

Holiday message ni Cayetano: Maging parte ng solusyon, hindi ng problema

“Tayo dapat ay makatulong. At kung hindi tayo makakatulong, ‘wag na tayong makasakit pa.”

Ito ang binigyang diin ni Senador Alan Peter Cayetano sa kanyang mensahe sa mga kapwa Taguigeño sa grand opening ng “The Lights of CHRISTmas” Park (TLC Park) nitong Sabado, November 30. Libu-libong Taguigeño ang dumalo sa seremonya para saksihan ang taunang pagbubukas ng pinakamalaking lights park sa bansa, na unang binuksan noong 2022.

Sa kanyang talumpati, hinimok ni Cayetano ang mga kababayan na gawing araw-araw ang Pasko sa Taguig.

Aniya, bilang isang Probinsyudad, dapat lang na ang mga prinsipyo ng pagmamahalan, pag-unlad, at integridad ay isi-

nasabuhay araw-araw, hindi tuwing kapaskuhan lang. “Yung prinsipyong pinaniniwalaan natin sa Taguig – pagmamahalan, progress dahil ipinagbawal ang lahat ng klase ng sugal, prinsipyo na walang droga – sana po araw-araw ‘yan ay magiging totoo,” wika niya.

“Kung tayo ay tunay na Probinsyudad, sana araw-araw ay Pasko,” dagdag niya.

Bilang konkretong halimbawa, hinikayat niya ang mga kababayan na ugaliing maging solusyon sa komunidad imbes na maging parte ng problema.

“Halimbawa: Napakaganda ng ating park. Sana kung may makita tayo na nagtapon ng basura, tayo na rin ang pumulot. Pero kung ikaw pa ang magtatapon – e nakinabang ka na, dudumihan mo pa y’ung



ating park,” wika niya.

Sa kanyang pagwawakas, hiniling ni Cayetano na maging “taon ng liwanag” ang 2025 para sa lahat ng Pilipino.

“Ang aking wish sa inyong lahat sa 2025 ay taon ng liwanag... Let’s not underestimate the importance of truth and fighting for the truth,” he said.

Ang TLC Park, na proyekto ng asawa ni Cayetano na si Taguig Mayor Lani Cayetano, ay bukas sa publiko hanggang Enero ng susunod na taon.###



PhilHealth disburses P137 billion in claims within 10 months

State health insurer PhilHealth has paid a total of P137.6 billion in benefit claims to more than 12,000 accredited health care facilities nationwide from January 1 to October 31 of 2024, with a national turnaround time (TAT) of 25 days.

The said payment is P37.6 billion or 37.7 percent higher compared to P99.9 billion over the same period last year. The national average TAT for claims processing also significantly improved to 25 days which is 35 days faster than the 60 days prescribed under Republic Act No.

10606.

“The steady flow of payments and accelerated processing time are part of our commitment to provide timely and efficient support to our health care partners.

The reduced turnaround time has been commended by partner hospitals around the country.

It is helping them maintain liquidity, ensuring steady 285 Disbursed Claims 03 PhilHealth Disbursed Claims for Year 2023 & 2024 140 100 110 08 100 6008 90 2013 2024 Year SON in Billion PHP 75% supply of medicines



and supplies, salaries for health workers, and continuous improvement of facilities which all translate to better services to members” PhilHealth President and CEO Emmanuel R. Ledesma, Jr. explained.

The significant improvement in claims payments and faster turnaround time has PhilHealth official teamphilhealth rachoni- see page 4...

BAWAL ANG PAPUTOK SA BACCOOR

City Ordinance No. 176-2021

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Prime Alliance Publishers, Editors, and Reporters 5th National Press Congress and President of PAPER.Ph. Inc. Elected

The officials and members of the Prime Alliance of Publishers, Editors, and Reporters (Ph) Inc., also known as PAPER, unanimously elected Bonifacio C. Dacayanan as their 5th President, alongside other distinguished members of the association. This group, comprising media practitioners from across the country, held the election on December 7, 2025, at Hotel Henrico Kisad in Baguio City.

