in coconut value addition highlighted at ATI CALABARZON's 2nd Coco Fiesta, 9th Techno Gabay Program Summit

TRECE MARTIRES CITY, Cavite — The Department of Agriculture bureau, the Agricultural Training Institute (ATI) in CALABARZON, championed the innovative and empowering coconut industry on November 18-22, 2025, through the 2nd Coco Fiesta and the 9th Techno Gabay Program (TGP) Summit. Coco Fiesta 2025

The Coco Fiesta 2025 took place on November 18-22, 2025, at SM City



Trece Martires,

Cavite. Anchored on the theme "Transforming Communities, Advancing Sustainability: Toward a Modernized Coconut Agriculture and Agribusiness Sector," this five-day event aims to provide a platform for local exhibitors and innovators to market coconut-based products, technologies, and services—thereby expanding market access and income opportunities. It also seeks to empower farmers, cooperatives, and

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With the help of

PhilHealth Pugay Tagumpay...

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COMMERCIAL ----- P200/col.cm

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

MAYBANK PHILIPPINES, INC.,
Mortgagee,

SURE **FORECLO -**
F-674-25 **versus-**
CASE NO.

SPS. CESAR CAMBA PERALTA and
MARICAR AGUILA PERALTA
Mortgagors.

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, MAYBANK PHILIPPINES, INC. with principal office address at Maybank Corporate Center, 7th Avenue corner 28th Street, Bonifacio Global City, Taguig City against the Mortgagor, SPS. CESAR CAMBA PERALTA and MARICAR AGUILA PERALTA, with residence and postal address at 83B Red Street, Rainbow Village, Brgy. Kalaanan, Angono, Rizal, to satisfy the mortgage indebtedness which as of October 20, 2025 amounts to THREE MILLION TWO HUNDRED NINETY ONE THOUSAND SEVEN HUNDRED THIRTY THREE PESOS and 80/100 (P3,291,733.80), Philippine Currency, inclusive of interest, service charge, penalties up to the date of sale, foreclosure expenses, and other bank charges and attorneys fees, the undersigned Sheriff will sell at public auction on 22 DEC 2025 at 10:00 o'clock in the morning up to 12:00 o'clock 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. 057-202406547**

Lot No. 19 Block: 6 Plan No. Pcs-04-032729
Portion of: Lot 2218, FRS-04-005786 & 2215 FRS-04-006223, 5FDM Estate, LRC Record No. 5964, Decree No. 4270
Location: Barangay of Pasong Kawayan I, Municipality of General Trias, Province of Cavite, Island of Luzon
Boundaries:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	SW	Lot 20, Block 6, Pcs-04-032729
2-3	NW	Lot 21, Block 6, Pcs-04-032729
3-4	NE	Road Lot 5, Pcs-04-032729
4-1	SE	Lot 17, Block 6, Pcs-04-032729

Area: SIXTY THREE (63) 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, it shall be held on 05 JAN 2025 without further notice.

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

Trece Martires City, 25 NOV 2025.

(SGD) RICARDO TOLEDO
Sheriff IV

Copy furnished:

ATT. ROGER S. DIAZ
Counsel for the Mortgage
c/o Maybank, Second Floor, Legaspi Towers 300
Q. Ocampo St. Cor. Roxas Blvd., Malate, Manila

SPS. EDWIN D. MEJARES & SALVE B. MEJARES
Block 6, Lot 40, Green Place Homes I, Malagasang I-G,
Imus, Cavite

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

Daterline Weekly Newspapers:
December 01, 08 & 15, 2025

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
OFFICE OF THE CLERK OF COURT
NAIC, CAVITE
rtc1nacocc@judiciary.gov.ph
0915-620-0438

NOTICE OF EXECUTION SALE

NOTICE IS HEREBY GIVEN, that under and by virtue of the Writ of Execution issued in the above-entitled case, to satisfy the judgment in favor of the plaintiff, **ELIEL JOHN BENDO, and against the defendant, BABY JANE DIMAANO, for the total sum of FOUR HUNDRED NINETY-TWO THOUSAND ONE, HUNDRED EIGHTY-THREE PESOS AND 80/100 (P492,183.80),** exclusive of the sheriff's fees and other lawful charges, the undersigned Sheriff will sell at public auction to the highest bidder, for cash, and in Philippine currency, on **December 10, 2025 at 10:00 o'clock** in the morning, at the premises of the Third Municipal Circuit Court of Indang-Mendez Nuñez, Indang, Cavite, the following real property of the defendant, together with all the improvements thereon, to wit:

