

# PBBM digital reforms fuel online purchasing power – lawmaker



digital services, strengthening cybersecurity and streamlining technological processes.

He also noted that effective inflation management, improved public-private sector collaboration and a drop in unemployment have supported demand for digital services.

The legislator cited the latest e-Conomy SEA report from Google, Temasek, and Bain & Company showing that the Philippines' internet economy posted the highest growth rate among six Southeast Asian countries.

formation technology as a key economic pillar.

"President Marcos identified information technology as one of the key pillars of his administration and we are now reaping the benefits of this renewed focus on ICT development and digital transformation," Tiangco said.

Tiangco said the government has laid a solid foundation for digital economies to prosper by enhancing internet connectivity, expanding access to

*see page 4...*

MANILA – A House leader on Sunday said President Ferdinand R. Marcos Jr.'s focus on digital reforms and infrastructure is driving growth in Filipinos' online purchasing power.

In a press release, House Information and Communications Technology (ICT) Committee chairperson and Navotas Rep. Toby Tiangco attributed the growth in digital transactions to the President's prioritization of in-

# DOLE sets another special job fair for POGO workers in Pasay City

MANILA – Another special job fair for Philippine offshore gaming operators (POGO) workers who are likely to be displaced is set to be held this month in Pasay City, the Department of Labor and Employment-National Capital Region (DOLE-NCR) said Wednesday.

In a social media post, the department said the two-day event will be held on Nov. 19 and 20, from 9 am to 4 p.m., at the SM Mall of Asia (MOA) Music Hall.

"There will be another DOLE job fair meant for POGO workers affected (by the ban)," it said.

Interested individuals are asked to pre-register online via <https://tinyurl.com/projectdapat>.

Jobseekers are also encouraged to pre-



pare pre-employment documents including their resumes, among other requirements.

"Do not miss this opportunity as you could be the next one to get hired-on-the-spot (HOTS)," the DOLE-NCR added.

Last month, the DOLE held simultaneous special job fairs in Parañaque City and Makati City, where 13,744 employment opportunities were offered by 108 employers.

A total of 340

workers registered to participate in the event, with 33 jobseekers immediately hired.

The holding of special POGO job fairs is in accordance with the directives to DOLE to find employment opportunities for Filipinos, who are likely to lose their jobs due to the ban on POGO operations.

Earlier, President Ferdinand R. Marcos Jr. gave POGOs until Dec. 31, 2024 to shut down all their operations in the country.



# WB approves \$287-M loan for expanding PH internet access



MANILA – The World Bank (WB) has approved a USD287.24 million loan to fund the Philippine Digital Infrastructure Project (PIDP) which seeks to improve the access of over 20 million Filipinos to the internet.

In a statement on Friday, Department of In-

formation and Communications Technology (DICT) Secretary Ivan John Uy said the PIDP will deploy high-speed internet to 772 sites in Mindanao and extend broadband coverage to 10,259 underserved areas.

The project has the potential to increase the country's gross domes-

tic product by 1.38 percent while also enhancing the country's cybersecurity defenses and bridging the digital divide, offering better access to education, health-care, and essential government services, according to Uy.

The project involves the development of a national fiber optic backbone that would extend connectivity to remote regions in Visayas and Mindanao.

"With resilient underground cable installations, it aims to future-proof the country's digital infrastructure while ensuring that public institutions and

*see page 4...*

# Be wary of text scams this holiday season, PNP-ACG warns public

MANILA – With criminals out to make a fast buck this holiday season, the Philippine National Police Anti-Cyber Crime Group (PNP-ACG) on Friday reminded the public to be vigilant to avoid falling prey to text scams.

In a statement, the PNP-ACG warned the public about Short Message Service (SMS) or text scams that merge with legitimate message threads, making it increasingly challenging for account holders to distinguish between genuine messages and fraudulent ones.

"If you receive a message with links pre-



tending to be from a bank or financial institution, it is likely a spoofing scam. In this type of scam, cybercriminals fake an email address, phone number, or website to make it look like it is from a trusted source. They use malicious software to make the message appear real," ACG officer in charge Col. Vina Guzman said.

She added that staying vigilant in all online transactions is essential. "Never click on suspicious links, and always verify transactions directly with your bank or financial institution. Remember: think before you click to avoid falling victim to text scams," Guzman said. (PNA)



# LRT-1 Cavite extension Phase 1 to open this November

MANILA – The LRT-1 Cavite Extension Phase 1 will start commercial operations this November, the Department of Transportation (DOTr) announced Thursday.

Transportation Secretary Jaime Bautista said the new LRT-1 segment will be opened in the coming weeks.

"We hope that this opening of the extension of LRT-1 will help alleviate traffic as it will be able to support thousands of passengers. This will be our early Christmas gift to the residents of the area," Bautista said in a Palace press briefing

With the opening



of Phase 1, some six kilometers will be added to the transit line, connecting Baclaran Station in Pasay City to Dr. Santos (formerly Sucat) Station in Parañaque City.

The new segment will feature five new stations under Phase 1 include Redemptorist – Aseana

Station, MIA Road Station, PITX Station, Ninoy Aquino Avenue Station, and Dr. Santos Station.

With this, travel time from Quezon City to Parañaque City will now be reduced to less than an hour, Light Rail Manila Corp. president and chief

*see page 4...*

# More than 400 resident of Bacoor City benefit from PGC's health outreach program

Barangay Dulong Bayan in the City of Bacoor witnessed a significant health outreach effort as the Provincial Government of Cavite spearheaded a medical and dental mission on November 5, 2024, delivering basic services to more than 400 residents.

The outreach pro-



gram aimed to extend accessible healthcare services to residents, including medical and dental check-ups, tooth extraction and free prescribed medicines. The event was a collaborative effort supported by the local officials and volunteers, ensuring that each beneficiary received quality care and attention.-- OPIO

# Pag-IBIG offers lowest calamity loan interest

MANILA – The Pag-IBIG Fund is offering calamity loan assistance to members living or working in typhoon-hit areas with the lowest interest rate at 5.95 percent.

Pag-IBIG Fund Public Relations and Information Services Group vice president Karin-Lei Garcia said members for at least two years and are active contributors for the past six months can borrow up to 80 percent of their savings.

