

SM Supermalls Honored at Economic Times Human Capital Awards Southeast Asia 2026



Cheryll Ruth L. Agsaoay, Group Head and Senior Vice President for Human Resources, SM Supermalls, receives the Gold award for Visionary HR Leadership. SM Supermalls celebrates two recognitions at the Economic Times Human Capital Awards Southeast Asia 2026, honoring its people-centered approach to leadership and employee involvement in ESG and CSR.

At the center of the Gold recognition for Visionary HR Leadership is a strategic commitment to investing in the holistic employee experience. Over recent years, SM Supermalls has instituted unified frameworks encompassing talent and career development, learning and technology systems, leadership pipelines, culture-building efforts, and well-being initiatives. By combining human-centered leadership with digital capabilities, the company has transformed its human resources operations, generating a reported 230 percent return on investment from HR technology deployments over a three-year timeline.

These strategic investments have delivered measurable operational milestones across the organization achieving 99 percent retention rate among high-potential talent, alongside a 75 percent informal succession realization rate for critical roles. Furthermore, overall employee retention at SM Supermalls is at par with global high-performing company norms. Yet, leadership emphasizes that metrics represent only a portion of the broader ongoing trajectory.

"We are proud of our progress, humbled by how much more there is to do, and committed to getting better every day. This recognition inspires us to keep improving how we listen, learn, and build a better workplace for our people," said Cheryll Ruth L. Agsaoay, Group Head & Senior Vice President for Human Resources, SM Supermalls

Building a Culture Where People Thrive



Trusted, tech-savvy, and transformative. The 7-year employee experience transformation journey of HR is anchored on leadership synergy, people empowerment, digital innovation, sustainability, and shared purpose, helping build a future-ready organization.

Organization secures Gold for Visionary HR Leadership and Silver for ESG & CSR Excellence, reinforcing its commitment to high-potential talent growth and nationwide community impact. Share

Some of the most meaningful work within an organization happens quietly, away from the day-to-day routine. It unfolds when employees step forward to volunteer in coastal cleanups, assemble relief packs for disaster-affected communities, or establish structural pathways that help colleagues envision long-term careers within the company. Recognizing a workplace culture where corporate purpose and personal

Extending Purpose Beyond the Workplace



Employee volunteers join the Happy Walk with Down Syndrome Association of the Philippines Inc., Brigada Eskwela, and coastal clean-up to give back to the community.

The company's people-first philosophy extends past internal talent management into direct community involvement. Through SM Cares, the corporate social responsibility arm of SM Supermalls, employees actively participate in nationwide coastal cleanup drives, disaster response efforts, and accessibility workshops designed to foster inclusivity for senior citizens and persons with disabilities. In the first half of 2026 alone, 40 percent of the total workforce volunteered time and talent to support localized initiatives across the Philippines.

"Our business exists to serve people, and that responsibility extends beyond our malls. We are proud of how our employees continue to

growth converge, SM Supermalls received two major honors at the Economic Times Human Capital Awards Southeast Asia 2026 during a formal gala ceremony held on July 24 at One Farrer in Singapore.

The prestigious regional platform awarded Cheryll Ruth L. Agsaoay, Group Head and Senior Vice President for Human Resources, the Gold Award for Visionary HR Leadership. Simultaneously, SM Supermalls earned the Silver Award for Excellence in Employee Involvement for ESG & CSR, acknowledging its organization-wide mobilization of human capital toward environmental, social, and governance causes.

the country.

About SM Supermalls

SM Supermalls is one of Southeast Asia's largest mall developers and operators, with 90 malls in the Philippines and 9 in China. For generations, SM has grown alongside Filipino communities by creating destinations where people, businesses, and opportunities come together.

Through "My SM", SM continues to evolve with the changing lifestyles of Filipino communities—creating places where people can discover, connect, move, play, and recharge through thoughtfully designed experiences, better connectivity, and spaces that bring everyday life closer together. My SM. Your Most Loved Supermall.

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DOE move to implement LPG, kerosene tax suspension

DTI Laguna Trains 19 MSMEs to Strengthen Business Competitiveness



CALAMBA CITY, Laguna — The Department of Trade and Industry — Laguna Provincial Office (DTI Laguna), through the Negosyo Centers in Liliw and Cavinti, provided 22 micro, small, and medium enterprises (MSMEs) with guidance on managing costs, setting prices, and making sound purchasing decisions during a seminar on September 3, 2026, at the CLDD Training Center, Mercado de Calamba, Brgy. 5 Poblacion, Calamba City, Laguna.

Education," the seminar focused on key aspects of business management, from identifying costs and determining selling prices to choosing suppliers and managing inventory.

Negosyo Center Business Counselors Ms. Trixia Mae M. Sulte of

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Cayetano hinikayat ang mga Pilipino na kumapit sa pananampalataya sa gitna ng pag-ulan at mga unos

DOH urges tighter disease prevention amid leptospirosis, dengue surge in CALABARZON

Imuseño, open na ang MCI HMO Lounge



Noong Setyembre 28, 2026 pormal na nag-bukas ang MCI HMO Lounge para sa komportableng approval process sa inyong HMO at insurance provider sa Medical Cen-

ter Imus, Buhay na Tubig Road, Imus City, Cavite. Kasama dito ang first-ever AgoraPod dito sa Cavite na ginawa para sa mabilis na approval ng konsulta sa Intellicare and AVEGA Managed Care users!Bukas ang aming HMO Lounge ng Monday to Saturday, 6:00AM to 10:00PM sa 3rd floor ng Outpatient Building (via North Elevator).

PhilHealth Press Conference sa Cavite



Isinagawa ng PhilHealth Regional Office IV-A ang Press Conference kasama ang ilang local media ng Cavite noong Setyembre 23, 2026, sa Function Hall, 4th Floor ng New Imus City Hall, Imus Government Center, Imus City, Cavite. Tampok sa talakayan ang mga mahalagang update tungkol sa PhilHealth YAKAP at PhilHealth GAMOT, kabilang ang mga benepisyo at serbisyong maaaring mapakinabangan ng mga miyembro para sa mas abot-kaya at mas maagap na pangangalagang pang-kalusugan. Layunin ng pagtitipon na maihatid sa mga lokal na mamamahayag ang napapanahong impormasyon upang mas maipaalam sa publiko ang mga serbisyong hatid ng PhilHealth at kung paano ito makatutulong sa bawat pamilyang Pilipino

SSS honors Filipinos abroad through Global Kabayan Day

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EDITORIAL:

SA KABUTIHAN NAGSISIMULA ANG PAGBABAGO

(By: Krezzie Valentin-INTERN)

Sa panahon ngayon, tila mas pinahalal-agahan na ang tagumpay, kompetisyon, at pansariling interes kaysa sa simpleng pagpapakita ng kabutihan. Sa gitna ng mabilis na pagbabago ng lipunan, unti-unti ring nakakalimutan ng ilan ang kalahagahan ng paggalang, malasakit, at pag-unawa sa kapwa.