DESCRIPTION OF PROPERTY:

A parcel of land (Residential), located at Belvedere Towne Homes III, Pason Kawayan, City of General Trias, Cavite, covered by Tax Declaration No. 242-00224-87218, under OCT/TCT No. 057-2024050303, containing an area of Fifty-Two and 80/100 (52.8) square meters, more or less, and bounded as follows: North by Lot 4; South by Lot No. 42; East by Lot No. 38; and West by Lot No. 40.

Declared owners: Spouses Manuel Ass Dimano and Baby Jane Garcia Dimano

All interested parties are hereby enjoined to take notice of the date, time, and place of the sale, and to be present thereat if they desire.

Prospective buyers are likewise reminded of their responsibility to verify the title and the encumbrances, if any, on the property prior to the sale.

Naic, Cavite, November 3, 2025.

(sgd.) LEONELLE E. MENDOZA
Sheriff IV, RTC OCC
Naic, Cavite

Warning:
It is absolutely prohibited to remove, deface or destroy this Notice of Sale on or before the date of sale, under penalty of law.

Daterline Weekly Newspapers:
Nov. 24, & December 01, 2025

Republic of the Philippines
Fourth Judicial Region Regional Trial Court
OFFICE OF THE EXECUTIVE JUDGE
Trece Martires City
rtcitmtocc@judiciary.gov.ph
09196753030

IN RE PETITION FOR COMMISSION AS
NOTARY PUBLIC FOR AND IN THE
CITIES OF GENERAL TRIAS AND TRECE MARTIRES
AND THE MUNICIPALITY OF TANZA, CAVITE,

TMNP-019-25

ATTY. CHARLES MARIE R. TORRES-ELACION,
Petitioner.
X-----X

NOTICE OF HEARING

Notice is hereby given that a summary hearing on the petition for application of notarial commission of ATTY. CHARLES MARIE R. TORRES ELACION shall be held on December 9, 2025 at 8:30 in the morning at the Court Room of the Executive Judge, Regional Trial Court, Branch 23, Trece Martires City, Cavite. Any person who has any cause or reason to object to the grant of the petition may file a verified written opposition thereto, received by the undersigned before the date of the summary hearing.

The petitioner should be ready to present all the pieces of evidence in support of her petition. Pre-marking should be done prior to the scheduled hearing.
SO ORDERED.

Trece Martires City, Cavite, November 24, 2025.

(SGD)PURIFICACION A. BARING TUVERA
Executive Judge

Daterline Weekly Newspapers:
December 01, 2025

Medical Mission Brings essential health services to Amadeo

A comprehensive medical mission organized by the Provincial Government of Cavite brought vital health services closer to the community as 312 residents of Brgy. Maymangga, Amadeo benefitted from free medical checkups and diagnostic procedures during the outreach held on November 19, 2025.

The successful activity was a collaborative initiative of the Office of the Provincial Governor and the Office of the Provincial Health Officer, in close coordination with the local government of Amadeo. - R. Dones

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

Daterline Weekly Newspapers:
Nov. 24, & December 01, 2025

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

STERLING BANK OF ASIA INC.
(A Savings Bank)

Petitioner-Mortgagor.

FORECLOSURE CASE NO. F-610-25

-versus-

JASON LOGUIVER FERNANDEZ represented
Herein by his Attorney-in-Fact
CRISTINA F. PANTILGAN,
Respondent Mortgagor.

X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Petitioner Mortgagor, **STERLING BANK OF ASIA, INC. (A Savings Bank)**, with business address at Sterling Bank of Asia Corporate Center, 8004, Ortigas Avenue, Greenhills, San Juan City, against the Respondent/Mortgagor, **JASON LOGUIVER FERNANDEZ, represented herein by his Attorney-in-Fact CRISTINA F. PANTILGAN**, with residence and postal addresses at (1) Blk. 24, Lot 1, Paligawang Matanda, Relocation Site, Lantic, Carmona, Cavite and (2) Blk. 28, Lot 18, Ph-7B, Elliston Place, Brgy. Pasong Camachile 2, Gen. Trias 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

