

SMFB SUSTAINS GROWTH IN Q1 2025 WITH 16% INCREASE IN NET INCOME



San Miguel Food and Beverage, Inc. (SMFB) began 2025 with strong momentum, posting robust first quarter results driven by sustained demand, improved efficiencies, and disciplined

cost management. For the period ending March 31, 2025, consolidated revenues rose 4% year-on-year to ₱98.9 billion. Gross profit grew 11% to ₱28.6 billion, while income from operations rose 16% to ₱15.2 billion. Net income reached ₱11.6 billion, up 16%, with EBITDA increasing to ₱19.6 billion, translating to a 20% EBITDA margin. "Our results this quarter reflect the strength of our diversified portfolio and our continued focus on execution," said SMFB Chairman Ramon S. Ang. Key Business Highlights Food: San Miguel Foods reported revenues of ₱46.3 billion, up 8% from the previous year.

"We are optimistic about the rest of the year. Our continued investments in key growth areas, from expanding production capacities to strengthening our distribution network, are designed to meet the evolving needs of the Filipino consumer. With our strong brands and disciplined execution, we are well-positioned to sustain our growth trajectory in 2025 and beyond." Beer: San Miguel Brewery Inc. generated sales of ₱36.3 billion, with domestic revenues at ₱32.0 billion and international sales at US\$74.9 million. Despite tempered market conditions, the Beer business sustained healthy earnings through improved operating performance. Gross profit reached ₱13.9 billion. Operating income rose 1% to ₱8.2 billion, while net income improved to ₱6.6 billion. Spirits: Ginebra San Miguel Inc. posted revenues of ₱16.3 billion, up 8% year-on-year, supported by sustained consumer demand and efforts to reach a broader base of customers. Gross profit increased 10% to ₱4.1 billion. Operating income rose 8% to ₱2.5 billion, while net income grew 11% to ₱2.1 billion. The Spirits business continues to benefit from ongoing brand investments that strengthen market presence and drive profitability. Looking ahead, SMFB continues to build on strong fundamentals, with ongoing investments focused on building scale, strengthening operations, and supporting its role in ensuring reliable access to essential food and beverage products for Filipino families. PR

BotiCARD opens its 24th Branch in Biñan City



(From left to right) Father Efen Montoya, BotiCARD President Rosenda Aquino, Micoinurance Coordinator Elvira De Guzman, CARD MRI Managing Director Aristeo Dequito, and BotiCARD Operations Director Florife Reynido led the opening of the BotiCARD Branch in Biñan, Laguna.

BotiCARD opened its newest branch in Biñan City, Laguna, on January 8, 2025, to bring high-quality, affordable medicines closer to more Filipinos.

By establishing a presence in Biñan, the pharmacy reaffirmed its commitment to making essential healthcare accessible, providing more affordable alternatives, and delivering health education to the community.

BotiCARD President Rosenda Aquino expressed the pharmacy's dedication to reaching more communities, particularly those living on the margins.

"We believe that expanding our services across the country and improving people's health is another way to support CARD MRI's mission of eradicating poverty," she stated.

As part of the celebration, BotiCARD offered free consultations, blood pressure monitoring, and dental extractions to clients and the general public who attended the event.

In addition, the pharmacy provided a 28% discount on selected medicines and vitamins.

During the opening, 109 individuals benefited from the free medical

services.

Aside from medicines, BotiCARD offers basic medical supplies, hygiene products, and other essential health products.

BotiCARD, the health wing of CARD Mutually Reinforcing Institutions (CARD MRI), was established in 2011 to ensure the availability of affordable and quality medicines to CARD members, their families, and communities.

To learn more about BotiCARD, Inc., visit its website at <https://www.cardmri.com/botocard> and the official Facebook page, [@boticardOfficial](https://www.facebook.com/boticardOfficial).

DA-4A, KAISA SA SELEBRASYON NG FILIPINO FOOD MONTH NA PINANGUNAHAN NI PANGULONG MARCOS SA QUEZON



Kaisa ang Department of Agriculture IV-CALABARZON (DA-4A) sa pagbubukas ng taunang selebrasyon ng "Buwan ng Kalutong Pilipino" o Filipino Food Month (FFM) na pinangunahan ni Pangulong Ferdinand Marcos, Jr. sa unang linggo ng Abril sa bayan ng Lucena City, Quezon.

Ang pagdiriwang na may temang "Sarang Pagkaing Pilipino: Yaman ng ating Kasaysayan, Kultura, at Pagkatao" ay layong maipakikaila sa pamamagitan ng mga Pagkaing Pilipino ang kasaysayan at kultura ng bansa. Bawat putahe ay inaasahang sumalamin sa tradisyon ng mga Katutubong Pilipino bilang pagpapakita ng respeto at suporta sa mga

lokal na produkto. Naging tampok din ang bagong logo ng FFM na nagtataglay ng mga kulay na bumubuo sa bandila ng Pilipinas habang kumakatawan sa pamanang kultura, partikular ang mga lutiin mula sa Luzon, Visayas, at Mindanao.

Ayon kay Pangulong Marcos, nagsisilbi ring paraan ang FFM upang mas paigtingin ang kanyang patuloy na adbokasiya ng pagkakaisa at masusing ugnayan sa pagitan ng mga ahensya ng DA, Department of Tourism (DOT), National Commission for Culture and the Arts (NCCA), at ng Philippine Culinary Heritage Movement (PCHM). Samantala, sa

pinanguna ni DA-4A Regional Executive Director Fidel Libao kasama ang Agribusiness and Marketing Assistance Division, ipinagmalaki sa aktibidad ang mga produktong agrikultural mula sa mga samahan ng magsasaka na Flavors of Quezon, Samahang Magsasaka ng Nieva, Ruminant Raisers of San Antonio, Quezon Agriculture Cooperative, Yakap at Halik Multi-Purpose Cooperative Quezon 2, Marylou Rejano Food Products, High Value Crops Marketing Cooperative of Quezon, Pinagdangay Rural Improvement Club MPC, at Tayabas City Coconut Farmers Agriculture Cooperative na nakiisa sa ginanap na trade fair.