"Proud po kami na ang Pag-IBIG Fund ay ang may pinakamababang interes para sa calamity loan at 5.95 percent per annum po iyan 'no (We are proud that Pag-IBIG has the lowest interest for calamity loan at 5.95 percent per annum) so per year,

that's good for one year," she said in a Bagong Pilipinas Ngayon interview on Wednesday.

Calamity loan proceeds can be released in two to three business days as long as the borrower's records are complete and updated.

The proceeds are transferred to the Pag-IBIG Fund cash card.

Garcia said members who are not affected by calamity can avail of the multi-purpose loan.

The loanable amount is also up to 80 percent of the member's savings.

Calamity loan and multi-purpose loan applicants need to present a government ID and proof of income, and accomplish an



application form.

"As to how long, they can pay, may option po sila (they have options)," Garcia said.

"They can pay within full year or within three years. So, kapag three years po o 36 months, mas magaan po ang amortization sa balsa (amortization is easier to pay if three years or 36 months)." (PNA)

# Inflation, health top concern ng Pinoys – OCTA



MANILA, Philippines — Pangunahing alalahanin pa rin ng may-orya ng mga Pilipino ang inflation at kalusugan.

Batay sa Tugon ng Masa survey ng OCTA Research na isinagawa nitong Agosto 28 hangang Setyembre 2, 2024,

66% ang naniniwalang urgent concern ang pagsa-

saalang-alang sa pagkontrol sa presyo ng mga pangunahing pangangailangan.

Ito rin ang lumutang na pangunahing alalahanin ng mga pangunahing lugar at income classes.

Nasa 39% ang alalahanin sa pagtaas ng sahod ng mga manggagawa at magkaroon ng abot-kayang pagkain; 33% ang paglikha

ng mas maraming trabaho, at 25% na mabawasan ang kahirapan; 19% naman ang sa problema sa libreng quality education; at 17% ang paglaban sa graft and corruption sa gobyerno.

Ang parehong survey ay nagpakita rin na ang pananatiling malusog at pag-iwas sa sakit ay nasa tuktok ng mga kagayn na personal na alalahanin ng mga respondent.

Sinundan ito ng pagkumpleto ng pag-aaral o pagbibigay ng pag-aaral para sa kanilang mga anak at pagkakaroon ng maayos na trabaho o pinagkukunan ng kita sa 46%, at pagkakaroon ng sapat na pagkain araw-araw sa 45%.



## HIGH BLOOD PRESSURE (HYPERTENSION)

### Payo ni Doc Ong



1. Sundin ang Tamang Diyeta  
Piliin ang Malulusog na Pagkain: Kumain ng mga prutas, gulay, buong butil, at lean proteins tulad ng isda at manok. Iwasan ang processed food na mataas sa asin at taba.

Kontrolin ang Asin (Sodium): Limitahan ang sodium intake sa mas mababa sa 2,300 mg bawat araw (o mas mababa pa kung kaya). Bawasan ang paggamit ng asin sa pagluluto at iwasan ang mga pagkaing maalat tulad ng mga de-lata at fast food.

Pagkain na Mayaman sa Potassium: Ang mga prutas tulad ng saging, kamatis, at mga gulay tulad ng spinach ay may potassium na nakakatulong sa pagpapababa ng presyon ng dugo.

2. Regular na Pag-ehersisyo  
Pag-ehersisyo ng 30 Minuto Araw-araw: Maglaan ng oras para sa aerobic exercises tulad ng brisk walking, jogging, o pagbisikleta. Nakakatulong ito sa pagpapalakas ng puso at pagpapababa ng presyon ng dugo.

Mga Simpleng Ehersisyo: Kung hindi sanay sa matinding ehersisyo, simulan sa mga simpleng aktibidad tulad ng paglalakad sa loob ng bahay o pag-aayos ng halaman.

Gawing Regular: Makatutulong nang malaki ang regular na pag-ehersisyo kumpara sa paminsang-misang matinding paggalaw. Gumawa ng plano na kayang sundin araw-araw.

3. Bawasan ang Timbang  
Pagbawas ng Labis na Timbang: Ang labis na timbang ay nagpapataas ng presyon ng dugo dahil mas matinding pagtutulak ang kailangan ng puso. Kung may labis na timbang, makakatulong ang kahit 5-10% na pagbabawas ng timbang.

Mas Maliit na Bahagi: Subukan ang pagkain ng mas maliit na bahagi sa bawat kainan at pag-iwas sa mga pagkaing mataas sa calories.

4. Bawasan ang Pagkonsumo ng Alak at Iwasan ang Paninigarilyo  
Limitahan ang Pag-inom ng Alak: Ayon sa mga eksperto, mainam na ang hindi lalagpas sa isang baso bawat araw para sa mga kababaihan at dalawang baso para sa mga kalalakihan. Ang sobrang alak ay nakakapagpataas ng presyon ng dugo.

Iwasan ang Paninigarilyo: Ang bawat stick ng sigarilyo ay nagpapataas ng blood pressure. Ang pag-iwas dito ay nakakatulong hindi lamang sa pagpapababa ng presyon kundi pati na rin sa pangkalahatang kalusugan.

5. Panatilihin ang Tamang Pagtulog  
Sapat na Pagtulog: Siguraduhing makatulog ng 7-8 oras gabi-gabi. Ang kulang sa tulog ay may koneksyon sa mas mataas na presyon ng dugo.

Pagpapatulog ng Maaga: Subukang itulog nang maaga upang masanay ang katawan sa tamang oras ng pahinga at maiwasan ang mga sanhi ng stress bago matulog.

6. Bawasan ang Stress  
Paghinga at Pagrerelaks: Gumawa ng mga breathing exercises at meditasyon upang mabawasan ang stress. Ang malalim na paghinga ay nakakatulong sa pagpapakalma ng sistema ng katawan.

Gawing Libangan ang mga Nakakarelaks na Aktibidad: Hanapin ang mga aktibidad na nakakarelaks, tulad ng pagbabasa, pakikinig sa musika, o pag-aalaga ng halaman, upang magkaroon ng oras para makapagpahinga ang isip.

7. Uminom ng Gamot ayon sa Reseta  
Regular na Pag-inom ng Gamot: Kung may iniinom na gamot sa high blood pressure, sundin ang tamang oras at dosis na iniutos ng doktor. Huwag mag-skip ng dosis o ihinto nang walang payo ng doktor.