(SGD) JOANNAH AVIGAIL C. TIMKANG
Sheriff IV

COPY FURNISHED:

STERLING BANK OF ASIA (A Savings Bank)
Legal Services Group
Counsel for the Petitioner-Mortgagor
3rd Floor, Sterling Bank of Asia Corporate Center
8004, Ortigas Avenue, Greenhills, San Juan City

JASON L. FERNANDEZ/CRISTINA F. PANTILGAN
(1) Blk. 24, Lot 1, Paligawang Matanda, Relocation Site, Lantic, Carmona, Cavite
(2) Blk. 28, Lot 18, Ph-7B, Elliston Place, Brgy. Pasong Camachile 2, Gen. Trias 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

Daterline Weekly Newspapers:
Nov. 17, 24, & Dec. 01, 2025

**LIVE IN THE
moment**

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
(PAG-IBIG FUND),

Petitioner/Mortgagor,

FNC-2023-564

-versus-

ANTONIO M. NATIAL
married to JULIET S. NATIAL
Respondents/Mortgagors.

X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-judicial foreclosure sale under Act 3135, as Amended by Act No. 4118, filed by HOME DEVELOPMENT MUTUAL FUND (PAG-IBIG FUND), Mortgagor with postal address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against ANTONIO M. NATIAL married to JULIET S. NATIAL with postal address at #2814 F.B. HARRISONS ST., SAN RAFAEL, PASAY CITY, METRO MANILA, to satisfy the mortgage indebtedness which as April 24, 2023 amounted to THREE HUNDRED SEVENTY EIGHT THOUSAND NINE HUNDRED EIGHTY EIGHT PESOS & 79/100 (P378,988.79), Philippine Currency excluding penalties, attorney's fees, and expenses of the foreclosure, the undersigned authorized Sheriff will sell at public auction on December 22, 2025 at 9:00 in the morning or soon thereafter, at the Regional Trial Court, Naic, Cavite, 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. 057-2022009134**

Lot No. 18 Block No. 28 Plan No. Pcs-04-030042
Portion of: Lot 2506; Lot 2510-B, Pcs-04-0866; LRC Rec. No. 5964

Location: Barangay of Pasong Camachile-2, Municipality of Gen. Trias, Province of Cavite. Island of Luzon

Boundaries:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	SE	Lot 23, Block 28, Pcs-04-030042
2-3	SE	Lot 24, Block 28, Pcs-04-030042
3-4	SW	Lot 17, Block 28, Pcs-04-030042
4-5	NW	Road Lot 32, Pcs-04-030042
5-1	NE	Lot 19, Block 28, Pcs-04-030042

Area: FORTY EIGHT SQUARE METERS (48), 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 December 23, 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, November 11, 2025

**EXTRAJUDICIAL SETTLEMENT
OF ESTATE OF THE DECEASED**

NOTICE IS HEREBY GIVEN THAT THE ESTATE OF THE LATE JOSE FOJAS ARCA HAS BEEN EXTRA-JUDICILY SETTLED BY HIS HEIRS THRU EXTRAJUDICIAL SETTLEMENT OF ESTATE OF THE DECEASED JOSE FOJAS ARCA AS PER DOC. NO. 69; PAGE NO. 15; BOOK NO. 173; SERIES OF 2025, BEFORE NOTARY PUBLIC ATTY. CESARIO G. GONZALES JR.

DATERLINE WEEKLY NEWSPAPER
December 01, 08 & 15, 2025

LINE	DIRECTION	ADJOINING LOT(S)
1-2	NE	LOT 3, BLOCK 9, PSD-04-236234
2-3	SE	LOT 33, BLOCK 9, PSD-04-236234
3-4	SW	ROAD LOT 7 (6.50 M. WIDE) BLOCK 9, PSD-04-236234
4-1	NW	LOT 31, BLOCK 9, PSD-04-236234

THE POINT: MON. NO. 17, NAIC ESTATE, PROVINCE OF CAVITE

LINE	BEARING	DISTANCE
TO CORNER 1	S. 63 deg. 52' E	1125.02 M.
1-2	S. 43 deg. 35' W	3.50 M.
2-3	N. 46 deg. 25' W	10.00 M.
3-4	N. 43 deg. 35' E	3.50 M.
4-1	S. 46 deg. 25' E	10.00 M.