The newly elected officers include Jerry Ancheta (External Vice President), Vladimir Asprec (Internal Vice President), Joy Estrellado (Secretary General), Katrina Crucena (Administrative Secretary), Zerryvi Octavio (Administrative Secretary), Milagros Bagaporo (Treasurer), Heidelita Paginag (Auditor), and Karl Geduriagao and Diosa Marual (Press Relations Officers). Additionally, Bayani Zoleta was appointed as the new Chairman of the Board of Trustees, further strengthening the association’s leadership structure.



Ms. Joy Estrellado, the current Secretary General of PAPER, expressed optimism for the organization’s future under the new leadership. “It’s time for us to cultivate progress and innovation under the guidance of our new leader, even though Mr. Dacayanan has long been one of our trusted offi-

cial,” Estrellado said. Nena Mallari, the founder of PAPER, shared her heartfelt congratulations and unwavering support for the newly elected officers. “Seeing how PAPER has grown over the years fills me with immense joy. I have full confidence in this new team of leaders to uphold the values



and mission of our organization,” Mallari remarked. She also expressed her appreciation for the inclusion of Mr. Zoleta as Chairman of the Board, noting that his extensive experience and wisdom would be invaluable in guiding the association.

The new leadership plans to expedite the

oath-taking ceremony to promptly implement their programs. Among the immediate priorities is addressing the challenges posed by misinformation and fake news in the digital age.

“In my view, it’s crucial for everyone to become aware of the growing see page 6...

MPTC to Fortify Efforts in Promoting Safer Roads for Children



Metro Pacific Tollways Corporation (MPTC) continues its commitment to promoting sustainable and inclusive growth through its tollway operations by integrating child rights and road safety into its core initiatives.

Over the years, its business units — NLEX, MPT South, CCLEC, and MPT Mobility — have launched impactful programs, educational campaigns, and partnerships aimed at fostering a brighter future for young generations.

“As a company and as individuals dedicated to fostering economic and social development

in our communities while minimizing our environmental impact, we stand united with various socio-civic organizations and the private sector to further this mission. Together, we strive to uphold children’s rights —

ensuring they are heard, empowered, and provided with a safe and healthy environment. At MPTC, our goal is to create safer roads for our children, enabling them to pursue their future and lead healthy, happy, and productive lives,” stated

Atty. Cynthia Casino, Chief Corporate Governance and Head of Sustainability at MPTC.

THE ORANGE EXHIBIT: JOURNEY toward a Vaw-Free Philippines muling idinaos ng Imus LGU



Inilunsad ng City of Imus Gender and Development (GAD) Unit ang The Orange Exhibit: Journey toward a Violence Against Women (VAW)-Free Philippines nitong Lunes, Nobyembre 25, 2024, sa CityMall Anabu, kasabay ng pagsisimula ng 18-day Campaign to End VAW.

hakbanging isinagawa ng pamahalaan sa loob ng 20 taon para sa pagsusulong na mawakasan ang ano ... See more

The Orange Exhibit: Journey towards a VAW-Free Philippines once again held by Imus LGU LOOK: The City of Imus Gender and Development (GAD) Unit launched The Orange Exhibit: Journey towards a

Violence Against Women (VAW)-Free Philippines this Monday, November 25, 2024 at CityMall Anabu, in conjunction with the start of the 18-day Campaign to End VAW.

Such an exhibit features steps the government has taken over the last 20 years to promote ending any form of abuse against women.

It also aims to raise awareness of the public about the various abuse and violence that women face on a daily basis.

Officer-in-Charge Larry Monzon of the Office of the City Administrator, former councilor Tito Monzon, VAW and their Children Desk Officers Association President see page 6...

Mga payo kung nakadarama ng fatigue

Payo ni Doc Ong

1. Magkaroon ng sapat na tulog. Matulog ng pito hanggang walong oras na tulog na tuluy-tuloy. Regular na matulog at gumising sa parehong oras.