Gayunman, nananatiling totoo na ang kabutihan ay isang halagang hindi kailanman naluluma. May mga taong naniniwalang ang pagiging mabait ay isang kahinaan. Inisip nila na kapag palagi kang mapagbigay o maunawain, madali kang malalamangan ng iba. Ngunit ang tunay na kabutihan ay hindi tanda ng kahinaan. Sa halip, ito ay sumasalamin sa mabuting pagkatao at matatag na prinsipyo. Hindi madaling piliin ang gumawa ng tama, lalo na kung mas madali ang balewalain ang pangangailangan ng iba.

Hindi rin kailangan ng malaking sakripisyo upang maging mabuting tao. Ang pagiging magalang, tapat, matulungin, at makatarungan sa kapwa ay mga simpleng kilos na may malaking epekto sa ating komunidad. Ang isang mabuting salita ay maaaring magbigay ng pag-asa, at ang isang malit na pagtulong ay maaaring magbago ng buhay ng isang tao.

Mahalaga ring maitanim ang kabutihan sa tahanan, paaralan, at komunidad. Ang mga kabataan ay natututo sa pamamagitan ng halimbawa ng kanilang mga magulang, guro, at mga nakatatanda. Kung ang kabutihan ay patuloy na isasabuhay sa araw-araw, mas magiging madali itong maipasa sa susunod na henerasyon.

Ang kabutihan ay hindi nasusukat sa laki ng ating nagagawa kundi sa katapatan ng ating layunin. Hindi ito nawawala sa halaga kahit gaano pa magbago ang panahon. Ang isang lipunang may paggalang, malasakit, at pagmamahal sa kapwa ay nagsisimula sa mga taong pinipiling maging mabuti sa araw-araw. Sapagkat ang kabutihan ay hindi lamang isang magandang katangian, ito ang pundasyon ng isang maayos at makataong lipunan.

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SSS...

The Social Security System (SSS) brought its 69th Anniversary celebration closer to Filipinos in Hong Kong through the 2026 SSS Global Kabayan Day held from September 12 to 14 at the Department of Migrant Workers (DMW)-Overseas Workers Welfare Administration (OWWA) OFW Global Center.

Anchored on the anniversary theme, “Bawat Isa Protektado, Bawat Bukas Sigurado,” the three-day activity gave OFWs, pensioners, Filipino community leaders, and other members of the Filipino community an opportunity to learn about SSS programs and services, raise concerns, and access assistance.

The activity was held with the support of the Philippine Consulate General in Hong Kong, led by Consul General Romulo Victor Israel Jr., Consul Von Ryan Ferrera, and Labor Attaché Atty. Cesar L. Chavez, Jr., together with other Philippine government offices, Filipino community organizations, and SSS partner institutions.

The activity opened on September 12 with a town hall meeting where Filipino community leaders and media guests received updates on SSS programs and services, and raised questions and concerns directly with SSS officials.

On behalf of the SSS President and Chief Executive Officer Robert Joseph M. de Claro, Vice President for Asia, Americas and Pacific Operations Division Atty. Paul Erik D. Manalo presented

an overview of SSS services, while Vice President for Member Relations and Support Division Atty. Marissa C. Mapalo discussed the latest SSS programs.

“Our OFWs continue to contribute to their families, communities, and the country, even while working far from home. As their social security institution, SSS must also be there for them wherever they are,” Manalo said.

“We want our members abroad to know that their SSS remains accessible to them. Through activities like the Global Kabayan Day, we are able to bring our services closer, provide timely information, and listen directly to their concerns,” he added.

The presentations were followed by an open forum with Filipino community leaders and media guests. The activity also provided onsite assistance to OFWs applying for the MySSS Card. SSS Foreign Representatives assisted members through the application process, with support from SSS officials.

The Philippine Statistics Authority (PSA) assisted members with National ID registration and verification, a key step in securing a MySSS Card. SSS participating financial institutions, such as Asia United Bank (AUB) and Rizal Commercial Banking Corporation (RCBC), also provided onsite assistance for MySSS Card applications.

The main Global Kabayan Day program on September 13 highlighted the experiences and contributions of OFWs and

SSS pensioners through testimonials and recognition activities. Around 30 SSS pensioners residing in Hong Kong were recognized in appreciation of their years of membership and contributions to the SSS. Some pensioners also shared their personal experiences and reflections.

The program also marked the signing of memoranda of understanding between SSS and Global Alliance Hong Kong and between SSS and Diwa’t Kabayan Society, strengthening ties with Filipino community organizations in Hong Kong.

CAYETANO...

Hinikayat ni Senate Minority Leader Alan Peter Cayetano ang mga Pilipino na manatiling matatag at kumapit sa pananampalataya sa gitna ng patuloy na pag-ulan at iba pang pagsubok na kinakaharap ng bansa.

Sa kanyang mensahe sa ika-44 anibersaryo ng Mandaport Apostolic Pentecostals (MAP) Church nitong August 30, sinabi ni Cayetano na hindi maiiwasan ang mga unos sa buhay, ngunit kayang malampasan ng mga taong matibay ang pundasyon sa kanilang pananampalataya ang anumang pagsubok.

“Kung may bagyo o wala sa ating buhay, dadating at dadating ‘yan kahit saan tayo mapunta... Pero ang sabi sa Bible, ‘pag tama y’ung ugat mo, tama kung saan ka nag-build, madaranas mo lahat ‘yan pero hindi ka mauugat,” wika ni Cayetano.

Sinabi ni Cayetano na hindi lamang mga bagyo at malalakas na ulan ang mga unos na kailangang harapin ng mga Pilipino, kundi pati ang pagbaha, kawalan ng trabaho, mababang sahod, pagtaas ng presyo ng mga bilihin at mataas na presyo ng gasolina.

Binigyang diin din niya na ang pagiging nakaugat sa pananampalataya kay Kristo ay may kaakibat na pananagutan na isabuhay ito at maging “ambassadors of Christ” sa kanilang mga komunidad.

Bilang dating kalihim ng Department of Foreign Affairs, inihalin

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On September 14, the onsite services continued, allowing OFWs and other members of the Filipino community to access assistance on MySSS Card applications and other SSS-related concerns.

The 2026 Global Kabayan Day formed part of the SSS’ 69th Anniversary celebration and marked the first time that its annual OFW Day and Pensioners’ Day activities were brought together in an overseas setting. Hong Kong and Barcelona served as the inaugural international venues for the initiative. PR

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tulad ni Cayetano ang mga Kristiyano sa isang ambassador na mukawatawan hindi sa sarili kundi sa kahariang kanyang pinaglingkuran.