Pagsabaybay sa mga Side Effects: I-monitor ang katawan sa anumang side effects ng gamot tulad ng pagkahilo o panghihina. Ipayo sa doktor ang nararamdaman upang ma-adjust ang gamot kung kinakailangan.

8. Mag-monitor ng Presyon ng Dugo sa Bahay  
Gumamit ng Blood Pressure Monitor: Bumili ng blood pressure monitor upang regular na masubaybayan ang presyon ng dugo. Isulat ang mga resulta para masundan ng doktor ang kalagayan mo.

Sundin ang Tamang Oras ng Pag-monitor: Mas mainam na mag-check ng blood pressure sa parehong oras bawat araw upang makita ang pattern at anumang pagbabago.

9. Regular na Check-up sa Doktor  
Regular na Pagbisita: Magpa-check up sa iyong doktor kahit walang nararamdamang sintomas upang masubaybayan ang kondisyon at maiwasan ang mga komplikasyon.

Ipayo ang Anumang Bagong Sintomas: Kung may nararamdamang pagbabago sa katawan, ipaalam ito agad sa doktor para sa tamang pagsusuri.

10. Pagtakda ng Personal na Layunin  
Gumawa ng Maliit na Hakbang: Maging realistic sa pagtakda ng mga layunin para sa kalusugan. Halimbawa, magtakda ng layunin na maglakad araw-araw ng 10 minuto at dahang-dahang dagdagan.

Manatili sa Positive Mindset: Mahalagang manatili ang positibong pananaw. Makakatulong ito upang mas maging masigasig sa pagsunod sa mga hakbang para sa mas malusog na buhay.

## LEE BLASTS DOH FOR FAILURE TO SUBMIT COMPREHENSIVE PLAN TO LOWER OUT-OF-POCKET MEDICAL COSTS

Manoy Wilbert “Wise” Lee slammed the Department of Health (DOH) for being unable to provide a detailed and comprehensive plan to lower out-of-pocket expenses of Filipinos on healthcare which Secretary Ted Herbosa committed to submit by October 31, 2024 during the House deliberations of the 2025 National Budget.

The said plan must include a comprehensive report on medicine and vaccines, ensuring availability of drugs and medicine in the DOH retained and specialty hospital starting fourth quarter of this year, and establishment of a monitoring system to ensure compliance and provide quarterly reports to the House Committee on Health and Committee on Appropriations. Further, Lee asked for a definite timeline in acquiring medical equipment for public hospitals.

“Bilang Kalihim ng Kalusugan at Tagapangulo ng Board of Directors at Benefits Committee ng PhilHealth, hindi pwedeng hanggang sa pangako lang ang mga benepisyong pangkalusugan na opisyal naging nilagdaan at inilahad ko sa Kongreso,” said Lee referring to the health commitments signed by Herbosa and PhilHealth President and Chief Executive Officer Emmanuel Ledesma Jr.

“Tulad ng nauna ko nang sinabi, kung walang balak si Sec. Herbosa na tupa-rin ito, dapat magbitiw na siya sa puwesto. Hindi tayo titigil sa paninigil at pagpapangot kung mauwi ito sa pagpapataas na naman sa milyong-milyong Pilipino sa mga serbisyong deserve at karapatan nilang makuhang sa ilalim ng Universal Health Care Law,” the solon added.

Lee wrote letters addressed to the Health Secretary reminding the agency of the said commitments, primarily the plan to reduce Filipino spending on hospitalization

**EDITOR'S NOTE:**  
All comments and opinions submitted by our contributing writers and herein published shall remain as personal opinion of our column writers. Viewliner shall not be held liable to any legal issues related to any commentaries that may appear herein.

costs and health services. Nonetheless, as of writing, the said plan has not been submitted by DOH without any explanation on the delay.

“Kailangan ng komprehensibong plano na pundasyon ng epektibong pagpapad ng hinihingi nating mga dagdag na mga benepisyong. Hindi pwedeng daanin na naman tayo sa pandidribble at tingi-tinging mga serbisyo,” he said.

Lee further stated the other commitments nearing its deadline such as 50% across-the-board PhilHealth benefit increases and free pediatrics and adult prescription glasses that must be implemented this November.

“Sa laban para sa kalusugan ng mga Pilipino, hindi pwede ang mga serbisyong huwad at pagpapanggap lang. Dahil habang pinatatagal at ipinagkakait ang mga dagdag na mga benepisyong pangkalusugan, maraming Pilipino ang namamatay at lumalala ang sakit, na nagpapaguho sa mga pangarap ng pamilya at lalong nagpapalubog sa ating mga kababayan sa kahirapan,” Lee said.

Apart from the mentioned commitments, it can be recalled that during the last House Plenary Debates on the DOH 2025 Budget on September 25, Lee secured other commitments such as free Positron Emission Tomography (PET) scan, Computed Tomography (CT) scan, Magnetic Resonance Imaging (MRI) and other diag-

nostic tests as part of outpatient services not later than December 31, 2024, and at least 80% coverage for cancer treatments such as chemotherapy and procedures for heart diseases not later than December 31, 2024.

A staunch health advocate, the solon from Bicol successfully fought for the 30% increase in PhilHealth benefits which was implemented last February 14. These include increasing the PhilHealth benefit package for hemodialysis from P2,600 to P6,350 per session and from 90 sessions per year to 156 sessions annually, as well as the increase in breast cancer treatment coverage from P100,000 to P1.4M.

“Sa laban para sa kalusugan ng mga Pilipino, hindi pwede ang mga serbisyong huwad at pagpapanggap lang. Dahil habang pinatatagal at ipinagkakait ang mga dagdag na mga benepisyong pangkalusugan, maraming Pilipino ang namamatay at lumalala ang sakit, na nagpapaguho sa mga pangarap ng pamilya at lalong nagpapalubog sa ating mga kababayan sa kahirapan,” Lee said.

“Laban natin itong lahat para makamit ang pangarap at hangarin ng mga Pilipino na maging libre na ang gamot at pagpapagamot. Ibigay na ang kayang ibigay! Bilyon-bilyong pondo para sa kalusugan, gamitin sa kalusugan!” he added.



An English-Filipino newsweekly published every Monday by Pahayagan ng Kabitenyo with Editorial and Business Office at Unit-D 147 Panapaan IV, P.F. Espiritu IV, Bacoor, Cavite 4102.