2. Bigyan ang sarili ng oras para mag-relax. Humingi ng tulong sa iba kung masyado nang marami ang trabaho.

3. Iorganisa ang pang-araw-araw na schedule. Unahin ang mas importante. Okay lang na hindi tapusin lahat.

4. Alamin ang mga bagay na nagdudulot ng stress. Bawasan o iwasan ito.

5. Subukang mag-ehersisyo sa umaga. Ang ehersisyo ay nagbibigay ng lakas.

6. Paramihin ang sariwang hangin sa bahay at trabaho. Ang sariwang hangin ay nagbibigay ng lakas.

7. Balansehin ang kakainin. Isama rito ang pagkain nang maraming prutas, gulay at whole grain. Kumain ng masustansiyang almusal. Huwag magpalipas ng gutom.

8. Kung sobra sa timbang, magdiyeta pero gawin nang dahan-dahan. Iwasan ang sobrang pagbawas sa pagkain dahil baka manghina. Itigil ang paninigarilyo. Ang paninigarilyo ay nakapagpapataas ng lebel ng pagod.

9. Uminom ng 8-10 basong tubig. Kung ang ihi ay malinaw ang kulay, ibig sabihin ay sapat ang iniinom na tubig, ngunit kung sobrang dilaw kailangang uminom nang maraming tubig.

10. Tingnan ang mga gamot na iniinom. May mga gamot na ang side effect ay nagdudulot ng fatigue.



Huntahan sa 120 magsasaka sa Quezon ukol sa mga programa ng DA-4A, isinagawa

Nakipaghuntahan ang Department of Agriculture IV-CALABARZON (DA-4A) sa 120 magsasaka upang ipakilala ang mga programa ng Kagawaran sa isinagawang Huntahan sa Kanayunan: A DA CALABARZON – Bagong Pilipinas Town Hall Meeting 2024 sa Pitogo, Quezon noong ika-14 ng

Nobyembre. Layon ng aktibidad na tunguhin ang mga magsasaka sa malalayong parte ng rehiyon upang masagot ang kanilang mga katanungan ukol sa mga namamataang isyu sa pagsasaka habang ipinapahatid ang mga serbisyo ng Kagawaran sa tulong ng mga kawani mula sa bawat opisina.

Ayon kay Pitogo, Quezon Mayor Dexter Sayat, sinikap ng lokal na pamahalaan na magkaroon ng Huntahan sa lugar upang



aniya ay malaman ng mga magsasaka ang mga dapat gawin lalo na sa paghiling ng mga interbensyon para sa pangangailangan sa malalaking makinarya.

Sa mga hindi pa

reistrado sa opisyal na talaan ng mga magsasaka, ang Registry System for Basic Sectors in Agriculture (RSBSA), nagkaroon din ng booth para rito kalakip ang pamamahagi ng mga polyetos ukol sa pagsasaka at programa ng DA.

Si Zata Moje na isang magpapalay ay ikinatuwaga ang pakikipagpan-

ayam sa representante ng Regional Crop Protection Center (RCPC) dahil aniya ay tinuruan siya nito ukol sa angkop na pamamahala ng pesteng kuhol sa kanyang palayan.

Samantala, kasama rin sa huntahan ang ilang katuwang na ahensya para sa mga isyu sa pagmuniyog at pagpapaseguro, ang Philippine Coconut Authority (PCA) at Philippine Crop Insurance Corporation (PCIC). #### (Danica T. Daluz, DA-4A RAFIS)



EDITOR'S NOTE:
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Experience Adrenaline-Fueled Activities in Cavite with MPT South



Cavite came alive with excitement as Metro Pacific Tollways South (MPT South) kicked off its inaugural Biyaheng South Adventure Tour.

In collaboration with the Department of Interior and Local Government (DILG Region IV-A), Provincial Government of Cavite, Municipality of Mendez-Nuñez, and Municipality of Maragondon, this one-of-a-kind event showcased the province's most exhilarating activities and picturesque destinations made accessible through MPT South's expressways CAVITEX and CALAX.