“Ang ambassador ay walang karapatan sabihin ang kanyang opinion kasi ang nire-represent po niya ay ang kanyang bansa. In the olden days and biblically you are representing the Kingdom and the King,” wika niya.

Ayon kay Cayetano, bahagi rin ng pagsasabuhay ng pananampalataya ang pagkilala sa dignidad ng bawat tao kahit may hindi pagkakasundo, habang nananatiling nakatuon sa mga problemang kailangang lutasin.

“You have to remember na kahit kalaban mo, kahit galit na galit sa kanya, gawa din siya ng Panginoon,” wika ni Cayetano, na ibinahagi ang payong ito sa kanya ng mga pastor.

Sinabi ng Minority Leader na dala rin niya ang ganitong pananaw sa pagtugon sa korapsyon.

“Halimbawa a tingin ko y’ung isang tao, corrupt — hindi siya yung kalaban ko, y’ung corruption ang kalaban ko,” wika niya.

Sa pagtatapos ng kanyang mensahe, hinikayat ni Cayetano ang mga Pilipino na manatiling nakakapit sa kanilang pananampalataya anumang unos at hirap na kanilang pagdaanan.

“Ang gina-guarantee ng Panginoon, ‘pag ikaw ay nakaugat sa Panginoong Hesu Kristo, hindi ka mauugat,” wika niya. PR

Cavite Advances to Final Judging of 2026 Most Business-Friendly LGU Awards – Provincial Level

The Provincial Government of Cavite participated in the Final Judging of the 2026 Most Business-Friendly Local Government Unit (LGU) Awards – Province Level on September 23, at the Philippine Chamber of Commerce and Industry (PCCI) Office, McKinley, Taguig City.

is among the top 5 finalist in the Provincial Level category, together with Camarines Sur, Davao del Norte, Iloilo, and Tarlac.

As the MBF LGU Team Leader, the Office of the Provincial Cooperatives Development Officer (OPCDO) coordinated and supported the province’s participation in the final judging, working closely with the concerned provincial offices in preparing the requirements and presentation.

The final judging provided an opportunity for the province to showcase its programs, initiatives, and practices that contribute to a business-friendly environment, support local enterprises and MSMEs, and promote local economic development. The province submitted an Audio-Visual Presentation

DOE...

“For many families, LPG and kerosene are part of the household budget every month. Our priority is to ensure that the tax relief is reflected promptly in the market so that the savings reach Filipino households as quickly as possible,” DOE Secretary Sharon S. Garin said.

The Department of Energy (DOE) welcomed President Ferdinand R. Marcos Jr.’s issuance of Executive Order No. 125, s. 2026, suspending excise taxes on LPG and kerosene amid elevated global oil prices. Based on applicable excise tax rates, the suspension removes ₱3.36 per kilogram on LPG, equivalent to ₱36.96 for a standard 11-kilogram cylinder,

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and ₱5.60 per liter on kerosene, providing direct savings for households that rely on these fuels for cooking and other daily needs. The measure follows the DOE’s certification that the one-month average Dubai crude oil price reached US\$99.41 per barrel, exceeding the US\$80 threshold under Republic Act No. 12316.

The DOE will work with concerned agencies and require oil companies to submit monthly information on the cost components of covered petroleum products to help ensure that the excise tax suspension is properly implemented and that the intended savings are reflected in the market for Filipino consumers.

CALABARZON juvenile council calls for stronger referral system for CICLs

CALAMBA CITY, Laguna — The Regional Juvenile Justice and Welfare Council (RJJWC) CALABARZON is pushing for a stronger and more coordinated referral system to ensure that Children in Conflict with the Law (CICLs) receive timely, appropriate, and child-sensitive intervention in their communities.

The call was raised during the council’s 3rd Quarter Monitoring and Facility Visit on Sept. 8, which covered selected police stations and local government offices in Laguna. The activity reviewed the handling of CICL cases and identified gaps in coordination, documentation, referral, and intervention.

The Most Business-Friendly LGU Awards, organized by PCCI, recognizes local government units for initiatives and practices related to good governance, ease of doing business, and local economic development.

Cavite’s participation in the final judging reflects the collaborative efforts of the Provincial Government and its various offices in strengthening public services, supporting businesses and MSMEs, and creating an enabling environment for sustainable local economic growth.

DOH...

CALAMBA CITY, Laguna (PIA)– The Department of Health (DOH) is pushing for tighter disease prevention and response measures following a spike in water-borne, food-borne, and influenza-like diseases across the CALABARZON region.

Dr. Eva Marie Torio of DOH Center for Health Development in CALABARZON, in a meeting with the Regional Disaster Risk Reduction and Management Council (RDRPMC) last September 23, warned that the wet condition during rainy

cal injury. The monitoring team stressed the need to promptly coordinate cases with the appropriate social welfare office for assessment and intervention.

Department of Social Welfare and Development (DSWD) IV-A Social Welfare Officer II August E. Perpetua of the Protective Services Division emphasized proper referral procedures and complete case documentation before a child is turned over to the Municipal Social Welfare and Development Office (MSWDO). Medical certificates and other relevant records, he said, provide social workers with essential information for assessing the child’s circumstances and needs.

Perpetua also underscored the importance of child-sensitive approaches during interviews and assessments, particularly in cases involving possible abuse or violence. He encouraged frontline workers to follow

prescribed procedures and use appropriate assessment tools when necessary.

In Kalayaan, the monitoring team discussed with MSWDO Officer Aime Magana the handling of CICLs involved in physical injury cases, including children aged 13 and 14. The council highlighted the role of barangays and the Barangay Council for the Protection of Children (BCPC) in ensuring prompt referral and community-based interventions suited to each child’s age and circumstances.

The monitoring team, composed of representatives from JJWC, DSWD, Philippine Information Agency (PIA) CALABARZON, and Department of the Interior and Local Government (DILG) IV-A, also called for continuing training and technical assistance for barangay personnel. Preventive efforts such as school lectures, anti-bullying activities, school visits,

and community education were cited as measures to address concerns before they escalate.

Meanwhile, Lumban police personnel led by PSMS Marife Recio reported community initiatives, including regular patrols, coordination with barangay Violence Against Women and their Children (VAWC) desks, and school lectures on anti-bullying and the Safe Spaces Act. The monitoring team also discussed the need for suitable temporary shelter where children can be kept separate from adult offenders.

The RJJWC CALABARZON emphasized that a functional referral network linking barangays, police, schools, MSWDOs, DSWD, and other concerned agencies is vital to connecting CICLs with appropriate services without unnecessary delay, while ensuring that interventions focus on protection, rehabilitation, and the child’s welfare.