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

UTILITY BANK-A RURAL BANK, INC.
Petitioner/Mortgagee,
FORECLOSURE CASE NO. F-582-25

-versus-

SPS. JENELYN F. DE VEGA,
AND MICHAEL VINCENT R. DE VEGA,
Respondents-Mortgagors.

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Petitioner/Mortgagee, **UTILITY BANK-A RURAL BANK, INC.** with business address at J. P. Rizal St., Bauan, Batangas and branch at J. Pastor St., Ibaan, Batangas, against the Respondents-Mortgagors, **SPS. JENELYN F. DE VEGA** and **MICHAEL VINCENT R. DE VEGA**, with residence at Blk. 2, Lot 19 Somerset 9, Brgy. Navarro, Gen. Trias City, Cavite, to satisfy the mortgage indebtedness which as of July 28, 2025 amounts to **ONE MILLION SIX HUNDRED THIRTY FIVE THOUSAND ONE HUNDRED FORTY PESOS** and **24/100 (P1,635,140.24)**, Philippine Currency, inclusive of interest and penalty charges as of said date, but exclusive of all legal fees, and all other charges incidental to this foreclosure sale, the undersigned Sheriff will sell at public auction on **December 10, 2025 at 10:00 o'clock in the morning until 12:00 o'clock 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. 057-2021010364

A parcel of land (Lot 2 Block 41 of the consolidation-subdivision plan, Pcs-04-017881, being a portion of Lots 1561 (RS-04-003700), 1564 (RS-04-003052), 1565 (RS-04-003697), 1566 (RS-04-003052), 1589 (RS-04-003698), 1590 (RS-04-003062), 1593 (RS-04-003696), 1596, 1598, (RS-04-003695), 1599 (RS-04-003695), 3038 (RS-04-003699), all of San Francisco de Malabon Estate, 1557-D (LRC) Psd-117597, 1592-C (LRC) Psd-30794, 1597-B & 1597-C, Psd-26890, 1623-A (LRC) Psd-306769 & 1624-B, Psd-04-022097, LRC Rec. No. 4270), situated in the Brgy. Of Bacao, Municipality of Gen. Trias, Province of Cavite, Island of Luzon. Bounded on the SE., along line 1-2 by Lot 31, Block 41; on the SW, along line 2-3 by Lot 1, Block 41; on the NW, along line 3-4 by Road Lot 40; on the NE., along line 4-1 by Lot 3, Block 41, all of the cons-subd. plan. Beginning at a point marked "1" on plan. x x x containing an area of **EIGHTY (80) SQUARE METERS** 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 December 23, 2025 without further notice.

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

Trece Martires City, November 11, 2025

(SGD) JOSELITO KRAMDA
Sheriff IV

Copy furnished:
UTILITY BANK-A RURAL BANK, INC.

J. P. Rizal St., Bauan, Batangas
And J. Pastor St., Ibaan, Batangas

SPS. JENELYN F. DE VEGA &
MICHAEL VINCENT R. DE VEGA
Blk. 2, Lot 19 Somerset 9, Brgy. Navarro,
Gen. Trias 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
Nov-17, 24 9 DEC. 1, 2025

Innovations...

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the public on emerging innovations and value-adding endeavors related to the coconut industry development. This celebration featured 12 booths of micro, small, and medium enterprises (MSMEs), mostly smallholder coconut farmers and associations across CALABARZON, showcasing coconut-based products, technologies, and services:

- SAMAWIN Coconut Farmers Agricultural Cooperative (Tayabas City)
- Quezon Federation and Union of Cooperatives (Pagbilao, Quezon)

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

PHILIPPINE NATIONAL BANK
In its capacity as Assignee-Mortgagee
of PNB Savings Bank,
Mortgagee,
versus-
FORECLOSURE CASE NO. F-662-25