Email: pahayagannkabitenyo@yahoo.com  
Email: pahayagancavite@gmail.com  
Entered as Second Class Mail at Postal Manila under Permit NO 200305 on May 27, 2003

**ERNA BALAGTAS ANCHETA**  
Publisher

**DIOSDADO ARIEL F. ALTO, JR.**  
Editor-In-Chief  
**DIOSAN MARUAL KCEE NACION**  
Marketing & Circulation Manager

**ATTY. EVELYN R. DOMINGUEZ**  
Legal Counsel  
SUBSCRIPTION RATE : P1,000.00/year  
Advertising Rate : P200.00/col. cm.  
Legal Rate : P160.00/col. cm.

## PBBM inks CREATE MORE bill into law to spur more investments

MANILA – President Ferdinand R. Marcos Jr. on Monday signed the Corporate Recovery and Tax Incentives for Enterprises to Maximize Opportunities for Reinventing the Economy (CREATE MORE) Act to promote the Philippines as a prime investment destination.

CREATE MORE Act or Republic Act (RA) 12066, signed by Marcos in a ceremony in Malacañan Palace in Manila, builds on the game-changing economic reforms introduced under the CREATE law by making the country's tax incentives regime more globally competitive, investment-friendly, predictable and accountable.

Marcos said the signing of RA 12066 signifies his administration's unwavering commitment to empowering the business sector and enhancing their growth prospects.

“We cannot emphasize enough the important role of the business sector in shaping this law. Your feedback has been essential in our efforts to craft policies that make our country truly competitive on the global stage,” Marcos said.

“As we open new doors of opportunity, we



drive businesses to reinvest their capital, build upon the workforce, and initiate a ripple effect that will be felt across generations,” he added.

Marcos said the new law is a reflection of the government's resolve to foster a climate where businesses will flourish and continue to meaningfully contribute to the Philippine economy.

“By establishing clear timelines and deadlines and by limiting compliance requirements to those mandated by law, we are promoting transparency and predictability. And in so doing, we create a more reliable process that instills confidence in investors and in partners alike,” he said.

“To our investors and development partners, let this be our pledge: The Bagong Pilipinas (New Philippines) continues to foster an economy where

businesses and investments remain at the heart of our progressive development.”

Under the CREATE MORE Act, the maximum duration of tax incentives availment is extended by 10 years to 27 years from 17 years, to attract strategic and high-quality investments.

Registered businesses (RBEs) under the enhanced deductions regime will benefit from a reduced corporate income tax rate of 20 percent.

The new law also grants a 100-percent additional deduction on power expenses to cut the costs for the manufacturing sector.

It also further streamlines the value-added tax (VAT) refund process by limiting the documentary requirements and addressing the VAT concerns raised by export-oriented enterprises.

The signing of CREATE MORE law is consistent with the Marcos administration's 8-point socioeconomic agenda. (PNA)



RA 12066 also introduces various reforms such as the rationalization and streamlining of incentives-related processes to address investors' pain points and cultivate an investment-friendly climate.

It likewise simplifies local taxation by imposing a local tax on RBEs in lieu of all other local taxes, fees, and charges.

The CREATE MORE law also strengthens the respective mandates of the Fiscal Incentives Review Board (FIRB) and the investment promotion agencies (IPAs).

It institutionalizes the adoption of flexible work arrangements as a business model for RBEs operating inside economic zones and freeports, without disruption in the enjoyment of their tax incentives.

Marcos said the Filipino people would benefit from the passage of the CREATE MORE Act through more and better economic opportunities that uplift their lives, such as high-quality jobs.

The signing of CREATE MORE law is consistent with the Marcos administration's 8-point socioeconomic agenda. (PNA)

City Information Office

**Iwas Basag-Kotse Tips**

- Huwag mag-iwan ng mahahalagang gamit sa loob ng sasakyan.
- Lagyan ng alam ang sasakyan.
- Pumarada sa mga lugar na mayroong security guard o bantay.
- Huwag pumarada sa madalim na lugar.

- Iwasang pumarada sa isang lugar o habitual same spot parking upang hindi markahan ng basag-kotse gang.

Maging #Alistomusenyo para sa inyong kaligtasan.

## GUHIT NG KAPALARAN

**SCORPIO: (Okt. 24-Nob. 22)** – Abot-kamay na ang tagumpay, ngayon ka pa ba susuko? Magpakatag para matamo ang hinahangad. Ma-ging matalino sa pagpili ng tanong pagkakatwalaan. Isang kamag-anak ang makakaalala sa'yo, may kailangan sila. Kung kaya naman, huwag ipagkait. Lucky numbers at color for the day ang 6, 20, 28, 32 at pink.

**SAGITTARIUS: (Nob. 23-Dis. 21)** – Mararamdaman ang kawalan dahil sa pag-alis ng kasamahan. Pakinggan at pag-aralan ang payo bago ikonsidera. Lucky numbers at color for the day ang 7, 24, 33, 35 at green.

**CAPRICORN: (Dis. 22-Ene. 19)** – Lilitaw ngayon ang kakulangan. Sa halip na magmakto, lalong magsipag. Pasasaan ba at makakaahon ka. Lucky numbers at color for the day ang 1, 18, 25, 32 at tangerine.

**AQUARIUS: (Ene. 20-Peb. 18)** – Palawakin ang pang-unawa para sa isang kapamilya na magpapasaway. Daan sa diplomasyo ang lahat. Lucky numbers at color for the day ang 8, 21, 26, 35 at dollar green.

**PISCES: (Peb. 19-Mar. 20)** – Ang product na ibinibenta ay makakatugon sa makabagong pangangailangan ng madla. Papatok 'to. Lucky numbers at color for the day ang 53, 36, 29, 31, 13 at dollar green.

**ARIES: (Mar. 21-Abr. 19)** – Ang ex mo ay hihirit ng second chance. Sundin ang feelings, huwag hayaan kontrolin ng dikta ng iba. Lucky numbers at color for the day ang 4, 20, 37, 45, 47 at tulip pink.

**TAURUS: (Abr. 20-May. 20)** – Kumunsulta sa psychic para matamo ang ga-bay sa negosyo. Ayusin ang mga permits para hindi sumabit. Lucky numbers at color for the day ang 23, 36, 49, 55, 11 at pearl white.