DTI Laguna, DICT enhance MSME cyber resilience P2

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CAYETANO MEDIATES DISPUTE BETWEEN DENR AND MASUNGI OVER CONTRACT CANCELLATION



COMELEC TO IMPLEMENT SPECIAL VOTING HOURS FOR SELECT SECTORS

SSS OPENS NEWLY RELOCATED SERVICE OFFICE IN TAYTAY, RIZAL



Social Security System (SSS) President and Chief Executive Officer Robert Joseph Montes De Claro (4th from left), Social Security Commissioner Eva B. Arcos (3rd from left), and Mayor Allan Martine S. De Leon of Taytay, Rizal (5th from left) officially open the new SSS Taytay Service Office on 28 April 2025, bringing better SSS services to the people of Taytay. Also in the photo are (from left) SSS Antipolo Branch Acting Head Richiel R. Madlangbayan, SSS Vice President for National Capital Region (NCR) East Division Benjamin M. Dolindo, Jr., SSS Executive Vice President for Branch Operations Sector Voltaire P. Agas, SSS Senior Vice President for NCR Operations Group Maria Rita S. Aguja, and Barangay Captain Rasel Z. Valera of Barangay San Juan, Taytay, Rizal, and (at the back, left) SSS Pasig Mabini Branch Acting Head Marivic M. Gorembalem and SSS Vice President for Public Affairs and Special Events Division Carlo C. Villacorta.

STORY ON PAGE 5

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ULAT SA PAG-ANGAT

SAMA-SAMANG PAG-ANGAT SA BACORONG PURPURA ISYU BULO 1 (Pebrero 10 - Marso 9, 2025)

ULAT SA UNANG 30 ARAW

PINALAWIG NA BENEFISYO PARA SA MGA MIYEMBRO

Outpatient Emergency Care Benefit (OECB) Package

Sagot ang mga kahalagang kaso (Emergency) sa 24 oras

- Consultation Fee
- Diagnostics
- Laboratory
- Imaging
- Dental
- Referral sa primary care facility o Specialist Provider

2 Benefits Package para sa Open Heart Surgeries

- Coronary Artery Bypass Graft (CABG) ₱45,000 - ₱45,000 (Caring ₱100,000)
- Closure of Ventricular Septal Defect (VSD) ₱45,000 - ₱45,000 (Caring ₱100,000)
- Total Correction of Tetralogy of Fallot (TOF) hanggang ₱45,000 (Caring ₱100,000)

2 Benefits Package para sa Heart Valve Repair and/or Replacement

- Mitra ₱45,000 hanggang ₱45,000
- Aortic aortic (aortic) substitution package ₱45,000 - ₱45,000 (Caring ₱100,000)
- Mitra sa aortic (₱45,000)
- Mitra sa mitral (₱45,000)

PINAGAAN AT PINABUTING PAC-PROSESO NG CLAIMS

Flexibility in Claims Submission Deadline for Denied Claims

Pagbabayad sa 1) mayong denied claims dahil sa late filing mula 2018 hanggang 2024.

PINALAKAS NA PARTNERSHIPS PARA SA MAS ADOT-KAMAY NA SERBISYONG PANGKALUSUGAN

March 10, 2025
Nagkaroon sa Philippine Association of Future Organizations (Phafo) para sa kapangyarihan ng mga pagkakaibang mga organisasyon.

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PRESIDENT IN ACTION: ACTING PRESIDENT AND CEO (APCEO) DR. EDWIN MERCADO MEETS WITH IT SECTOR LEADERS AND REPRESENTATIVES TO OPTIMIZE ELECTRONIC BENEFITS SYSTEMS

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EDITORIAL: Go out and vote

The unrepentant cynics will no doubt dismiss Philippine elections as a colossal waste of time and effort. Why?

Because, as our experience has shown, only those with enough money can pursue an election campaign, whether at the national or local levels. They will have to shell out adequate funds for their campaign staff, election materials, political sorties in various places, and perhaps for vote-buying.

On the other hand, the same cynics will belittle the majority of voters who fail to closely examine whether the politicians who seek their votes are truly sincere in their quest for public office, or have the necessary qualifications, such as education, training and experience in their chosen fields.

If voters rely mainly on name recall or popularity of candidates, then the electorate cannot really expect them to deliver results, whether in lawmaking or policy/program implementation.

Our Constitution, after all, gives wide leeway for the aspiring politicians as well as those of voting age to take part in regular political exercises. Besides these Constitutional provisions, there are other mechanisms for the citizenry to freely exercise their right of suffrage.

Republic Act 9189, or the Overseas Absentee Voting Act of 2003, gives an immigrant or permanent resident who is recognized as such in Article V of the 1987 Constitution guarantees that the right of suffrage may be exercised by all citizens of the Philippines not otherwise disqualified by law.

No literacy, property or other substantive requirement is imposed on the exercise of suffrage.

Further on, the fundamental law says Congress should provide a system for the secrecy and sanctity of the ballot.

Congress has also designed a procedure for the disabled for the disabled and the illiterates to vote without the assistance of other persons.

They are now allowed to vote under existing laws and such rules as the Commission on Elections has promulgated to protect the secrecy of the ballot.

The same Constitution allows wide leeway for prospective candidates to seek public office.

While Section 26 of Article II or State Policies provides that the State shall guarantee access to opportunities for public service, and prohibit political dynasties as may be defined by law, it left it to Congress to pass an enabling law, thereby allowing political dynasties to rule the roost and monopolize public office from the highest to the lowest levels.

This is unfortunate. What we have at present is an immature or even deviant democracy where regular elections are dominated by incompetents and the unqualified, on the one hand, and an electorate that cannot separate the chaff from the grain.

And it looks like, given this situation, our democracy is now in a deep, dark hole from which there's little hope for light to shine through, unless the intelligent and the upright among the voters make their voices heard loud and clear on May 12.