OPCDO Conducts Seminar on Digital Literacy and E-Commerce for Cavite MSMEs

The Provincial Government of Cavite, through the Office of the Provincial Cooperatives Development Officer (OPCDO), conducted the Seminar on Digital Literacy and e-Commerce – CLICK. CREATE. SELL. Digital Success for Cavite MSMEs: Marketing, Content, and E-Commerce Growth on September 17, 2026, at the Cavite

Provincial Government Center, Trece Martires City.

The activity was conducted in response to the Training Needs Survey undertaken by OPCDO, which identified digital literacy, digital marketing, and e-commerce as among the capacity-building needs of MSMEs. The initiative also supports the

Provincial Government’s economic development goals of modernizing cooperatives and MSMEs and strengthening their participation in the digital economy.

Attended by 51 participants, the seminar provided practical learning on AI literacy, content creation, digital marketing, e-commerce, and responsible online selling.

The session was facilitated by Ms. Maria Jamaica Soriano of MJV Training Consultancy Services.

Through this activity, OPCDO continues to provide responsive capacity-building programs that address the needs of MSMEs and support their adoption of digital business practices, wider market access, and sustainable growth.

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the increasing number of leptospirosis cases, which has reached 925 cases—up by 17 percent from 792 cases in 2025.

“Even if media coverage are focused in NCR, here in CALABARZON there is a significant 17 percent increase in the total number of leptospirosis cases including 55 deaths, and we still have a lot of expected typhoons.”

In its data, the DOH CALABARZON cited flood-related exposure as the leading cause of leptospirosis infection which composes 72 percent or 666 reported cases in the region.

In addition to leptospirosis, the region is also seeing a rise in dengue cases with 5,404 confirmed cases and cholera with five (5) cases. With the El Niño phenomenon causing longer dry periods and above normal rainfall likely to be expected in December, the health department’s Emerging and Re-emerging Infectious Diseases (ERED) program has also launched a series of planning workshops as part of its preparations for the monsoon season later in the year.

REPUBLIC OF THE PHILIPPINES
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& EX-OFFICIO SHERIFF
CAVITE CITY

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Contact No. 0950-448-7838

BDO UNIBANK, INC.,
Mortgagee,
-versus-

FORECLOSURE CASE NO. REM-13-26

CALVIN PATRICK S. DEMETRIO
AND LOREWIN MAY L. DEMETRIO
Mortgagor/s.
X-----X

NOTICE OF EXTRA JUDICIAL SALE

Upon Extra Judicial Foreclosure Sale under Act 3135, as amended by Act 4118, filed by the **BDO UNIBANK, INC.**, with office address at 33rd Floor, BDO Corporate Center Ortigas, No. 12 ADB Avenue, Mandaluyong City, against **CALVIN PATRICK S. DEMETRIO AND LOREWIN MAY L. DEMETRIO**, mortgagors, with residence and postal address at Lot 91 Block 17 Sameera Subdivision, Barangay Sapalibutad, Angeles, Pampanga/ Lot 9 Block 10 Phase 2 Summer Pine Subdivision, Barangay San Jose, Noveleta, Cavite to satisfy the mortgage indebtedness which as of August 7, 2026, amount to **FOUR MILLION TWENTY NINE THOUSAND NINETY TWO PESOS AND 47/100 (Php 4,029,092.47)**, inclusive of interest, penalties, and other charges, but exclusive of foreclosure expenses and other monetary obligations, the undersigned Sheriff of the Regional Trial Court in Cavite City, will sell at public auction on **October 14, 2026, at 10:00 o'clock in the morning** at the main entrance of the Cavite Hall of Justice, Samonte Park, Cavite City, to the highest bidder, for CASH and in Philippine currency, the following described real property with all the improvement existing thereon, to wit:

TRANSFER CERTIFICATE OF TITLE
NO. 071-2024000661

LOT NO: 9, BLOCK: 10 PLAN NO: PCS-04-0309709
PORTION OF: BLOCK 1; BLOCK 2; OPEN SPACE, BLK. 22; LOT 3, BLK. 39 AND ROAD LOT 1, ALL OF PCS-04-029971, AND LOT 1-B, PSD-04-231255.
LOCATION: BRGY. SAN JOSE MUNICIPALITY OF NOV-ELETA PROVINCE OF CAVITE ISLAND OF LUZON
XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
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AREA: FIFTY SQUARE METERS (50), MORE OR LESS
XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

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

Foreclosure Case No. REM 13-26
BDO UNIBANK, INC., vs. CALVIN PATRICK S. DEMETRIO AND LOREWIN MAY L. DEMETRIO

In the event the public auction sale should not take place on said date, it shall be held on **October 21, 2026**, at the same time and place, without further notice.

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

Cavite City, September 14, 2026.

(SGD) **ARMAN H. QUIAMZON**
Sheriff IV

Copy Furnished:

MS. JACEL DL. FLORENCIO

BDO UNIBANK, INC.
33RD Floor BDO Corporate Center Ortigas
1550 No. 12 ADB Avenue, Mandaluyong City

**CALVIN PATRICK S. DEMETRIO
AND LOREWIN MAY L. DEMETRIO**
Lot 91 Block 17 Sameera Subdivision,
Barangay Sapalibutad, Angeles,
2009 Pampanga and
Lot 9 Block 10 Phase 2 Summer Pine Subdivision,
4105 Barangay San Jose, Noveleta, Cavite

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

Dateline Weekly Newspapers
September 21, 28, & Oct. 05, 2026

SSS pays tribute to pensioners
with annual Pensioners' Day

QUEZON CITY, 18 September 2026 – The Social Security System (SSS) honored nearly 4,000 pensioners at its annual Pensioners' Day celebration on 11 September 2026, held in 19 selected venues nationwide as part of the pension fund's 69th anniversary.

SSS President and Chief Executive Officer Robert Joseph M. de Claro said the event recognizes pensioners' years of hard work and contributions to the Philippine economy.

"We institutionalized this activity as an expression of gratitude to them for their significant contribution to our society," de Claro said, describing pensioners as pillars of nation-building.

The celebration carried the anniversary theme, "Bawat Isa Protektado, Bawat Bukas Sigurado", which underscores the SSS' commitment to protecting workers, members and pensioners against life's uncertainties while helping secure their families' future.

Pensioners urged to avail of Pension Loan Program

De Claro encouraged retiree and surviving spouse pensioners to avail of the Pension Loan Program (PLP) to help meet their immediate financial needs.

The SSS launched the PLP in September 2018 to provide retiree pensioners with access to low-interest loans without requiring ATM cards as collateral. In September 2025, the program was

expanded to include surviving spouse pensioners, giving them access to safe and affordable credit.

"The SSS pension loan is a secured cash loan with a transparent interest rate of 10% per year, computed based on a diminishing principal balance," de Claro said.