**GEMINI: (May.21-Hun. 21)** – Mag-focus sa vegetable gardening, makakatulong ito sa iyong health. Malaking negosyo ang parating. Lucky numbers at color for the day ang 53, 46, 29, 13, 41 at sapphire blue.

**CANCER: (Hun. 22-Hul. 22)** – Umiwas sa tsismosa para hindi madamay sa katabilan niya. Iwasan ang magpuyat at bisyo. Lucky numbers at color for the day ang 3, 16, 29, 31, 35 at light brown.

**LEO: (Hul. 23-Ago. 22)** – Sikapin na mapanatili ang value ng pagkatao. Mas mahalaga ito kaysa sa value na nasa wallet mo. Lucky numbers at color for the day ang 23, 56, 49, 33, 11 at cherry red.

**VIRGO: (Ago. 23-Set.23)** – Ang loving kindness na katangian ay aakit ng helpful people. Tuloy-tuloy ang biyaya. Lucky numbers at color for the day ang 33, 46, 29, 51, 15 at mustard yellow.

**LIBRA: (Set. 24-Okt. 23)** – Alamin ang totoo sa kalooan mo. Ito ang magpapalaya sa'yo. Sanayin na piliin ang mabuting salita. Lucky numbers at color for the day ang 53, 46, 39, 41, 12 at lavender.

# PH whole-of-nation strategy to end violence against children

MANILA – The Department of Social Welfare and Development (DSWD), as the lead of the Philippine delegation in the first Global Ministerial Conference on Ending Violence Against Children, pledged to adopt a whole-of-nation approach to put an end to the menace.

“The Philippines is committed to put in place a more robust child protection systems strategy in its legal and policy frameworks, with specific attention to government coordination structures,” DSWD Assistant Secretary for International Affairs, Attached and Supervised Agencies Elaine Fallarcuna said during her speech at the global conference held in Bogota, Colombia on Friday.

On the pledge topic regarding response and support services for children, the Philippine government committed to institutionalize multidisciplinary teams in all cities, municipalities, and public hospitals across the country by 2030, according to the DSWD news release on Saturday.

“Each multidisciplinary team shall be composed of doctors, police officers, workers, lawyers, and other professionals and service-providers, who shall respond and manage all cases of violence against children in a trauma-informed approach,” Fallarcuna said.

In terms of foster care and adoption services, the Philippine government will increase foster parents to at least 10 per partner child-placing agencies in municipalities, cities and provinces.

By 2030, the Philippine government commits to promote adoption by processing petitions within nine months of filing.



The Philippine government also committed to reinforce the rights of children to meaningful participation, especially child protection specialists, in national legislation, executive issuances, and local legislation.”

Recognizing the need to address financial stress on parents, Fallarcuna said the Philippine government will provide parent and caregiver support through economic- or income-strengthening programs, as well as evidence-based parenting sessions to educate parents or caregivers and encourage them to replace corporal punishment with non-violent discipline techniques.

The Philippine government will contribute to making a safe digital environment for children through the development of a strategic plan that will combat Online Sexual Abuse and Exploitation of Children, and Child Sexual Abuse and Exploitation Materials, to be implemented in 2025. (PR)

“This will ensure that resources for child-protection programs are properly identified, attributed, and not diverted,” she said.

The Philippine government will also “develop a child protection systems strategy with a comprehensive and more



robust mechanism, with particular focus in learning institutions, including the development of child protection specialists, in national legislation, executive issuances, and local legislation.”

For the pledge topic on human, financial, and infrastructure resources, Fallarcuna said the Philippines will make sure that at least three percent of the general fund is allocated for child-protection programs, particularly, in a line item to be monitored through different sectors and with annual budget increases from 2024 to 2030.

“This will ensure that resources for child-protection programs are properly identified, attributed, and not diverted,” she said.

The Philippine government will also “develop a child protection systems strategy with a comprehensive and more



# DepEd chief wants more SHS immersion to boost employability

MANILA – Education Secretary Sonny Angara said Tuesday that more exposure to work immersion would boost the employability of Senior High School (SHS) graduates in the country.

This is in line with the directive of President Ferdinand R. Marcos Jr. to address the country’s skills and job mismatch among SHS graduates compared to industries’ demands.

“Iyon ang hinihingi ng mga industriya para iyong ating mga senior high school graduates maging employable. Like kulang sila sa work experience, kulang sa (That’s what the industries are demanding for our SHS graduates to be employable. Like they lack work experience), knowledge about the industries,” he said in an ambush interview.

Angara said the current curriculum loads learners with many subjects that could be reduced



to only five or six core subjects, citing the “overcrowded curriculum” observations by Asian Development Bank (ADB) experts in England and Australia.

“Babawasan natin ang subjects. Dahil ngayon, nasa 30 ang kinukuha ng isang bata. So, ang reklamo ng mga colleges o kaya yung mga employers e parang wala nang na-master iyong ating mga bata sa dami ng sinusubo sa kanila (We will cut the number of subjects because right now, each student takes up about 30. So, the concern of colleges and employers is that there seems to be no mas-

tery among learners due to the numerous subjects given to them),” he added, Besides reducing the number of subjects, Angara also disclosed plans to provide learners with opportunities to “choose” what subjects they want to take, just like in other countries.

The DepEd, meanwhile, said the curriculum review is still months away from being finalized to include teachers’ training.

For its target implementation, Angara said they plan to roll out the revised SHS curriculum for School Year 2025-2026. (PNA)

“This highlights our nation’s impressive growth merchandise by researching from USD26 billion to USD31 billion, a remarkable 20 percent increase.”

The system is part of the implementation of Section 9 (Referral and

**ANNIVERSARY CARD PARTNERSHIP**

**10% OFF on REGULAR DAY PASS**  
Based on Published Rate

**UNTIL DECEMBER 15, 2024**

• Promo is open to all walk-in guests upon presentation of their valid Victory Card at the Park's Group Sales Office. Tickets are Good-Same-Day and not valid for rebooking.

• Discount is NOT applicable to Junior, Senior/PWD and EKexpress One Day Pass rates. Respective published rates will apply.

• Cannot be availed in conjunction with any other promo.

# DTI launches eReport System for online consumer complaints

MANILA – The Department of Trade and Industry (DTI) on Tuesday launched the eReport system for online consumer complaints related to e-commerce transactions, a new feature within the eGovPH app.