Go out and vote for the truly honest and competent candidates, and spare the nation from the hopeless dimwits, irredeemable charlatans and the incorrigibly corrupt.

DTI LAGUNA...

The Department of Trade and Industry – Laguna Provincial Office (DTI-Laguna), in collaboration with the Department of Information and Communications Technology (DICT), successfully hosted a webinar titled "Cybersecurity Awareness: Minimizing Risks, Maximizing Security" on March 24, 2025, from 9:00 AM to 12:00 PM. This training, aimed at micro, small, and medium enterprises (MSMEs), was designed to enhance participants' awareness, preparedness, and resilience against cyber threats by equipping them with essential knowledge and skills to safeguard their digital assets.

The program began with an inspiring message from Mr. Mark De Luna Royo, DICT Officer for LGU Alaminos, who highlighted the ser-

vices provided by DICT within the municipality and emphasized its ongoing commitment to supporting MSME growth in collaboration with DTI-Laguna.

Mr. Alfonso Fredericko Gonda, Planning Officer II at the Cybersecurity Bureau of DICT Region IV-A (CALABARZON), covered key topics such as common cyber threats—including phishing, ransomware, and data breaches—and shared cost-effective strategies to mitigate these risks. He also discussed methods for ensuring the online safety of MSMEs, while highlighting ways to protect businesses' reputations.

The second speaker, Ms. Ruth Antonette Mores, Planning Assistant at the Digital Certificate Division of the Cybersecurity Bureau

at DICT, presented on the Philippine National Public Key Infrastructure (PNPKI). She explained how MSMEs can leverage PNPKI to implement digital signatures and encryption, safeguarding the confidentiality, integrity, and authenticity of sensitive business data.

This is particularly beneficial for securing online transactions, protecting customer information, and meeting regulatory cybersecurity and data privacy requirements.

By utilizing PNPKI, MSMEs can minimize the risks of fraud, identity theft, and unauthorized access, ensuring secure user authentication and document verification.

Overall, the training emphasized best practices for data protection, safe online behavior, and

compliance with relevant cybersecurity regulations. It also helped MSMEs develop incident response and recovery plans, ensuring business continuity in the event of a cyberattack.

Ultimately, the program promoted a security-conscious culture within MSMEs, reducing vulnerabilities and strengthening their ability to operate securely in an increasingly digital world.

The webinar was attended by over 40 participants, including business owners, students, and government employees from Laguna and surrounding provinces.

As the event concluded, attendees expressed their appreciation for the valuable and informative content shared during the session (MO-Calongcalong, DTI-Laguna).

NCIP INTENSIFIES CAMPAIGN AGAINST VOTE-BUYING IN IP COMMUNITIES

CALAMBA CITY, Laguna (PIA) – To combat vote-buying and ensure Indigenous Peoples (IP) communities can exercise their right to vote in the 2025 National and Local Elections, the National Commission on Indigenous Peoples (NCIP) is intensifying its voter education campaign.

In an interview with the Philippine Information Agency, Eddielito Sumangil, NCIP Provincial Officer, emphasized the agency's efforts to educate IP communities about the dangers of electoral exploitation. "One of our strategies is to provide them [IP communities] with information on how they can help prevent vote buying. But of course, we cannot totally watch over them [since] politicians will do whatever it takes to win," Sumangil said.

He further stressed the importance of empowering IP voters to report incidents of vote-buying. "We continue reminding our IPs not to let themselves be used, and keeping them informed on how they can report incidents [of vote buying] so we can properly address them," he added.

The NCIP has

also partnered with the Commission on Elections (COMELEC) to expand its Information and Education Campaigns (IEC) on the new election system.

This collaboration includes webinars designed for IP representatives and community leaders. "This way, they can help us disseminate the information on the process of the upcoming elections," Sumangil explained.

NCIP Region IV-A estimates that 10,000 Indigenous Peoples voters in the region are expected to participate in the upcoming elections. However, this figure represents only a fraction of the eligible IP voters in CALABARZON, as many individuals aged 18 and above have yet to register.

Sumangil also highlighted the challenges faced by COMELEC in delivering Automated Counting Machines (ACM) to IP communities residing in Geographically Isolated and Disadvantaged Areas (GIDA), such as General Nakar, Quezon.

According to NCIP, only two regions – CALABARZON and Cagayan Valley – have been provided with Ac-

cessible Voting Centers (AVCs) to facilitate easier voting for Indigenous Peoples. "We are also working with the NCIP Central Office to provide Special Voting Centers for IPs. We are talking with the central office so we can address this issue, because we have many GIDA areas

that have not been provided with AVCs," Sumangil said.

Additionally, NCIP noted that some Indigenous Peoples encounter difficulties in obtaining essential documents, such as birth certificates, which are required for voter registration

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DA-ATI CALABARZON has officially partnered with RHUDARDA Integrated Agri-Coconut Farm, located in Polillo, Quezon, as a new Coconut-based Learning Site for Agriculture (CocoLSA). The partnership was formalized through the signing of a Memorandum of Understanding (MOU), led by Center Director Dr. Rolando V. Maningas. The event also featured the unveiling of the LSA billboard and the awarding of the LSA certificate. In his message, Dr. Maningas emphasized the significant contribution of cooperatives to development. The farm is the second Learning Site for Agriculture (LSA) in Polillo and the first CocoLSA in the entire Polillo Group of Islands (POGI). It was established to support the community by sharing skills and knowledge while strengthening the agricultural network in Polillo, Quezon.



PGC proudly joins the nation in celebrating Ease of Doing Business Month 2025!

PGC affirms its commitment to efficient, transparent, and responsive public service. Together, let's champion a business-friendly environment that drives innovation and inclusive growth.

PRESIDENT...

Last 21st of April 2025, Dr. Edwin Mercado convened with PhilHealth IT sector leaders and representatives to discuss potential improvements on PhilHealth's current electronic benefits systems and processes.

The discussion focused on optimizing existing programs such as the eClaims, eSOA (Electronic Statement of Account), and Konsulta Service v1.1. Enhancements were also planned for existing processes

implemented for electronic systems improvement such as Shadow Billing.