JANICE ANN L. DALISAY
Debtor/Mortgagor
MA. JONERINE A. CASTRO
Co-Borrower

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by PHILIPPINE NATIONAL BANK, in its capacity as Assignee-Mortgagee of PNB Savings Bank, with business address at PNB Financial Center, Pres. Dirosdo P. Macapagal Blvd. Pasay City against the Debtor/Mortgagor, JANICE ANN L. DALISAY and co-Borrower, MA. JONERINE A. CASTRO, with residence and postal address at (1) Block 9C, Lot 6, Phase 3, E1, Dagat Dagatan, Malabon City, M.M. (2) Block 152, Lot 23, Antel Grand Village, Grand Catalina, Brgy. Bacao II, Gen. Trias, Cavite and (3) No. 36 Yallambee Road, Jindalee, Queensland, Australia to satisfy the mortgage indebtedness which as of September 30, 2025 amounts to **THREE MILLION TWO HUNDRED SIXTY NINE THOUSAND NINE HUNDRED EIGHTY FOUR PESOS** and **09/100 (P3,269,984.09)**, Philippine Currency, including interest, penalties and other charges as of said date but exclusive of all other expenses incidental to this foreclosure and sale, the undersigned sheriff will sell at public auction on 22 DEC 2025 at 10:00 o'clock in the morning up to 12:00 o'clock 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:

December 01-07, 2025

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, 25 NOV 2025.

(SGD) ANDRES B. ESPINA
Sheriff IV

Copy furnished:

S.P. MADRID
Counsel for the Mortgage
17th Floor Chatham House Condominium
Valero St., V.A. Rufino Street, Makati City, M.M.

SPS. REYMAR C. LOYOLA & IMEE E. LOYOLA
(1) Block 9C, Lot 6, Phase 3, E1, Dagat Dagatan,
Malabon City, M.M.
(2) Block 152, Lot 23, Antel Grand Village, Grand Catalina
Brgy. Bacao II, Gen. Trias, Cavite
(3) No. 36 Yallambee Road, Jindalee, Queensland, Australia

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of sale

DATELINE WEEKLY NEWSPAPERS:
DECEMBER 1, 8 & 15, 2025

December 01-07, 2025

DAILY LINE

VOL 22 NO. 35 3



KAPANALIG
Ni Nelson Dimapilis

**P8.6 Billion Budget to help SUCs
Admit More Students—Gatchalian**

State Universities and Colleges (SUCs) stand to gain a proposed P8.6 billion for infrastructure upgrades that would significantly expand their capacity to admit more qualified students, Senator Win Gatchalian said.

The lawmaker earlier flagged that because of SUCs' capacity issues, at least 168,493 students were denied admission despite being qualified. The senator's office reviewed data from 62 out of 115 SUCs and found that 32 (52%) of them exceeded their capacities. Eleven (18%) of these SUCs reached 100% of their capacity.

"Sa ilalim ng naturang pondo, mas bibilis ang pagtatayo ng mga siliid-aralan at iba pang mga pasilidad upang mas marami pang kabataang Pilipino ang mabigyan ng pagkakataong makapasok sa kolehiyo," said Gatchalian, chairperson of the Senate Committee on Finance.

"Layunin nating palawakin hindi lang ang mga gusali, kundi pati ang mga pangarap ng bawat estudyanteng nagnanais magkaroon ng mas magandang kinabukasan," he added.

During the budget briefing of the proposed 2026 budget, Gatchalian urged SUCs to focus on increasing their academic capacities, which entails the construction of more classrooms and other facilities.

Remulla...

MANILA – Department of the Interior and Local Government (DILG) Secretary Juanito Victor "Jonvic" Remulla assured the public that security and intelligence units are closely monitoring the situation.

"We are on top of the situation. We know who are asking, who are the ones recruiting. We know what they're up to. We know what they are offering. We know the composition of those who want to form an alternative government. So, we're on top of it," he said.

He said the government maintains full visibility over individuals attempting to recruit personalities for a so-called "alternative government."

"Not happening," Remulla said in an interview with the media on Tuesday.

"It's never been absent from the Philippines. So, it's always been present in our system," he said, referring to a recent account from a senator who shared that he was approached to participate but firmly declined.

He said that while the matter requires vigilance, it does not warrant unnecessary alarm.

"It is always a point of concern, but it's not a point of panic. It's not a point that we will waste great time and resources over it. Unahan na namin 'tong mga nasa floodgate na sila elected (They always like to meddle despite being no longer elected)." (Christopher Lloyd Calikawala, PNA)

Innovations...

9th TGP Summit

Simultaneously, the ATI CALABARZON, as the lead agency for the TGP, in partnership with the Cavite State University (CvSU), the Provincial Government of Cavite, and the Southern Tagalog Agriculture, Aquatic, and Resources Research Development and Extension Consortium (STAARRDEC), spearheaded the 9th TGP Summit on November 19-21, 2025, at CvSU, Indang, Cavite.