DTI Secretary Ma. Cristina Roque said it would strengthen the department’s commitment to safeguarding consumer rights in the digital age.

“This network is particularly significant as it coincides with the Philippines’ re-emergence as the fastest-growing internet economy in Southeast Asia,” she said.

“This highlights our nation’s impressive growth merchandise by researching from USD26 billion to USD31 billion, a remarkable 20 percent increase.”

The system is part of the implementation of Section 9 (Referral and



Tracking of Complaints) of Republic Act No. 11967 or the Internet Transactions Act of 2023.

The country’s market is projected to reach approximately USD15.51 billion this year, Department of Information and Communications Technology Secretary Ivan John Uy said.

“It is expected to nearly double to USD29 or 57 by 2025.

This represents an annual growth rate of 13.78 percent,” he added.

In 2022, over 12,000 online transactions

related to complaints were filed to the DTI.

The concerns range from defective products to its deliveries, receptions to market to advertising.

“Through the combined efforts of the Department of Information Technology and the Department of Trade Industry, this new model of eReport has been designed as a responsive channel to address the widespread consumer issues, including equality, privacy violations and covenant practices,” Uy said. (PNA)

# PGC’S Medical & Dental Mission visits Dasmariñas community

In celebration of Barangay Chairman Fernando T. Laudato’s birthday, Brgy. Langkaan II hosted a successful medical and dental mission on November 4, 2024, extending essential healthcare services to 520 residents. The event, supported by Dasmariñas City Mayor Jennifer Barzaga, emphasized the commitment of local



leaders and healthcare partners to the welfare of the community.

With the LAB for ALL program’s backing, the mission provided medical services to 458 individuals, dental care to 62, and specialized x-ray and ECG diagnostics to 21 residents. Medical and

dental professionals from GEAMH led the initiative, demonstrate the power of collaborative efforts to enhance health accessibility within the barangay.

In addition to celebrating Chairman Laudato’s dedication to his constituents, the event recognized and expressed gratitude for the hard work of the Barangay Health Workers and OPG staff under the stewardship of Governor Athena Bryana D. Tolentino, whose constant support remains instrumental in advancing community health and welfare.--- R. Dones

# PBBM wants more ‘Kadiwa’ centers, asks LGUs to buy palay from farmers

MANILA – President Ferdinand R. Marcos Jr. has ordered the establishment of more Kadiwa ng Pangulo centers across the country, even as he urged local government units (LGUs) to buy palay directly from farmers.

In a social media post on Tuesday evening, Marcos said his directives were in line with his government’s thrust to support Filipino farmers and keep rice prices within reach for every Filipino family.

“The DA (Department of Agriculture) and DBM (Department of Budget and Management) have been directed to expand the P29 Rice-for-All program and increase our Kadiwa ng Pangulo centers from 21 to 300 by mid-2025,” Marcos said.

The move, according to Marcos, will bring affordable rice within reach for more communi-



ties across the country.

“I’m also calling on our LGUs to buy palay directly from our farmers. This way, our farmers receive fair prices for their hard work, and we can secure a steady supply of rice for everyone,” he added.

Meanwhile, the President also tasked the Department of Finance and the National Economic Development Authority to address rising input costs and climate impacts that affect food prices.

“This is a united effort to support our farm-

ers and keep rice prices within reach for every Filipino family,” the Chief Executive said.

Marcos issued the directives after the Philippine Statistics Authority announced that headline inflation in October was at 2.3 percent, slightly higher than the 1.9 percent recorded in September this year.

Despite the slight uptick, the October inflation is still within the government’s 2 to 4 percent. (PNA)

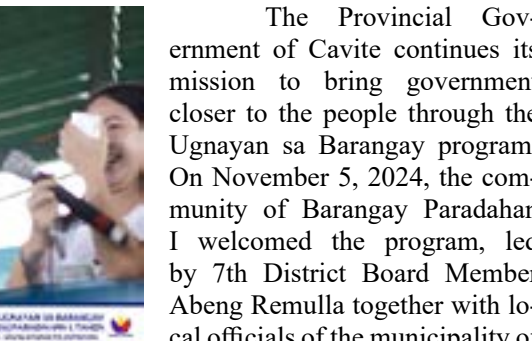
# Another leg of PGC’s Ugnayan sa Barangay



Tanza.

The Ugnayan sa Barangay initiative aims to foster closer connections between government representatives and local communities. Board Member Remulla, together with Tanza officials, engaged in a lively interaction with residents, addressing their concerns, needs, and suggestions. The event served as a platform for the local government to present upcoming projects directly to the residents.

The support of local officials reflects the commitment to making government programs



more accessible and responsive. Board Member Remulla expressed his gratitude for the warm reception from the community, emphasizing that the event is part of the Provincial Government’s larger effort to ensure that every barangay in Cavite is heard, valued, and supported.---

# LRT-1 Cavite...

from page 1

executive officer Enrico Benipayo said. of LRT-1 now is around 320,000 daily.

Once Phase 1 is operational, the extended LRT-1 is projected to add around 80,000 passengers daily during the first year of operations. The second phase consists of Las Piñas station and Zapote station while the third and last phase is the Niog station. Average ridership (PNA)

# PBBM digital...

from page 8

that these positive trends will continue as the country fully embraces the digital revolution. More importantly, targeted government initiatives will further empower digital economies as drivers of growth," he said. He urged the Department of Information and Communications Technology and the National Telecommunications Commission to intensify measures against cybercrime, warning of the rise in sophisticated text scams.

Tiangco thanked private sector partners for supporting the government's mission to position the Philippines as a significant player in the global digital economy. Tiangco further advised the public to remain vigilant against scams disguised as legitimate e-wallet advisories. (PNA)

# WB approves...

from page 8

underserved communities can participate in the digital economy," he said. which seeks to expand internet connectivity across the country.

The PIDP has been endorsed by the National Economic and Development Authority Board and is aligned with the Philippine Development Plan 2023-2028. "With the PDIP, the Philippines moves closer to a future where every Filipino, regardless of location, can benefit from fast, reliable, and secure internet access, paving the way for a more connected and prosperous country," Uy said. (PNA)

It is also seen to accelerate the DICT's National Broadband Program



REPUBLIC OF THE PHILIPPINES  
FOURTH JUDICIAL REGION  
REGIONAL TRIAL COURT  
OFFICE OF THE CLERK OF COURT  
CITY OF IMUS, CAVITE

HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), Mortgagee,

-versus-  
VIREGEN M. DEOCAMPO married to RUDYLIN D. DEOCAMPO, Mortgagors.