Qualified retiree pensioners may borrow an amount equivalent to three, six, nine, or 12 times their Aggregate Monthly Pension, subject to a maximum loan amount of ₱300,000. Available repayment terms are six, 12, and 24 months.

"For qualified surviving spouse pensioners, the loan amount is equivalent to 50% of their Aggregate Monthly Pension multiplied by three, six, nine, or 12 months, subject to a maximum of ₱150,000. Available loan terms are six and 12 months," he added.

The Aggregate Monthly Pension consists of the basic monthly pension and the ₱1,000 additional benefit. A dependent's pension is excluded from the computation.

He said the SSS ensures that pensioner-borrowers retain a net take-home pension of at least 40% of their Aggregate Monthly Pension once monthly loan amortizations begin.

Eligibility and application

Retiree pensioners applying for the loan must be registered on the SSS website with updated contact information and an enrolled disbursement account. They must be 85 years old or younger at the end of the loan term, have no deductions from their monthly pension and

PhilHealth urges LGUs to lead shift to
primary care to maximize UHC financing

"Investments in health should lead to meaningful and sustainable gains at the community level," PhilHealth Acting President and CEO Dr. Beverly Ho said at the 1st Unilab Foundation Executive Symposium held at Pasig City on September 28, 2026.

To maximize the financing from PhilHealth and DOH, local government units (LGUs) must go beyond running public health facilities and lead the integration of their local health systems. Dr. Ho presented PhilHealth YAKAP as the gateway to province- and city-wide health systems. As PhilHealth funds individual-based services through YAKAP and GAMOT, LGUs can channel their own resources



to run population-based public health programs. She urged local leaders to deliver improvements for their constituents through YAKAP empanelment to their facility of choice and investment to EMR, epidemiology & surveillance, health promotion, and non-medical factors that influence health outcomes.

Dr. Ho affirmed that PhilHealth will continue working with the DOH to support LGUs, with the upcoming roll out of the enhanced YAKAP and GAMOT programs.

The symposium gathered public and private sector leaders to discuss ways to strengthen health systems and advance Universal Health Care.

Social Security System (SSS) Executive Vice President for Branch Operations Sector Antonio S. Argabioso (2nd from left) explains the rationale behind the SSS' conduct of Pensioners' Day activities at various venues nationwide during the Pensioners' Day at NCR North Division held at the SSS Main Office in Quezon City on 11 September 2026. Also in the photo are Social Security Commissioner Roy G. Padiernos (3rd from left), SSS Senior Vice President for NCR Operations Group Benjamin M. Dolindo Jr. (right), and SSS Senior Vice President for Fund Management Group Rentony C. Gibe (left).

have no existing advance pension under the SSS Calamity Loan Package.

They must also have been receiving an active monthly pension for at least one month and must not have been disqualified because of fraud committed against the SSS.

Surviving spouse pensioners must have an SS number and be registered on the SSS website with updated contact information and an enrolled disbursement account. Those who are not SSS members must secure an SS number as a surviving spouse pensioner before registering online.

They must be at least 18 years old when applying and no older than 85 at the end of the loan term. They must have no pension deductions, no existing advance pension under the SSS Calamity

Loan Package, and must have been receiving an active monthly pension for at least one month.

Surviving spouse pensioners must also be the sole payee of the death benefit and must not have been disqualified because of fraud committed against the SSS.

De Claro said that PLP applications can be filed either over-the-counter through the E-Centers of any SSS branch/service office, through E-Partners or online using the My.SSS account.

"Pension loan proceeds will be credited to the borrower's existing pensioner disbursement account or to another account enrolled through the Disbursement Account Enrollment Module," he added. #

CEZ 5M PROGRAM BRINGS HOLISTIC WORKER WELFARE TO THE HEART OF THE ECONOMIC ZONE



Recognizing that the success of eco-zones is anchored on the well-being of their workers

the Philippine Economic Zone Authority (PEZA), through the Cavite Economic Zone (CEZ), has launched the, a holistic worker welfare initiative focused on Mental, Mastery, Medical, Money, and Mobility. Designed to support workers both inside and outside the workplace, the program reflects PEZA's commitment to building a

productive, resilient, and empowered workforce.

The CEZ 5M program brings together five key dimensions of worker welfare into one coordinated framework, recognizing that workers' well-being extends beyond wages and productivity. By promoting mental wellness, skills development, access to healthcare, financial literacy, and safe and sustainable mobility, the initiative aims to enhance quality of life while

strengthening workforce competitiveness and resilience.

The six memoranda of understanding (MOUs) anchoring the program were signed on 8 September 2026 at the PEZA Investment and Corporate Center in Pasay City by PEZA Director General Tereso O. Pangga and Cavite Economic Zone Administrator Atty. Ross Vincent S. Sy, together with representatives from the program's

partner institutions and organizations.

Through these partnerships, CEZ is bringing these services closer to the thousands of workers who contribute daily to the operations and continued growth of the economic zone.

Under the, CEZ has partnered with The Master's Theological Seminary International (TMTSI), headed by President Bishop Allan L. Lopez and Chairman Bishop Celso M. San Jose, to provide voluntary, non-clinical, values-based mental wellness and psychosocial support activities for workers, consistent with the Department of Health's National Policy Framework on Community-Based Mental Health (CBMH).

The focuses on learning and skills development. Through partnerships with Informatics Philippines, represented by Executive Vice President Dr. Zorayda V. Ang and Vice President for Academic Affairs Ms. Yolanda A. Soliveres and St. Dominic College of Asia, Inc. headed by Dr. Gregorio A. Andaman, Jr., MHA and VP for Operations, Atty. Lorille J. Leones, workers are provided opportunities for college education, technical-vocational training, and continuing upskilling, creating pathways for professional and personal growth.

For the, CEZ has partnered with Universal-Care Medical Clinic represented by Owner Sylvia L. Indita, to bring healthcare services closer to workers. These include medical consultations, laboratory and diagnostic services, pharmacy facilities, and a roving mobile clinic that can provide services closer to the work-

place. The addresses another important aspect of worker welfare: financial resilience. In partnership with Templetech Finance Corp. (Tendo by Tonik), led by President and CEO Michael Ashwin S. Singh with Head of Business Development Carl Rober-

t to Hernandez during the signing, CEZ is making financial literacy initiatives available to workers, covering practical areas such as budgeting, saving, responsible borrowing, and financial safety.

Meanwhile, the seeks to make workers' daily commute safer, more affordable, and more sustainable. Through partnerships with Unified Ecozones of the Philippines, Inc. (Batang Ecozone), led by President Jenerato B. Alfante, and Sazgar Philippines, with Chairman Rajan B. Gidwani, CEZ is transitioning toward an electric-vehicle transport system for workers traveling to and from the Zone.

While the 5M Program will be first implemented at CEZ, PEZA envisions the initiative as a scalable framework that may be adopted, in whole or in part, by other public ecozones across the country.