A select group of lucky Ka-Biyaheros—energetic Gen Zs and millennials—were chosen through an online raffle hosted on the Biyaheng South Facebook page. Together with other travel influencers, the adventurers embarked on an unforgettable day packed with thrilling experiences and scenic wonders.

First Adventure: Animal Encounter and Eco-Tourism at Yoki's Farm Less than two hours away from Metro Manila via CAVITEX, the adventurers went on their first adventure: an animal encoun-

ter at Yoki's farm.

Yoki's Farm is a unique ecotourism destination located in Mendez-Nuñez, Cavite. Adventurers were treated to a guided zoo tour where they interacted with a variety of animals, such as delightful rabbits, unique birds, exotic zebras, and more. Definitely an enjoyable experience, especially for animal lovers. Overall, Yoki's Farm served as both an educational and recreational spot for the participants.

Second Adventure: Lunch at Maragondon Balsa River Cruise Off to another fun-filled destination, the group made their way to the serene Maragondon Balsa River Cruise for lunch—just an hour away from Yoki's Farm—where they were treated to a unique and memorable dining experience. As the balsa gently floated along the calm river, the participants immersed themselves in the natural beauty of their surroundings, allowing everyone to unwind and connect with one another.

Third Adventure: Enjoying the Engaging Activities at Paraiso de June Quixote In the afternoon, the day was packed with

exhilarating activities at Paraiso de June Quixote.

Paraiso de June Quixote, also in Maragondon, Cavite, is a must-visit destination just less than two hours away from Metro Manila via CAVITEX. With its charming landscapes and adrenaline-pumping experiences, Paraiso de June Quixote provides an unforgettable



escape for adventure seekers and nature lovers alike.

Here, our ka-biyaheros got to experience the thrill of riding a zip bike, soaring through the air on a zipline, and taking a more rugged adventure on ATVs along scenic trails. For those who sought unique experiences, the place offered what they called a Cavite Swing, where the guest got to sit on a swing at the edge of a cliff and enjoy the breathtaking views of the surroundings.

Why We Do This Arlette V. Capistrano, Vice President for Communication and Stakeholder Management of MPT South, stated, "Highlighting the Cavite's adventure destinations is beyond tourism; it's about creating lasting impressions and connections. These tours enable us to show how accessible and rewarding these experiences can be. It's an opportunity to not only promote local attractions but also to support sustainable tourism. By introducing these exciting outdoor experiences, we're helping to

redefine what the South can offer to tourists while also fostering a more connected community."

The "Tara, Adventure Tayo sa Cavite!" is part of MPT South's continued commitment to promoting tourism in Southern Luzon. Following the success of Biyaheng South Food Crawl and Biyaheng South Photo Walk Tour showcas-

GUHIT NG KAPALARAN

SAGITTARIUS: (Nob. 23-Dis. 21) – Enjoy ka sa iyong ginawa ngayon, feel mo ang tagumpay na makikilala ka ng madla. Panatilihin ang humble heart para hindi ka mahiwalay sa marami pang pagpapala. Lucky numbers at color for the day ang 23, 56, 42, 33, 11 at cyan blue.

CAPRICORN: (Dis. 22-Ene. 19) – Feel mo ang iyong success. Masaya ka at excited sa negosyong papasukin. Maging tapat sa lahat ng pagkakataon. Lucky numbers at color for the day ang 15, 38, 11, 46, 55, 22 at ultra violet.

AQUARIUS: (Ene. 20-Peb. 18) – Patuluyin ang mga biyaya. Ngayon mo malalaman na marami ang nagmamahal sa iyo. Ingatan ang health. Lucky numbers at color for the day ang 55, 32, 45, 11, 23 at sun yellow.