Through optimizing the aforementioned electronic systems and processes, PhilHealth aims to facilitate the ease of online claims processing and improve the overall availment process for members. Moreover, these improvements are also expected to better accommodate adjustments and/or additions to existing benefits packages.

For more infor-

mation on PhilHealth's Electronic Claims Submission System, members may view the program details, application requirements, and facility qualifications here: <https://www.philhealth.gov.ph/services/eclaims/>

Other queries may be directed to the PhilHealth's 24/7 touch points at (02) 866-225-88, or at mobile numbers (Smart) 0998-857- 2957, 0968-865-4670, (Globe) 0917-1275987 or 0917-1109812. ###



AGRI RENEWS CALL TO PROBE P11-B EXPIRED MEDICINES, VACCINES IN DOH WAREHOUSES, HEALTH FACILITIES

AGRI Party-list Rep. Wilbert Lee reiterated his call for an investigation into the P11 billion worth of expired medicines and vaccines in Department of Health (DOH) warehouses, following a recent Senate resolution by Senator Joel Villanueva. Lee emphasized that the expiration of essential drugs, including over 7 million vials of COVID-19 vaccines, is a clear case of negligence and misuse of public funds.

Lee, who filed House Resolution No. 2117, highlighted the importance of accountability and efficient use of health resources. He also called on the DOH to submit a comprehensive report on the expired supplies and the steps taken to address the issue. AGRI Party-list continues to push for free medicines and healthcare services for all Filipinos, stressing the need for proper government action to ensure public health resources are used effectively.

AGRI Party-list Representative Manoy Wilbert Lee reiterated his call to investigate the P11 billion worth of expired medicines and vaccines in Department of Health (DOH) warehouses and health facilities flagged by the Commission on Audit (COA).

The Bicolano lawmaker renewed his call after Senator Joel Villanueva recently filed Senate Resolution No. 1326 to probe the said issue.

"Buo ang suporta natin sa panawagang ito ni Senator Joel Villanueva para imbestigahan din sa Senado ang malaking

kapabayaan at malaking kasalanan na ito sa taumbayan," Lee said.

"Such negligence is both unacceptable and unlawful. Pondo ito na nasayang at serbisyong ipinagkait para sa kalusugan ng mga Pilipino," he added.

Lee filed House Resolution No. 2117 on December 2024, stressing that the expiration of these essential drugs, medicines and vaccines, which the DOH allowed to deteriorate without proper utilization or timely action, constitutes a clear dereliction of duty and a violation of their mandate.

According to the COA audit report for the year 2023, P11.18 billion worth of drugs, medicines and medical supplies, including over 7 million vials of COVID-19 vaccines that were unused, expired in DOH warehouses and health facilities. Among the reasons cited for such wastage are inadequate procurement planning and poor distribution and monitoring systems.

AGRI Party-list, which is running for reelection in the 2025 National and Local Elections underscored the importance of probing this issue to hold the involved officials and personnel accountable, identify underlying systemic issues, and ensure that public health resources are utilized efficiently, properly accounted for, and distributed in a timely and effective manner.

It also called on the DOH anew to submit a comprehensive report to Congress detailing the status of all expired supplies, including COVID-19

vaccines, and the steps taken to address the situation.

It can be recalled that during the last House Plenary Deliberations on the DOH Budget last September, Lee inquired about the lack of medicines in public hospitals.

"Mayroong bilyon-bilyong pondo para sa mga gamot pero bakit kinakailangan pang bumili ng mga kababayan natin sa labas ng ospital? Bakit kailangan pa nilang gumastos para sa gamot kahit na sa charity wards sila naka-admit? Isa pa ito sa dumaragdag sa out-of-pocket expenses nila; dagdag isipin ng may sakit; dagdag pasanin ng pamilya," AGRI Party-list earlier pointed out.

AGRI Party-list has been pushing for free medicines and healthcare services. Through Lee's leadership, AGRI Party-list was the first to expose that the Philippine Health Insurance Corporation (PhilHealth) had billions of available funds in September 2023, which then led to the implementation of PhilHealth's increased benefits after over a decade that it was not updated and no longer responsive to the hospitalization cost of the beneficiaries.

"Hindi magiging posible ang ipinaglalan-ban nating libreng gamot at libreng pagpapagamot kung magpapatuloy ang kapalpakang ito sa gobyerno. Dapat may managot sa mga kapabayaan na nagkakait ng mga serbisyong pangkalusugan para sa mga Pilipino. Buhay at kabuhatan ang nakataya dito," AGRI Party-list stated. PR

SM SUPERMALLS AND ASP INK PARTNERSHIP FOR AUTISM-INCLUSIVE EMPLOYMENT



Strengthening our commitment to a more inclusive community, SM Supermalls and ASP sign the Memorandum of Understanding for Inclusive Hiring of talents on the spectrum.



SM Supermalls and ASP Leaders are dedicated to sharing valuable insights, inspiring us to continually enhance and transform our customer experiences.



Ms. Shereen Sy shares a thoughtful message that encourages proper understanding of each member of the community to be able to serve them better.

COMELEC...

SANTA ROSA CITY, Laguna (PIA) – The Commission on Elections (COMELEC) announced that it will open a more inclusive, safe and convenient voting option for senior citizens, persons with disabilities (PWDs) and pregnant women to ensure their participation in the 2025 national and local elections.

In an interview during the Ugnayan at Talakayan sa Laguna program of the Philippine Information Agency, lawyer Marx Nicholai Delmo, election officer of COMELEC in Calamba City, Laguna, stated that the implementation of early voting hours is part of

the Commission's ongoing efforts to have an orderly election process.

Senior citizens, PWDs, and pregnant women may cast their ballots on May 12 at their designated precincts as early as 5:00 am to 7:00 am.

"For the first time, in the 2025 National Elections, the Commission on Elections will implement what we call early voting hours.

This will be from 5:00 AM to 7:00 AM, where all our polling places will exclusively accommodate persons with disabilities, senior citizens, and pregnant women along with their assistants. Only they

will be served from 5:00 AM to 7:00 AM," Delmo said.