FC Case No. 19200-24  
EXTRA-JUDICIAL FORECLOSURE OF REAL ESTATE MORTGAGE UNDER ACT 3135 AS AMENDED BY ACT 4118

X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon extra-judicial petition for sale under Act 3135 as amended by Act 4118 filed by HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), mortgagee, with principal office at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against VIREGEN M. DEOCAMPO married to RUDYLIN D. DEOCAMPO, mortgagors, with residence and postal address at 49 Cadena de Amor St., Maricaban, Pasay City and/or Lot 5 Blk. 29 Phase 2, GreenGate Homes, Malagasang, Imus, Cavite to satisfy the mortgage indebtedness which as of September 24, 2024 amounts to THREE HUNDRED SIXTY SIX THOUSAND THIRTY PESOS and 29/100 (Php366,030.29), Philippine Currency, including interest and penalty charges but excluding attorney's fees, sheriff's fees, and all other charges incidental to this foreclosure and sale, the undersigned with Sheriff IV will sell at public auction on December 10, 2024 at 10:00 a.m. or soon thereafter at the main entrance of the Office of the Clerk of Court, RTC-Imus, Bulwagan Ng Katarungan, Aguinaldo Highway, Imus City, Cavite, to the highest bidder, for CASH and in Philippine Currency, the following properties all the improvements therein, to wit:

TRANSFER CERTIFICATE OF TITLE NO. 057-2012010975

"A PARCEL OF LAND (LOT 5, BLK 29 OF THE CONS. AND SUBD. PLAN PCS-04-023999, BEING A PORTION OF THE CONS. OF LOTS 1846-B, PSD-28429; 1848-B-2 (LRC) PSD-358499 & LOTS 1847 & 1849, IMUS ESTATE, L.R.C. RECORD NO. 8843) SITUATED IN BO. OF MALAGASANG 2, MUN. OF IMUS, PROV. OF CAVITE, ISLAND OF LUZON. BOUNDED ON THE SW., ALONG LINE 1-2 BY LOT 7, BLK. 29; ON THE NW., ALONG LINE 2-3 BY ROAD LOT 5; ON THE NE., ALONG LINE 3-4 BY LOT 3, BLK. 29; ON THE NW., ALONG LINE 2-3 BY ROAD LOT 5; ON THE NE., ALONG LINE 3-4 BY LOT 3, BLK 29 AND ON THE SE., ALONG LINE 4-1 BY LOT 6, BLK 29 ALL OF THE CONS. AND SUBD. PLAN. x x x CONTAINING AN AREA OF THIRTY SIX (36) SQUARE METERS, MORE OR LESS. x x x

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

In the event the public auction should not take place on the said date, it shall be held on December 17, 2024 at 10:00 a.m. without prior notice.

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

Imus, Cavite, Philippines, October 21, 2024.

KATREENA MARIE L. POBLETE  
Sheriff IV

APPROVED:  
ARMIE A. FRANCISCO  
Clerk of Court VI

Copy Furnished:  
HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund)  
The Petron Mega Plaza Building,  
No. 358 Sen. Gil Puyat Avenue, Makati City  
ATTY. J.V. ROMMEL C. CUBELO  
Attorney-in-Fact, 24K Accounts Consultant, Inc.  
3F Fass Inteli College Bldg., No. 11 Pittsburgh St.,  
Brgy. Silangan, Cubao, Quezon City  
VIREGEN M. DEOCAMPO married to  
RUDYLIN D. DEOCAMPO  
49 Cadena de Amor St., Maricaban, Pasay City  
Lot 5 Blk. 29 Phase 2, GreenGate Homes,  
Malagasang, Imus, Cavite

PAHAYAGAN NG KABITENYO  
NOVEMBER 11, 18 & 25, 2024

# Cayetano sa Senado: Tiyaking walang Pilipinong maiiwan sa pagtalakay sa budget ng 2025

Binigyang diin ni Senador Alan Peter Cayetano nitong Martes ang pangangailangan ng isang pambansang budget na naglalayong iangat ang mga Pilipinong nangangailangan.

Ito ay kasabay ng paghahanda ng Senado sa pagtalakay ng proposed national budget para sa taong 2025 ngayong linggo.

"Kung ano ang ating itatanim, iyan din ang ating aanihin," wika ni Cayetano.

"We need a national budget that leaves no Filipino behind. Walang iwanan dapat," dagdag niya.

Aniya, ang budget ay dapat sumasalamin sa tungkulin ng gobyerno bilang "ikalawang magulang" na magbibigay ng pantay na mga oportunidad para sa lahat, lalo na para sa mga naiiwan ng lipunan.

"All of us live in a country where your last name and where you were born matters. This is why the government is here as second parents to try to equalize opportunities," wika niya.

Para kay Cayetano, tungkulin ng Senado na tiyakin na ang pampublikong pondo ay mapupunta sa mga tao at sektor na may pinakamatinding pangangailangan, mula sa edukasyon at kalusugan, hanggang sa paglikha ng trabaho.

Sa sesyon ng Senado noong Nobyembre 5, 2024, nagpasalamat si Senador Joel Villanueva, dating Kalihim ng Technical Education and Skills

Development Authority (TESDA), kay Cayetano, na siyang namumuno sa Higher, Technical, and Vocational Education Committee, sa suporta nito sa pagpapalakas ng technical education at assessment ng kakayahan ng mga nagtapos sa senior high school (K-12).



# PHLPost launches new postal ID, upgrades express mail service



MANILA – The Philippine Postal Corporation (PHLPost) on Tuesday launched the postal ID as functional card and the upgraded express mail service (EMS).

PHLPost Postmaster General and chief executive officer Luis Carlos said the new ID provides address verification for customers.

"If you notice, a lot of IDs do not confirm the address of a person. That's the first function of this ID, the KYC (Know Your Customer)," he said during a media conference at the Manila Central Post Office in Manila City.

The PHLPost has at least 150 partner merchants nationwide in the past years providing discounts and freebies to postal ID holders, Carlos said.