To support the broader roll-out, institutions currently partnering with PEZA under the 5M Program, as well as organizations offering similar worker-focused programs, are encouraged to collaborate with public ecozones interested in adopting comparable programs.

PEZA may also facilitate linkage between interested institutions and other Special Economic Zones (SEZ), helping create opportunities for partnerships that can extend worker welfare programs

beyond CEZ.

Notably, the program also puts into action one of PEZA's non-negotiables: the protection of the rights and welfare of workers which serves as integral pillar to building competitive and sustainable ecozones.

"For PEZA, the protection of the rights and welfare of our workers is always a non-negotiable. And the 5M Program translates that commitment into practical services and opportunities that workers can access in their everyday lives. By bringing together partners from different sectors, we can expand support for our workforce without adding cost to government."

PEZA Director General Tereso O. Pangga said. CEZ Zone Administrator Atty. Ross Vincent S. Sy added that the pilot test at CEZ will allow PEZA to identify initiatives that may be effectively scaled across its ecozone network.

"We want the 5M Program to be practical and accessible to workers - from getting to work and accessing healthcare to learning new skills and managing their finances. CEZ gives us the opportunity to see these partnerships work on the ground and build on what delivers results," Sy said.

Through the 5M Program, as well as organizations offering similar worker-focused programs, are encouraged to collaborate with public ecozones interested in adopting comparable programs.

PEZA may also facilitate linkage between interested institutions and other Special Economic Zones (SEZ), helping create opportunities for partnerships that can extend worker welfare programs

Coop PESOS, including their application and relevance in providing effective technical assistance to cooperatives.

Through this capacity-building initiative, the OPCDO continues to strengthen the knowledge and skills of CDO personnel, enabling them to provide more responsive and effective support to cooperatives in their respective localities.

Investment Forum para sa mga CSO-accredited na
samahan ng mga magsasaka, inihanda ng DA-4A



Dumalo ang mga akreditadong samahan ng mga magsasaka bilang Civil Society Organization (CSO) kasama ang iba pang stakeholder ng agrikultural na sektor sa isang investment forum na inihanda ng #DACalabarzon Agribusiness and Marketing Assistance Division (AMAD) simula noong ika-27 hanggang ika-28 ng Agosto sa Tagaytay City, Cavite.

Ito ay upang bigyan ng pagkakataon ang mga magsasaka na malaman ang iba't ibang oportunidad kung saan maaaring magamit ang kanilang kapital sa pagpapaunlad

ng negosyo.

Ilan sa mga inilahad dito ang mga serbisyo ng Kagawaran, mga programa ng mga ahen-sya ng pamahalaan na nagkakaloob ng pantang o seguro, at mga pribadong sektor na nagpakita ng mga oportunidad gaya ng Magnolia at East-West Seed.

Ayon kay Andrea Mayagma, sekretarya ng Amoranto Social and Economic Community Organization (AMORSECO), ito ang unang beses na nakadalo sila sa forum at malaking tulong na bukod sa nadagdagan ang kanilang kaalaman sa

pagnenegosyo ay marami silang natutunan sa pakikisalamuha sa iba pang samahan pagdating sa pagbibigay solusyon sa mga nagiging problema o isyu.

Binigyang diin din ni AMAD OIC-Chief Justine Marco Vivas ang layunin ng forum na episyenteng mapataas ang supply ng mga lokal na produkto na tatapat sa pangangailan ng mga konsumer sa kabila ng tumataas na mga bilihin at gastusin sa produksyon. Inaasahan na masusun-dan pa ang aktibidad na ito ngayong taong 2026. PR

CARD MBA marks its 27 years of empowering and protecting Filipino families

CARD Mutual Benefit Association (CARD MBA), Inc., one of the microinsurance arms of CARD Mutually Reinforcing Institutions (CARD MRI), celebrated its 27 years of building resilience among Filipino families and communities on September 9, 2026, at Maharlika Square, San Pablo City, Laguna.

CARD MBA CEO Jocelyn Dequito shared that the celebration "is a milestone not only for CARD MBA, but for every member and family who entrusted us to protect their future and support them towards financial freedom".

For 27 years, CARD MBA has centered its mission on helping Filipino families cope with unexpected events without falling further into poverty.

CARD MBA supports its members through a wide range of products and services, including death and accidental benefits, retirement fund, redemption packages, disaster relief assistance, mass wedding, and more.

People behind its service

CARD MBA is 100% owned and managed by its members. During its Annual General Membership Meeting, CARD MBA elected its new Board of Trustees, with representatives from Luzon, Visayas, and Mindanao.

The newly elected board of trustees includes Marissa R. Bautista (North Luzon), Shirley M. Solina (South Luzon), Neila S. Perez and Emma C. Ti-ad (Visayas), and Alma B. Esmaña and Elvira B. Lumbrino (Mindanao), each serving a two-year term.

CARD MBA President Rowena H. Macias said the Association's progress over the years has been closely tied to the work of its people. "We have witnessed how CARD MBA consistently delivers meaningful products and services

that uplift our members and their families," she said.

The organization also recognized MBA Coordinators who have shown strong performance and commitment in helping members with their insurance concerns.

Eight finalists were selected for the 2026 Natatanging MBA Coordinator awards. Emelita R. Araño of Batangas was named the National Winner. Jemilyn A. Sales of Camarines Sur placed first, while Marry Rose R. Ballete of Surigao del Sur took second place.

The Ka-Seguro Awards were also presented to MBA Coordinators who achieved the highest microinsurance product enrollments. The awardees were Jenevy Ariola and Raquel Garcia (Cagayan), Maricel Villanueva (Surigao del Sur), Marcelena Cañaverl (Sultan Kudarat), Jovelyn Tuyor (Davao Oriental), Elisa Alapit (Pangasinan), Janice Mercado (Cagayan), Rosemarie Gines (South Cotabato), Josephine Balili (Surigao del Sur), Alma Esmaña (Sultan Kudarat), and Flor Cacho (Nueva Ecija). This award recognizes their dedication and efforts in helping the Association provide a financial safety net and protection to millions of Filipino families.

New product for retired members

One of the highlights of the anniversary was the introduction of the Family Security Plan Extension, which gives retired members aged 70 and above an option to continue their insurance coverage.

The product is available in two forms: the Individual Plan covers the member, while the Package Plan covers both the member and their partner. For the latter, the partner must be 60 to 75 years old and mentally and physically well.

The new plan is intended to address the need for continued insurance protection for older members who have limited coverage options after retirement.



The Natatanging MBA Coordinators, together with selected CARD MRI Executive Committee members and Senior Advisers, gathered for a memorable group photo to commemorate the 27th founding anniversary celebration.

ance protection for older members who have limited coverage options after retirement.