PISCES: (Peb. 19-Mar. 20) – Marami kang events na ikaw ang mag-o-organized. Feel mo ang mga event na true reality. Pagtuunan ang sinimulang business. Lucky numbers at color for the day ang 33, 22, 56, 41, 11 at ruby red.

ARIES: (Mar. 21-Abr. 19) – Manatili sa biro ng tadhana, mapapasaiyo ang limpak-limpak na salapi. Ibangko at planuhin ang paggamit nito. Lucky numbers at color for the day ang 25, 46, 15, 51, 32 at dollar green.

TAURUS: (Abr. 20-May. 20) – Ang creative expression ay nasa non-physical. Pero feel mo na maaakit ang kasiyahan. Ang lahat ng ideas, dadaloy. Lucky numbers at color for the day ang 26, 12, 33, 43, 55 at mocha brown.

GEMINI: (May. 21-Hun. 21) – Lahat ay maglalandas sa kaganapan. 'Yan ay kung hindi mag-aalinlangan na gawin ang dapat, now na! Lucky numbers at color for the day 55, 11, 32, 23, 42 ang at dollar green.

CANCER: (Hun. 22-Hul. 22) – Bumalik na ang full operation sa work, na-release na rin ang mga hadlang sa wish. Masaya ka sa mga pangyayari. Lucky numbers at color for the day ang 36, 53, 42, 25, 15 at cyan blue.

LEO: (Hul. 23-Ago. 22) – Lahat ng karanasan ay paraan ng Maykapal para maramdaman ang blessing. Magpasalamat ka. Lucky numbers at color for the day ang 15, 25, 42, 53, 34 at emerald green.

VIRGO: (Ago. 23-Set.23) – Suriin ang point of alternative, ito ang mag-i-improve sa iyo para patuloy nai-push ang wish. Lucky numbers at color for the day ang 25, 42, 52, 33, 11, at mango orange.

LIBRA: (Set. 24-Okt. 23) – I-appreciate mo ang iyong kalayaan. Piliin ang feel good at i-enjoy mo lahat nang mangyayari sa araw na ito. Lucky numbers at color for the day ang 23, 31, 52, 13, 41 at scarlet red.

SCORPIO: (Okt. 24-Nob. 22) – Alisin ang ilusyon. Tanggapin ang situwasyon at mula rito, hanapin ang tugmang hakbang para magtagumpay. Lucky numbers at color for the day ang 45, 55, 25, 35, 15 at emerald green.

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

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

-versus-
JOEBIT C. OCASLA
Mortgagor/s.

FORECLOSURE CASE NO. F-1194-24

X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgagor/s, JOEBIT C. OCASLA with residence and postal address at #304 BLK 3 LAKAS BISIG, WEST FLOODWAY, SAN ANDRES, CAINTA, RIZAL and LOT 3 BLK 29 CARISSA HOMES-TANZA, BAGTAS, TANZA, CAVITE to satisfy the mortgage indebtedness as of August 12, 2024 amounts to ONE HUNDRED NINETY EIGHT THOUSAND NINE HUNDRED SIXTY ONE PESOS & 39/100 (P198,961.39) inclusive of interest and other charges, the undersigned Sheriff will set at public auction on December 20, 2024 at 10:00 o'clock in the morning until 12:00 noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No. T-1009565-

A parcel of land (Lot 3, Blk. 29 of the subd. plan, Psd-04-076814, being a portion of Lot 2052-B, Psd-042120-076417, LRC Rec. No.), situated in the Brgy. Bagtas, Mun. of Tanza, Prov. of Cavite. Bounded on the SW., along line 1-2 by Lot 1, Blk. 29; on the NW., along line 2-3 by Rd. Lot 12; on the NE., along line 3-4 by Lot 5 & on the SE., along line 4-1 by Lot 4, both of Blk.29 all of the subd. plan. Beginning at a pt. marked "1" on plan X X X containing an area of THIRTY FIVE (35) SQUARE METERS X X X

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

In the event the public auction should not take place on the said date and time, it shall be held on January 10, 2025 without further notice.

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

Trece Martires City, November 20, 2024.