Those with special needs, senior citizens, and pregnant women who belong to the priority group but are unable to vote during the said voting hours will still be accommodated through the priority lanes set up for them in every polling precinct from 7:00 am to 7:00 pm.

These lanes will remain open throughout the day to allow them skip regular queues and vote with great comfort and convenience, the Commission reiterates.

The election officer then emphasized that this system upholds the

From Page 1

dum of Understanding (MOU) was held at Book Nook in SM Podium, marking the beginning of an inspiring new chapter in inclusive employment. Book Nook, a flagship community learning hub under SM Cares, will soon welcome individuals on the spectrum as Book Nook concierges, bringing SM's inclusive vision to life in a space that champions learning, connection, and belonging.

"Book Nook was always meant to be a space where everyone feels they belong," Ms. Shereen T. Sy shared. "Through this initiative, we bring that vision into sharper focus—creating not just a library, but a living story of inclusion, empowerment, and opportunity."

"The Autism Society Philippines is excited about this collaboration," said Ms. Mona Magno Veluz, Country Manager of ASP Autism Works. "We need more companies carving a space for Filipinos with disabilities in their businesses, allowing them to contribute and grow."

The partnership is part of SM Cares' broader advocacy for inclusive employment, which aims to create work environments where people with disabilities are welcomed and celebrated for their unique strengths.

"At SM, inclusion is more than a policy—it's our purpose," said Mr. Steven T. Tan, President of SM Supermalls. "This partnership with ASP reaffirms our commitment to being a 'Mall for All'—a place where everyone can succeed and feel they belong."

SM Supermalls continues to redefine inclusive, compassionate public spaces—not just in its malls but in communities throughout the Philippines. Its strategic partnership with the ASP ensures that they are guided in best practices for recruiting, developing, and retaining talents on the autism spectrum.



Republic of the Philippines
Fourth Judicial Region
FAMILY COURT
Branch 5, Trece Martires City
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09234824559

IN RE: PETITION FOR JUDICIAL RECOGNITION OF LEGITIMACY OF MINOR ASHER CLYDE CASCASAN WITH THE CORRESPONDING CORRECTION OR CANCELLATION OF ENTRIES IN HIS CERTIFICATE OF LIVE BIRTH AND CHANGE OF NAME FROM ASHER CLYDE CASCASAN TO ASHER CLYDE CASCASAN JOCSAN UNDER RULE 105 OF THE RULES OF COURT PURSUANT TO ART. 172 OF THE FAMILY CODE,

SP. PROC. NO. TMSP-011-24

SPS. ARISTEO G. JOCSON and ARCHIE R. CASCASAN-JOCSON, Petitioners.

X-----X

ORDER

During today's hearing, petitioners Aristeo G. Jocson, Archie R. Cascasan-Jocson and their counsel Atty. Catherine P. De Guzman-Bernardo are present. Prosecutor Alexander G. Santos, Jr. appeared for the State.

The petitioner's counsel manifested that there is an error on the order for publication dated July 29, 2024. However, the said order was already published and the petitioner's counsel did not coordinate to this Court regarding the typographical error prior to the publication. Hence, in view thereof, let this amended order be published.

This verified petition, dated June 18, 2024, filed by the petitioners, through counsel, prays that after due notice, publication, and hearing, to issue a decree of Judicial Recognition of Legitimacy declaring that the entries in the minor child's Certificate of Live Birth be corrected and cancelled and the name of the minor be changed from Asher Clyde Cascasan to Asher Clyde Cascasan-Jocson.

Today, March 24 2025, finding the petition to be sufficient in form and substance, let the same be set for monitoring hearing on May 5, 2025 at 1:30 in the afternoon before this Court sitting at the Government Center Building, Capitol Site, Trece Martires City, Cavite on which date, time and place any interested person may appear to show cause, if he/she has any, why this petition should not be granted. Initial hearing or jurisdictional requirements shall be set not more than six (6) months for the last publication pursuant to Section 2, Rule 105 of the Rules of Court.

Let this copy of Order be published at least once a week for three (3) consecutive weeks in a newspaper of general circulation within the Province of Cavite and have copies hereof be furnished the Office of the Department of Social Welfare and Development, Office of the Solicitor General, Office of the Prosecutor of Cavite, the Philippines Statistics Authority (PSA), the Civil Registrar of Cavite, petitioners and their counsel

The parties are hereby directed to coordinate with the Clerk of Court for the raffle of the publication.

SO ORDERED

GIVEN IN OPEN COURT on March 24, 2025 in Terece Martires City, Cavite, Philippines.

(SGD) FLORELIZ CABANLIT FARGAS
Presiding Judge

Copy Furnished:
Pros. Alexander G. Santor, Jr.
Trial Prosecutor

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Department of Social Welfare and Development

The Philippine Statistics Authority (PSA) Cavite

FCF/jmd

DATELINE WEEKLY NEWSPAPERS:
April 28, May 05 & 12, 2025

SSS...

SSS President and Chief Executive Officer Robert Joseph Montes De Claro, Social Security Commissioner Eva B. Arcos, and Taytay, Rizal Mayor Allan Martine S. De Leon inaugurated the new SSS Taytay Service Office in Taytay, Rizal, on 28 April 2025, bringing better services to the municipality dubbed as the Garments Capital of the Philippines.

The SSS Taytay Service Office is located within the municipal government complex on the 3rd floor of Manila East Arcade II Building, Don Hilario Cruz, Barangay San Juan, Taytay, Rizal.

It is ready to serve SSS members and employers in Taytay and nearby areas from 8:00 a.m. to 5:00 p.m., Monday through Friday.

SSS President and Chief Executive Officer Robert Joseph Montes De Claro announced that the opening of the SSS Taytay Service Office is a key part of the organization's shift towards becoming more service-oriented. He emphasized that the SSS exists primarily to provide valuable services to its members and employers.