Aniya, ang maayos na alokasyon ay mahalaga para mapabuti ang kapaanan ng bawat Pilipino at masiguro ang mas maliwanag na kinabukasan para sa lahat.

"About the financial functionality, we are really looking at that one, to really to answer the Bangko Sentral's issue of the unbanked," he added.

Citing that about half of the country's population do not have bank accounts, Carlos said, they



REPUBLIC OF THE PHILIPPINES  
FOURTH JUDICIAL REGION  
REGIONAL TRIAL COURT  
OFFICE OF THE CLERK OF COURT  
DASMARINAS CITY, CAVITE

NATIONAL HOME MORTGAGE FINANCE CORPORATION (NHMFC), Petitioner/Mortgagee,

-versus-  
ALGEL C. RAMOS, Respondent/Mortgagor.

File No. FC-DC-1515-24  
EXTRA JUDICIAL FORECLOSURE OF REAL ESTATE MORTGAGE UNDER ACT 3135, AS AMENDED BY ACT 4118

X-----X

NOTICE OF SHERIFF'S SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act 4118 filed by the petitioner/mortgagee, NATIONAL HOME MORTGAGE FINANCE CORPORATION (NHMFC), a government owned and controlled corporation created under P.D. No. 1267, with postal address at 104 Amorsolo St., Legaspi Village, Makati City against respondent/mortgagor ALGEL C. RAMOS with postal addresses at Lot 30 Blk. 43, City Homes-Resortville, Brgy. Lantaca, Dasmariñas City, Cavite and 70 B. Maria Clara St., Quezon City and for the satisfaction of the mortgaged debt which as of September 30, 2024 amounts to EIGHT HUNDRED FORTY THOUSAND NINE HUNDRED SIXTY FIVE PESOS & 77/100 (Php840,965.77), exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on December 12, 2024 at 10:00 o'clock in the morning or soon thereafter in the Court Room of Branch 90, Regional Trial Court, Ground Floor, Dasmariñas Community Affairs (DASCA) Building, Congressional Road, Buro II, Dasmariñas City, Province of Cavite to the highest bidder and for CASH or CERTIFIED CHECK, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit:

Transfer Certificate of Title No. T-480374

A parcel being a of land (Lot 30, Block 43 of the subd. plan, Psd-042106-064738, being a portion of Lot 3824-B, Psd-77337, L.R.C. Rec. No. ), situated in the Bo. of Lantaca, Mun. of Dasmariñas, Prov. of Cavite, Is. of Luzon. Bounded on the SW., along line 1-2 by Lot 29; on the NW., along line 2-3 by Lot28 both of Blk. 43; on the NE., along line 3-4 by Alley 21 (4.50 m. wide); on the SE., along line 4-1 by Lot 32 Blk. 43 and all of the subd. plan. Beginning at a pt. marked "1" on plan, x x x containing an area of FORTY SEVEN SQUARE METERS AND FIFTY SQUARE DECIMETER (47.50). x x x

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

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 January 09, 2025 at the same time and place without further notice.

04 November 2024. Dasmariñas City, Province of Cavite.

RODRIGO ESTOGERO, JR.  
Sheriff IV

ATTY. MARCELA L. BAYBAY  
Clerk of Court VI & Ex-Officio Sheriff

Copy furnished:  
NATIONAL HOME MORTGAGE FINANCE CORPORATION (NHMFC)  
104 Amorsolo St., Legaspi Village, Makati City.  
ALGEL C. RAMOS  
Lot 30 Blk. 43, City Homes-Resortville,  
Brgy. Lantaca, Dasmariñas City, Cavite and  
70 B. Maria Clara St., Quezon City.

Notice posted at:  
1. The Bulletin Board of Regional Trial Court, Dasmariñas City, Cavite  
2. The Bulletin Board of Dasmariñas City Hall  
3. The Bulletin Board of Dasmariñas City Post Office  
4. The Bulletin Board of Dasmariñas City Public Market

PAHAYAGAN NG KABITENYO  
NOVEMBER 11, 18 & 25, 2024

# DA: Food supply in Christmas, stable despite disasters, ASF

MANILA – The Department of Agriculture (DA) on Friday assured a stable food supply for the Christmas season despite the effects of successive weather disturbances and African swine fever (ASF).

The DA made the assurance after the DA - Disaster Risk Reduction and Management (DRRM) Operations Center reported about 317,316 metric tons (MT) volume of production loss worth PHP6.83 billion in the agri-fishery sector due to the onslaught of Severe Tropical Storm Kristine (international name Trami) and Typhoon Leon (Kong-rey).

In an interview, DA Assistant Secretary Arnel De Mesa said supply stability is expected across all agricultural commodities with minimal price spikes expected amid the Christmas season demand.

"Walang supply (shortage) kasi nababalanse ng importation nung sa bi-gas, isda, sa gulay naman

enough iyong production natin (There's no supply shortage because it is balanced by rice and fish importation. For vegetables, we have enough production)," he said.

The DA earlier reported the arrival of 3.7 million MT of imported rice, which is expected to cover the gap in local production, with palay production loss logged at more than 800,000 MT, breaching the 500,000 MT to 600,000 MT annual average palay output loss.

For fish production, which incurred 1,780 MT volume production loss amounting to PHP665.01 million after Kristine and Leon, De Mesa said the 30,000 MT of imported fish from China and Vietnam have begun to arrive by batches after the onset of the annual closed fishing season.

In terms of vegetables, De Mesa said supply remains stable with lowland vegetables expected to recover in weeks. The DA-DRRM

Meanwhile, the DA has ongoing relief and recovery efforts to help all affected sectors in agriculture.

These include the distribution of PHP541.02 million worth of agricultural inputs, including rice, corn, and vegetable seedlings, as well as drugs and biologics for livestock and poultry; a PHP500 million loanable fund through the Survival and Recovery Loan (SURE) program of the Agricultural Credit Policy, which is equivalent to a PHP25,000 loanable amount per farmer, payable for three years with zero interest; the PHP1 billion Quick Response Fund (QRF) for the rehabilitation and recovery of affected areas; about PHP667 million worth of indemnification fund; the deployment of Kadiwa food trucks for cheaper commodities; and the distribution of rice stocks from the National Food Authority (NFA) to disaster-hit areas. (PNA)