JOSELITO L. ARANDA
Sheriff IV

Copy Furnished:

HOME DEVELOPMENT MUTUAL FUND
(Otherwise known as PAG-IBIG Fund)

% ATTY.J.V. ROMMEL C. CUBELO
Attorney-In-Fact, Legal Counsel,
24K ACCOUNTS CONSULTANT, INC.
3F Fass Inteli College Bldg., No. 11, Pittsburgh St.,
Brgy. Silangan, Cubao, Quezon City

JOEBIT C. OCASLA
#304 BLK 3 LAKAS BISIG, WEST FLOODWAY,
SAN ANDRES, CAINTA, RIZAL and
LOT 3 BLK 29 CARISSA HOMES-TANZA,
BAGTAS, TANZA, CAVITE

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

PAHAYAGAN NG KABITENYO
NOVEMBER 25, DECEMBER 2 & 9, 2024

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

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

-versus-
MICHAEL L. MARIANO
married to EDNA C. MARIANO,
Mortgagor/s.

FORECLOSURE CASE NO. F-1202-24

X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgagor/s, MICHAEL L. MARIANO married to EDNA C. MARIANO, with residence and postal addresses at 0020 LOT BLK. 8-ST., FAMILY VILL., RESOURCES GEN. M. ALVAREZ, GEN. MARIANO ALVAREZ CAVITE and LOT 64, BLK. 4, PH.2 KARLAVILLE PARKHOMES BRGY. HUGO PEREZ TRECE MARTIRES CITY, CAVITE to satisfy the mortgage indebtedness as of 12 August 2024 amounts to SIX HUNDRED NINETEEN THOUSAND FIVE HUNDRED EIGHTY FIVE PESOS & 78/100 (P619,585.78) inclusive of interest and other charges of foreclosure, the undersigned Sheriff will set at public auction on December 20, 2024 at 10:00 o'clock in the morning until 12:00 noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No. 077-2021003690

LOT NO: 64 BLOCK NO: 4 PLAN NO: PCS-04-029782
PORTION OF: LOT 3690, REL-04-001962; LOT 3615 &
LOT 3616 BOTH OF FRS-04-005348 ;
LOCATION: BARANGAY OF HUGO PEREZ CITY OF
TRECE MARTIRES PROVINCE OF CAVITE

BOUNDARIES:

LINE DIRECTION ADJOINING LOT(S)
1-2 NW LOT 59, BLOCK 4, PCS-04-029782
2-3 NE LOT 62, BLOCK 4, PCS-04-029782
3-4 SE ROAD LOT 6, PCS-04-029782
4-1 SW LOT 66, BLOCK 4, PCS-04-029782

AREA: FIFTY FIVE SQUARE METERS (55), MORE OR LESS

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

In the event the public auction should not take place on the said date and time, it shall be held on January 10, 2025 without further notice.

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

Trece Martires City, November 20, 2024.

ANDRES B. ESPINA
Sheriff IV

Copy Furnished:

HOME DEVELOPMENT MUTUAL FUND
(Otherwise known as PAG-IBIG Fund)

% ATTY. CAESAR S. EUROPA
Attorney-In-Fact, Legal Counsel,
24K ACCOUNTS CONSULTANT, INC.
3F Fass Inteli College Bldg., No. 11, Pittsburgh St.,
Brgy. Silangan, Cubao, Quezon City

MICHAEL L. MARIANO married to EDNA C. MARIANO
0020 LOT BLK. 8-ST., FAMILY VILL., RESOURCES
GEN. M. ALVAREZ, GEN. MARIANO ALVAREZ CAVITE and
LOT 64, BLK. 4, PH.2 KARLAVILLE PARKHOMES BRGY.
HUGO PEREZ TRECE MARTIRES CITY, CAVITE

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PAHAYAGAN NG KABITENYO
NOVEMBER 25, DECEMBER 2 & 9, 2024

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

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

-versus-
ALDENE A. GONZAGA
Mortgagor/s.