The Taytay office is the latest addition to a series of new local SSS offices being established across the country. These offices aim to facilitate transactions for members and employers while enhancing access to SSS services.

The parties are hereby directed to coordinate with the Clerk of Court for the raffle of the publication.

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The Taytay office is the latest addition to a series of new local SSS offices being established across the country. These offices aim to facilitate transactions for members and employers while enhancing access to SSS services.

"We are very excited to open our new SSS service office in Taytay,

NOTICE

Notice is hereby given that the estate of the late LORETA REYES ESGUERRA, consisting of her undivided share in a parcel of land known as Lot No.6041-Part, Cad-608-D situated at Kabulusan, Magallanes, Cavite, with a total area of TWENTY THOUSAND SIX HUNDRED FIFTY TWO SQUARE METERS and TWENTY ONE DECIMETERS (20,652.21), more or less, declared under TAX DECLARATION NO. AA-12-0010-00059 of the Municipal Assessor of Magallanes, Cavite, has been the subject of an Extra-Judicial Settlement of Estate of the Deceased Loreta Reyes Esguerra Among the Legal Heirs, as per Doc.No.144; Page No.30; Book No. XXV and series of 2025 of Notary Public Jameswell M. Resus of Naic, Cavite.

Dateline Weekly Newspapers:
May 5, 12 & 19, 2025

From Page 1

such as My.SSS registration, accessing My.SSS services, requesting the resetting of password and recovery of user ID My.SSS member and employer account, and updating of employer profile. PR

Cayetano...

Senator Alan Peter Cayetano on Friday stepped in as a mediator during a Senate Blue Ribbon Committee hearing seeking to resolve a dispute between the Department of Environment and Natural Resources (DENR) and Blue Star Construction Development Corporation over a scrapped government housing development contract in the Masungi Georeserve in Rizal.

In his opening statement, Cayetano set the tone to ease tensions by reading the preamble of the Constitution and a passage from the Bible. "In a time where there is so much waste and abuse of human rights, abuse of power, we are finally realizing that we cannot abuse nature.

It is not sustainable. We are a country and people who are looking for good (environmental) models and examples," Cayetano also told the DENR and the Blue star panel on April 11, 2025.

The senator also emphasized that the dispute presented an opportunity to address long-standing issues in the conservation area.

"I felt this is an opportune time, but also a caution to all of us, including the Senate and the government, that people are watching. I [hope] we can conclude this in a

very sober way and find real models. If this is really a good model and maliang pagka-cancel, then it should be resolved. Kung maliang model na ito at may pagkakamali na nakita lang in hindsight, it should be cancelled," he said.

The dispute arose from the DENR's termination of its 2022 Supplemental Joint Venture Agreement with Blue Star, citing the company's alleged failure to build 5,000 housing units in Masungi.

The Masungi Georeserve Foundation, affiliated with Blue Star since 2017, claimed that the government failed to clear illegal settlers as promised and accused the DENR of evading meaningful dialogue.

Given that the problems surrounding Masungi Georeserve span nearly three decades and multiple administrations, Cayetano expressed hope for clarity.

"We are all made in the image and nature of God so we should all be good stewards [of his creation]... Whatever we do here will be a lesson to the next generation so I hope that we can really come up with not only finding the solutions and identifying issues, coming up with the facts, but really coming up with a sustainable solution," he said. PR

From Page 1

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

BDO UNIBANK, INC.,
Mortgagee,

FORECLOSURE CASE NO. F-250-25

**SPS. JUSTINE JOY S. DOLOR AND
ARC ANDREW T. DOLOR**
Debtor/Mortgagor
x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, **BDO UNIBANK INC.,** with business address at 33/F BDO Corporate Center Ortigas, #12 ADB Avenue, Mandaluyong City, against the Debtors/Mortgagors, **SPS. JUSTINE JOY S. DOLOR AND ARC ANDREW T. DOLOR,** with residence and postal address at (1) No. 255 Sapphire Street, Shapell Homes I, Habay 1, Bacoor, Cavite (occupied by third party); and (2) Block 47 Lot 09 Bel Air East Anyana, Brgy. Mulawin & Sanja Mayor, Tanza, Cavite (VACANT LOT), to satisfy the mortgage indebtedness as of February 17, 2025 amounts to **ONE MILLION FOUR HUNDRED SIXTY-SIX THOUSAND FIVE HUNDRED FORTY-SEVEN PESOS AND 68/100 (Php 1,466,547.68)** including interest, penalties, expenses and other charges of foreclosure, the undersigned Sheriff will set at public auction on **May 21, 2025 10:00 o'clock** in the morning until 12:00 noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE
NO. 057-2023031452

LOT NO: 9 BLOCK NO: 47 PLAN NO: PCS-04-032313
PORTION OF: CONSOLIDATION AND SUBDIVISION OF LOTS 1026-A & 1026-B, BOTH OF (LRA) PSD-E2016007004, 1027-DD-2, (LRA) PSD-E2016003356, 1029-A & 1029-B, BOTH OF (LRA) PSD-E20160004559, 1031, FRS-04-006030 & 1032-A & 1032-B, BOTH OF PSD-04-247824 LRC RECORD NO. 6832

LOCATION: BARANGAY OF MULAWIN & SANJA MAYOR, MUNICIPALITY OF TANZA, PROVINCE OF CAVITE, ISLAND OF LUZON

BOUNDERIES:
LINE DIRECTION ADJOINING LOT(S)
1-2 SW ROAD Lot 34 (8.00 M WIDE), PCS-04-032313
2-3 NW LOT 8, BLOCK 47, PCS-04-032313
3-4 NE LOT 1023, STA. CRUZ DE MALABON ESTATE
4-1 SE LOT 10, BLOCK 47, PCS-04-032313
AREA: ONE HUNDRED (100) SQUARE METERS, MORE OR LESS

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

In the event the public auction should not take place on the said date and time, it shall be held on June 4, 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, April 24, 2025.