27 years of ensuring Filipinos

CARD MBA's 27th anniversary recognized the dedication and work of its management, officers, staff, and MBA Coordinators in providing microinsurance and

financial assistance to Filipino families, particularly those who need support when unexpected events affect their lives and finances.

The celebration

was attended by CARD MRI Founder and Chairman Emeritus Dr. Jaime Aristotle B. Alip, CARD MBA Chief Executive Officer Ms. Jocelyn Dequito,

CARD MRI Managing Director Mr. Aristeo Dequito, along with CARD MRI Senior Advisers, some Executive Committee Members, CARD MBA officers and staff, and MBA Coordinators.

As of July 31, 2026, CARD MBA has 95 provincial offices, serving more than 8.4 million active members and insur-

ing more than 25 million individuals. In terms of claims payments, the institution has processed over 500,000 claims, with total claims paid exceeding PHP 2.6 billion.

To know more about CARD MBA, visit its official website @ <https://cardmba.com/> and its official Facebook page @ CARDMBAofficial.

ROSARIO, CAVITE SUCCESSFULLY LAUNCHES 2026 TUTOK KAINAN DSP FOR 75 UNDERNOURISHED CHILDREN AGED 6-23 MONTHS

22 and 24 September 2026 | Rosario, Cavite — The Municipality of Rosario, Cavite successfully launched the 2026 Tutok Kainan Dietary Supplementation Program (TKDSP) for 75 undernourished children aged 6-23 months in the three (3) target barangays, namely Ligton III, Silangan I, and Tejeros Convention. This activity marked the commencement of the 180-day pure dry feeding complemented with maternal nutrition education and other early childhood care and development (ECCD) services to combat stunting and strengthen service delivery of the first 1000 days (F1KD) interventions.

The launching was led by the Rosario Municipal Nutrition Committee (MNC) through Municipal Nutrition Action Officer (MNAO) Ms. Maria Rea A. Villa with the assistance of the Midwives, Nurses, and Barangay Nutrition Scholars (BNSs) from the three barangays. Representing NNC CALABARZON was Nutri-

tion Officer (NO) II PNFP Cavite Ms. Samantha E. Bantilan.

During the launching, NO II PNFP Bantilan oriented the beneficiaries through the discussion of the rationale of the TKDSP in combatting malnutrition, specifically stunting among 6-23 months old children. She also discussed the program components including the provision of dietary supplementation, nutrition education, and other ECCD services. Following the program's dry feeding scheme modality, COBI (Coconut + Corn) Instant Blend Dry Cereal Formulated Complementary Food will be provided to children beneficiaries for a total of 180 days. It is a nutritious complementary food developed by the Department of Science and Technology - Food and Nutrition Research Institute (DOST-FNRI) to address micronutrient deficiencies and malnutrition gaps among young Filipino children.

Furthermore, Rosario MNAO Villa emphasized the conduct of monthly weighing and height-taking, daily monitoring of the intake of beneficiaries, and photo documentations to be provided by the parents or guardians, to monitor the consumption of the cooked dry commodities. She also underscored the importance of following the scheduled distribution of dry commodities and reporting of any gastrointestinal discomfort manifested by the beneficiaries. A demonstration on the proper preparation of the complementary food was also conducted by the BNSs to guide parents and guardians in preparing the food for their children.

After the program proper, NO II PNFP Bantilan conducted a coordination meeting with the barangay implementers to discuss the implementation arrangements, schedules, and monitoring of the program deliverables. The roles and responsibilities of the municipal and barangay implementers were likewise reiterated to ensure timely and prop-

er program implementation and monitoring. The meeting further provided an opportunity to clarify implementation concerns and align reporting mechanisms.

Following the successful launching of the 2026 TKDSP in the Municipality of Rosario, the program's 180-day implementation is expected to conclude in March 2027. Throughout the implementation period, the Rosario MNC, in coordination with the barangay health and nutrition workers, will continuously monitor the beneficiaries' compliance, food intake, and nutritional status.

Through the collaborative efforts of the LGU implementers, parents and guardians, and NNC CALABARZON, the 2026 TKDSP reflects the continued commitment of local stakeholders to strengthen community-based nutrition action and ensure that young children receive appropriate nutrition support during the first 1,000 days of life.

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT OF CAVITE
OFFICE OF THE CLERK OF CURT &
EX-OFFICIO SHERIFF
New Justice Hall, J.P. Rizal Avenue,
Kaybagal South, Tagaytay City
Email Address: rtc1tgtocc@judiciary.gov.ph
Contact Nos. 09676699985/ (046)419-0464

BDO UNIBANK, INC.,
Mortgagee,

EJF NO. TG-26-089
FOR: Application for Extra-Judicial
Foreclosure of Mortgage (Under Act.
3135, As Amended)

-versus-
SPS. WILFREDO P. ANDRADE AND
RAQUEL T. ANDRADE,
Debtors, Mortgagors.
x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act No. 4118, filed by mortgagee BDO UNIBANK INC., a universal banking corporation duly organized and existing under the laws of the Republic of the Philippines with office address at 33rd Floor BDO Corporate Center Ortigas, No. 12 ADB Avenue, Mandaluyong City, pursuant to the terms and conditions of the Mortgage Loan Agreement executed and notarized on November 24, 2015 and Amendment to Mortgage Loan Agreement executed and notarized on May 31, 2016 by mortgagors SPS. WILFREDO P. ANDRADE AND RAQUEL T. ANDRADE, both of legal age, Filipinos and with address at (1) Unit 1603 Parc House II Condominium 21 Edsa Guadalupe Nuevo, Makati City and (2) Lot 12 Block 13 Road Lot 17, (Saratoga Street), Sotogrande Subdivision, Barangay Mendez Junction, (Asisan), Tagaytay City, in favor of the mortgagee, over a real estate property including improvements thereon, described in and covered by **TRANSFER CERTIFICATE OF TITLE NO. 076-2015004327** of the Registry of Deeds for Tagaytay City, in order to satisfy the outstanding loan obligation of the mortgagors in the amount of **THREE MILLION SIX HUNDRED EIGHTY-FIVE THOUSAND SIX HUNDRED EIGHTY-SEVEN PESOS AND 60/100 (Php3,685,687.60)**, as of July 24, 2026, the undersigned Clerk of Court Ex-Officio Sheriff of the Regional Trial Court of Cavite thru her deputy, Rhiz Sañel C. Toledo, will sell at public auction on **January 19, 2027 at 10:00 o'clock in the morning** or soon thereafter, at the **New Hall of Justice of Tagaytay City**, to the highest bidder, for Cash or Manager's Check and in Philippine Currency, the following property with all its improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE
NO. 076-2015004327
Registry of Deeds for Tagaytay City

"IT IS HEREBY CERTIFIED that certain land situated in BRGY. OF ASISAN, CITY OF TAGAYTAY, ISLAND OF LUZON, BOUNDED AND DESCRIBED AS FOLLOWS:

A PARCEL OF LAND (LOT 12, BLOCK 13, OF THE CONSOLIDATION SUBDIVISION PLAN, PCS-04-017240, BEING A PORTION OF THE CONSOLIDATION OF LOTS 1-B-2-B-3-A, 1-B-2-B-3-B, & 1-B-2-B-3-C (LRC) PSD-300365, L.R.A RECORD NO.), SITUATED IN THE BARANGAY OF ASISAN, CITY OF TAGAYTAY, ISLAND OF LUZON. BOUNDED ON THE NW., ALONG LINE 1-2 BY LOT 11; BLK. 13, OF THE CONS. SUBD., PLAN; ON THE NE., ALONG LINE 2-3 BY JACINTO ESCANO ON THE SE., ALONG LINE 3-4 BY LOT 13, BLK. 13; ON THE SW., ALONG LINE 4-1 BY ROAD LOT 17; BOTH OF THE CONS. SUBD., PLAN. BEGINNING AT A POINT MARKED "1" ON PLAN BEING N. 65 DEG. 57'W., 630.66 M. FROM BLLM NO. 2, TAGAYTAY CITY; THENCE N. 63 DEG. 28'E., 20.00 M. TO POINT 2; THENCE S. 26 DEG. 22'E., 12.00 M. TO POINT 3; THENCE S. 63 DEG. 38'W., 20.00M. TO POINT 4; THENCE N. 26 DEG. 22'W., 12.00 M. TO POINT OF BEGINNING, CONTAINING AN AREA OF TWO HUNDRED FOR-

TY (240) SQUARE METERS. ALL POINTS REFERRED TO ARE INDICATED ON THE PLAN AND ARE MARKED ON THE GROUND BY P.S. CYL. CONC. MONS. 15 X 60 CM., BEARINGS TRUE; DATE OF ORIGINAL SURVEY, JUNE 14, 1921, AND THAT OF THE CONSOLIDATION SUBDIVISION SURVEY, APRIL 4 – JUNE 10, 2000, AND WAS APPROVED ON DEC. 8, 2001.

Is registered in accordance with the provision of the Property Registration Decree in the name of

Owner: SPS. WILFREDO PAZ ANDRADE AND RAQUEL TENORIO ANDRADE
FILIPINOS
Address: UNIT 1603 PARC HOUSE II CONDOMINIUM, 21 EDSA GUADALUPE NUEVO, MAKATI CITY

In the event the public auction should not take place on the said date, it shall be held on **January 26, 2027** without further notice.

Prospective bidders or buyers are hereby enjoined to investigate and verify for themselves the **TRANSFER CERTIFICATE OF TITLE NO. 076-2015004327** the encumbrances thereon, if any there be.

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

Tagaytay City, Philippines, September 15, 2026.

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

(SGD)RHIZ SAÑEL C. TOLDEO
Sheriff-in-Charge

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

Copy Furnished:
BDO UNIBANK, INC.,
Mortgagee
33rd Floor BDO Corporate Center Ortigas, No. 12 ADB Avenue, Mandaluyong City

SPS. WILFREDO P. ANDRADE AND RAQUEL T. ANDRADE
Mortgagors
(1) Unit 1603 Parc House II Condominium, 21 Edsa Guadalupe Nuevo, Makati City
(2) Lot 12 Block 13 Road Lot 17, (Saratoga Street), Sotogrande Subdivision, Barangay Mendez Junction, (Asisan), Tagaytay Citytagaytay City

Dateline Weekly Newspapers
September 28, & Oct. 05, & 12, 2026

Cavite celebrates migrant workers, strengthens families on Migrants Day 2026

Behind every successful migrant worker is a family whose sacrifices, resilience, and unwavering support make every journey worthwhile. In recognition of these modern-day heroes, the Provincial Government of Cavite (PGC), through the Office of the Provincial Social Welfare and Development Officer (OPSWDO), held the Migrants Day Celebration 2026 on September 7 at the 2nd Floor Function Hall of the New Provincial Government Center, Trece Martires City, carrying the theme "Empowered Migrant Workers, Stronger Families."

The celebration gathered migrant workers and their families, partner agencies, and local stakeholders for a day of recognition, learning, entertainment, and access to government services aimed at promoting their welfare and protection. The program opened with welcome remarks from OPSWDO Head, Ms. Felipa G. Servañez, followed by an inspirational message from 1st District Board Member

15 students oriented for deployment to McDonald's branches in Cavite



On September 22, a total of 15 students participated in the Special Program for Employment of Students (SPES) Orientation at McDonald's Buhay na Tubig, City of Imus branch, and were prepared for deployment to various McDonald's branches across the province of Cavite. The orientation provided the students with important information and guidelines as they prepared to begin their deployment. The session was facilitated by Ms. Anina Bayot, from McDonald's, together with Ms. Rizalie Pinpin-Enero, Department Head of OPG-OPPEM. Also present during the orientation was Bacoor PESO Manager, Dr. Abraham D. De Castro, who joined the activity in support of the students and the program. The activity aims to help equip the students with the necessary knowledge and expectations as they take their first steps toward gaining valuable workplace experience. — OPIO

Rommel R. Enriquez, who underscored the valuable contributions and sacrifices of migrant workers for their families and communities.

Adding a health and wellness perspective to the celebration, Provincial Health Officer I Dr. Nelson Soriano shared insights on the importance of maintaining a healthy lifestyle, reminding participants that pursuing opportunities and providing for their families should go hand in hand with taking care of one's health.

A key feature of the event was the Service Caravan, conducted in partnership with the Cavite Office for Workers Concern (COFWC) and various national government agencies. The activity brought government services and relevant information closer to migrant workers and their families.

Participants also gained valuable insights from Ms. Maricynne L. Peniero of OWWA IV, who discussed the celebration's theme, highlighting the importance of preparedness, informed decision-making, and strong family support throughout the migration journey. The event likewise placed emphasis on safe migration through an Anti-Illegal Recruitment Information Campaign, equipping participants with essential information to help protect themselves and others from illegal recruitment and related risks.

The program became even more lively with the Talent Contest, where participating municipalities showcased their creativity and talents. Naic emerged as the Champion, while Trece Martires City secured 1st Place, General Emilio Aguinaldo took 2nd Place, and Tanza earned 3rd Place.

The afternoon continued with an ice-breaker Zumba, attendance raffles, and a sharing of success story by Ms. Kathleen Margaret Espinola, offering an inspiring reminder of how perseverance, determination, and family support can turn challenges into opportunities. The celebration concluded with the awarding of winners, closing activities, and photo opportunities. More than a celebration, Migrants Day 2026 served as a reminder that empowering migrant workers means supporting the whole family. — OPIO