During the activity, the accomplishments and invaluable contributions of Farmers' Information and Technology Services (FITS) Centers and Magsasaka Siyentista in delivering agricultural technologies, digital innovations, and farmer-led extension systems in their localities were recognized.

The TGP Summit gathered implementers from across the region to strengthen collaboration, exchange best practices,

and recognize outstanding contributions to the program. It also emphasized inclusive and sustainable agricultural transformation through innovation and multi-sectoral partnerships.

In his message, Dr. Rolando Maningas, ATI CALABARZON Center Director, expressed gratitude to partners, exhibitors, and coconut farmers for uniting as one to celebrate the vibrant coconut industry in the region.

"Patuloy naming ihahatid ang mga pag-sasany, teknolohiya, at oportunidad na magapapatibay sa kabuhayan at pangarap ng mga mag-niniyog. Ang Coco Fiesta, na sinimulan natin

noong nakaraang taon sa Lalawigan ng Quezon, ay isa lamang sa maraming paraan para maipamalas namin ang aming suporta, at sisiguraduhin naming mas marami pa tayong magagawa—hindi lang para sa industriya, kundi para sa bawat pamilyang umaasa sa biyaya ng niyog," told Dr. Maningas.

He added that through these back-to-back events, the ATI CALABARZON reaffirmed its commitment to building resilient, sustainable, and forward-looking agricultural communities that thrive through innovation, collaborations, and shared purpose. PR

From Page 1

SSS...

In light of recent news reports citing the list of most complained-about government agencies based on January to August 2025 data presented by the Anti Red Tape Authority (ARTA) to the Senate during budget deliberations, the Social Security System (SSS) wishes to assure the public that its management takes these matters seriously and is committed to continuous improvement in service delivery.

"SSS is currently coordinating with the Anti-Red Tape Authority to validate the reported data involving 244 complaints. From our own monitoring of ARTA referrals, all complaints received during the period covered were addressed and resolved within ARTA standards as our resolution rate is at 99.3%. For the period covered by ARTA presentation to the Senate, SSS tracked a total of about 474,000 emails working diligently until they are all resolved within ARTA standards," SSS President and CEO Robert Joseph Montes De Claro explained.

Remulla identified those involved in exploratory discussions as mostly retired or semi-active political personalities.

"Mostly retired. Some semi-active politicians. Connected with active politicians also," he said.

Remulla said the semi-active politicians "were in office a term ago, and they are still making themselves public. They're still politicians except not in office. Yung mahilig pa rin makialam pero hindi na sila elected (They always like to meddle despite being no longer elected)." (Christopher Lloyd Calikawala, PNA)

"Most complaints are about our service delivery, followed by matters concerning our loan programs, and then about contributions matters. Service delivery complaints were mainly about

concern raised through our channels and repeat visits to SSS branch for a benefit claim. Loan programs complaints were about salary loan and calamity loan programs – both were enhanced this year featuring lower interest rates – mainly on difficulty as regards calamity loan applications and challenges on loan eligibility requirements and procedures. Contributions complaints were mainly about non-remittance by employers and long wait time for manual verification," De Claro added.

The SSS remains steadfast in its mission to provide fast, efficient, and transparent services to its members. We continue to implement reforms and digital innovations to minimize bureaucratic delays and enhance customer experience.

For inquiries or feedback, members may contact the SSS through hotline 1455, email usss-aptayo@sss.gov.ph, and our branches.

See us also through our website (www.sss.gov.ph) or our social media accounts (Facebook, Instagram, Spotify, Viber, X, and YouTube) under the MYSSPH handle for latest announcements and instructional material on SSS programs. PR

From Page 1

Cavite...

The Cavite Career Caravan held at Manalang Center in Kawit on November 19, transformed the venue into a vibrant hub of opportunities for jobseekers. A total of 62 applicants participated in the activity, with 20 successfully hired on the spot.

Twenty companies from a wide range of industries opened their doors to Caviteños, offering more than 8,000 job vacancies. The selection felt like a neatly arranged buffet of career paths, each one ready for exploration by eager applicants.

The Cavite Career Caravan continues to sustain its mission of connecting Caviteños to employment while bringing government services closer to the people. The Kawit leg once again showcased how unified efforts can open doors, spark hope, and create smoother pathways toward brighter careers. — OPIO

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