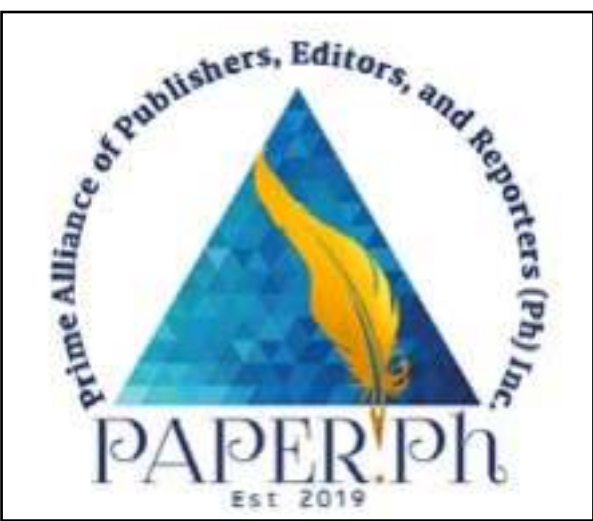
(SGD) ANDRES B. ESPINA
Sheriff IV

Copy Furnished:

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

**SPS. JUSTINE JOY S. DOLOR
AND ARC ANDREW T. DOLOR**
(1) No. 255 Sapphire Street, Shapell Homes I, Habay 1, Bacoor, Cavite (occupied by third party); and
(2) Block 47 Lot 09 Bel Air East Anyana, Brgy. Mulawin & Sanja Mayor, Tanza, Cavite (VACANT LOT)

DATELINE WEEKLY NEWSPAPERS:
April 28, May 05 & 12, 2025



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

BDO UNIBANK, INC.,
Mortgagee,

FORECLOSURE CASE NO. F-259-25

HARLEY C. DEMAGNAONG
Debtor/Mortgagor
x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, **BDO UNIBANK INC.,** with business address at 33/F BDO Corporate Center Ortigas, #12 ADB Avenue, Mandaluyong City, against the Debtors/Mortgagors, **HARLEY C. DEMAGNAONG,** with residence and postal address at (1) Block 3 Lot Glenbrook Phase 2, Brgy. Pasong Camachille, General Trias, Cavite (OCCUPIED BY MORTGAGOR); and (2) No. 49 Taurus Batimana Compound Brgy. Marulas, Valenzuela City (OCCUPIED BY THIRD PARTY), to satisfy the mortgage indebtedness as of February 17, 2025 amounts to **SEVEN MILLION EIGHT HUNDRED TWENTY-SEVEN THOUSAND ONE HUNDRED FIFTY-FOUR PESOS AND 60/100 (Php 7,827,154.60)** including interest, penalties, expenses and other charges of foreclosure, the undersigned Sheriff will set at public auction on **May 21, 2025 10:00 o'clock** in the morning until 12:00 noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. 057-2020018787

LOT NO: 70 BLOCK NO: 3 PLAN NO: PCS-04-030060
PORTION OF: LOT 1837-C, (LRC) PSD-105017, LOTS 1943-A & 1943-B, (LRC) PSD-155964, LOT 1836-NEW (FRS-04-005697) LOTS 1950 (FRS-04-005717) & 3421, ALL OF SAN FRANCISCO DE MALABON ESTATE DE-

EXTRA-JUDICIAL SETTLEMENT OF
ESTATE WITHSELF ADJUDICATION
BY A SOLE HEIR

Notice is hereby given that the estate of the late **MINERVA T. ORBETA, IGMEDIO E. ORBETA and RAYMUND T. ORBETA** who died INTESTATE left a parcel of land located at Barrio of Alapan, Municipality of Imus, Province of Cavite covered by Transfer Certificate of Title No. T-5701010 consisting of **THIRTY SIX SQUARE METERS (36 sq. m.)** has been settled by among their sole legal heir thru Extra-judicial settlement of estate with self adjudication as per Doc. No: 102, Page No. 22, Book No. 367 series of 2025 by Notary Public Atty. RAYMOND R. REYES

Dateline Weekly Newspapers:
April 28, May 5 & 12, 2025

NOTICE

NOTICE IS HEREBY GIVEN THAT THE ESTATE OF THE LATE GEORGE SOLIS ESTRADA HAS BEEN EXTRA-JUDICIALLY SETTLED BY HIS HEIRS THRU ADDENDUM OF EXTRAJUDICIAL SETTLEMENT OF ESTATE WITH WAIVER OF SHARES AS PER DOC. NO. 438; PAGE NO. 89; BOOK NO. 44; SERIES OF 2025, BEFORE NOTARY PUBLIC ATTY. STEVE B. DELA REA JR.

Dateline Weekly Newspapers:
May 12, 19 & 26, 2025

CREED NO. 4270, LRC REC. NO. 5964
LOCATION: BARANGAY OF PASONG CAMACHILLE, CITY OF GEN. TRIAS, PROVINCE OF CAVITE, ISLAND OF LUZON
BOUNDERIES:
LINE DIRECTION ADJOINING LOT(S)
1-2 SE LOT 102, BLOCK 3, PCS-04-030060
2-3 SW LOT 69, BLOCK 3, PCS-04-030060
3-4 NW ROAD LOT 15, PCS-04-030060
4-1 NE LOT 71, BLOCK 3, PCS-04-030060
AREA: ONE HUNDRED (100) SQUARE METERS, MORE OR LESS

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

In the event the public auction should not take place on the said date and time, it shall be held on **June 4, 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, April 24, 2025.

(SGD) ANDRES B. ESPINA
Sheriff IV

Copy Furnished:

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

HARLEY C. DEMAGNAONG
(1) Block 3 Lot Glenbrook Phase 2, Brgy. Pasong Camachille, General Trias, Cavite (OCCUPIED BY MORTGAGOR); and
(2) No. 49 Taurus Batimana Compound Brgy. Marulas, Valenzuela City (OCCUPIED BY THIRD PARTY)

DATELINE WEEKLY NEWSPAPERS:
April 28, May 05 & 12, 2025



GATCHALIAN FLAGS LINK BETWEEN HIGH CHILD STUNTING AND LOW LITERACY RATES

Provinces and highly urbanized cities with high stunting rates among children below five years old also suffer from low literacy rates, Senator Win Gatchalian flagged.

He raised this concern during a hearing on the results of the 2024 Functional Literacy, Education and Mass Media Survey (FLEMMS), which also revealed that 18.96 million Filipinos remain functionally illiterate. The Year 2 report of the Second Congressional Commission on Education (EDCOM 2) earlier noted that one in four Filipino children under 5 years old experiences stunting.

To address the twin challenges of stunting and illiteracy, Gatchalian urged the Department of Education, the Department of Social Welfare and Development, and the National Nutrition Council to ensure that targeted nutrition interventions complement early childhood and basic education literacy programs.

"Nutrition and literacy are closely correlated. One way to break the cycle of illiteracy is to make sure that our children receive proper nourishment. When children get the proper nutrition they need, they study better, learn better, and become functionally literate," Gatchalian said.

He also reiterated the need to establish local literacy councils in local government units to combat illiteracy.

KWF, NAGSAGAWA NG MONITORING SA GRANT MANOBO-DULUNGAN NG USM



Nagsagawa ng monitoring sa proyektong Dokumentasyon ng Wikang Manobo Dulangan ang mga mananaliksik mula sa Komisyon sa Wikang Filipino (KWF) na sina Kirt John Segui at Danielle Laggui noong 23–26 Abril 2025 sa Dulangan Village, Senator Ninoy Aquino at Sityo Blanga, Brgy. Nalilidan, Kalamansig, Sultan Kudarat. Ang proyektong ito ay grant na ipinagkaloob ng KWF sa University of South-

ern Mindanao (USM). Si Dr. Radji Macatabon ang project leader ng pangkat kasama sina Dr. Rosemarie Sison, Prop. Jovelyn Gesulga, at Prop. Normie Pabinal.

N a k i p a g - u g - nayan din ang mga mananaliksik mulang KWF sa Opisina ng Pangulo ng USM, tanggapan ng NCIP Sultan Kudarat Provincial Office, at pamahalaang bayan ng Kalamansig, Sultan Kudarat. Isa ang USM,

kasama ang Mariano Marcos State University (Isneg) at Confederation of Indigenous Peoples Organizations in Southern Negros Occidental (Binukignon/Binukidnon), sa tatlong institusyon na pinagkalooban ng KWF ng grant.

Layunin ng proyekto na makatuwang ang iba-ibang institusyon sa pagbuo ng mga pananaliksik hinggil sa mga katutubong wika ng bansa. PR

ABOITIZPOWER RECEIVE LOCAL
DISASTER RESILIENCY
COMMENDATION

AP Renewables Inc. (APRI), the geothermal subsidiary of Aboitiz Power Corporation, together with the Aboitiz Foundation, was recognized by the National Resiliency Council (NRC) as esteemed partners in its Adopt-a-Municipality project. In collaboration with the Department of Environment and Natural Resources (DENR) and the Office of Civil Defense, the project links the public and private sectors to partner in capacitating the disaster resilience of local government units. APRI and the Aboitiz Foundation adopted the local government of Tiwi, Albay in 2019, supporting and funding a multi-year program that saw risk assessments and mapping, capacity-building workshops, and other forms of technical assistance. Pictured are APRI President and COO Jeffrey Estrella (5th from left), together with Tiwi Mayor Jaime "Ami" Villanueva (5th from right), receiving plaques of recognition from NRC President and Chairman Hans Sy (4th from right) and DENR Undersecretary Marilou G. Erni (3rd from right) during an NRC conference in Pasay City. APRI operates the Tiwi-Makban geothermal facilities located in the provinces of Albay, Laguna, and Batangas.



CHINABANK PROFIT AT A ROBUST P6.5 BILLION IN Q1

Chinabank sustained its momentum from strong core business growth, posting P6.5 billion in net income in the first quarter of 2025, up 10% from the same period last year.

The robust performance translated to a return on equity of 15.1% and a return on assets of 1.6%, still among the highest in the industry.

"Our first quarter results reflect the fruits of the concerted efforts across all our different businesses to drive organic growth and support our customers," Chinabank President & Chief Executive Officer Romeo D. Uyan Jr. said.

Net interest income jumped by 14% to P17.1 billion, driven by higher asset yields and loan volume which offset increased interest expenses.

Net interest margin remained at a healthy 4.5%. Total revenues reached P16.3 billion, up 8% year-on-year.

Operating expenses went up by 17% to P8.4 billion driven by continued investments to boost its digital, infrastructure, and talent capabilities.

Total assets increased by 10% to P1.7 trillion, cementing Chinabank's position as the 4th largest private universal bank in the Philippines.

Gross loans hit P954 billion, up 19% on

brisk lending to businesses and consumers.

The bank maintained its strong asset quality, recording a better-than-industry non-performing loan (NPL) ratio of 1.5%. Consequently, the bank reduced its credit provision by 6% to P285 million.

NPL coverage remained adequate at 112% from the previous quarter's 108%, in line with the updated BSP guidelines that exclude provisions appropriated to Retained Earnings.

Under the previous reporting guidelines, NPL coverage would have been higher at 143% from the previous quarter's 139%.

On the funding side, the bank generated 8% more deposits to P1.3 trillion, underpinned by the sustained increase in checking and savings accounts (CASA) and time deposits.

Chinabank Chief Finance Officer Patrick

D. Cheng highlighted the bank's ongoing digital transformation as a key growth driver.

"We expect to provide better service, expand our customer base, and deepen client relationships with the launch earlier this year of our enhanced mobile app, My CBC, and other digital initiatives in the pipeline," he said.

Total equity stood at P175 billion, up 13%, with book value per share rising by 13% to P65.01.

A testament to its financial strength and commitment to maximizing shareholder value, Chinabank declared 14% higher cash dividends this year, totaling P6.7 billion, equivalent to a payout ratio of 27%.

CBC shareholders on record as of May 9, 2025 will receive P1.50 per common share regular dividend and an additional P1.00 per common share special dividend on May 22, 2025.