FORECLOSURE CASE NO. F-1212-24

X-----X

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Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgagor/s, ALDENE A. GONZAGA with residence and postal address at 19 ROSAL ST., LAKEVIEW HOMES PUTATAN MUNTINLUPA CITY and LOT 8 BLK 24 KALLISTE TANZA SUBD., BAGTAS TANZA CAVITE 4108 to satisfy the mortgage indebtedness as of August 12, 2024 amounts to THREE HUNDRED FIFTY ONE THOUSAND SIX HUNDRED THIRTY PESOS & 56/100 (P 351,630.56) inclusive of interest and other charges, the undersigned Sheriff will set at public auction on December 20, 2024 at 10:00 o'clock in the morning until 12:00 noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No. 057-2018040458

A PARCEL OF LAND (LOT 8, BLOCK 24, OF THE CONS-SUBDIVISION PLAN, PCS-04-027732, BEING A PORTION OF THE CONS. OF LOT 2054-B, PSD-04-095009; BLOCKS 1, 2 & 3; BLOCK 50; ROAD LOTS 1, 2 & 3, PCS-04-016562, LRC RECORD NO. 5832), SITUATED IN THE BARANGAY OF BAGTAS, MUNICIPALITY OF TANZA, PROVINCE OF CAVITE, ISLAND OF LUZON. BOUNDED ON THE SE.. ALONG LINE 1-2 BY ROAD LOT 5; ON THE SW., ALONG LINE 2-3 BY LOT 9; ON THE NW., ALONG LINE 3-4 BY LOT 22; AND ON THE NE., ALONG LINE 4-1 BY LOT 7; ALL OF BLOCK 24; ALL OF THE CONS-SUBDIVISION PLAN. BEGINNING AT A POINT MARKED "1" ON THE PLAN X X X CONTAINING AN AREA OF THIRTY SIX (36) SQ.M. X X X

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

In the event the public auction should not take place on the said date and time, it shall be held on January 10, 2025 without further notice.

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

Trece Martires City, November 20, 2024.

RICARDO A. TOLEDO
Sheriff IV

Copy Furnished:

HOME DEVELOPMENT MUTUAL FUND
(Otherwise known as PAG-IBIG Fund)

% ATTY. CAESAR S. EUROPA
Attorney-In-Fact, Legal Counsel,
24K ACCOUNTS CONSULTANT, INC.
3F Fass Inteli College Bldg., No. 11, Pittsburgh St.,
Brgy. Silangan, Cubao, Quezon City

ALDENE A. GONZAGA
19 ROSAL ST., LAKEVIEW HOMES PUTATAN MUNTINLUPA
CITY and LOT 8 BLK 24 KALLISTE TANZA SUBD.,
BAGTAS TANZA CAVITE 4108

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

PAHAYAGAN NG KABITENYO
NOVEMBER 25, DECEMBER 2 & 9, 2024

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

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

-versus-
CYNTHIA ABAÑO BRUL
Mortgagor/s.

FORECLOSURE CASE NO. F-1169-24

X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgagor/s, CYNTHIA ABAÑO BRUL with residence and postal address at 266 TENEMENT BLDG. PUNTA, STA. ANA, MANILA and LOT 32 BLOCK 38, SECTION 1, SUNNY BROOKE II, BARANGAY ELANG, GEN. TRIAS, CAVITE to satisfy the mortgage indebtedness as of August 12, 2024 amounts to ONE HUNDRED FIFTY NINE THOUSAND FOUR HUNDRED EIGHT PESOS AND 55/100 (P159,408.55) inclusive of interest and other charges, the undersigned Sheriff will set at public auction on December 19, 2024 at 10:00 o'clock in the morning until 12:00 noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No. T-796631

A PARCEL OF LAND (LOT 32 BLOCK 38 SECTION 1 of the cons. subd. plan PCS-04-012498, being a portion of BLOCK 61, PSD-042108-076214 & SECTION 15, PSD-04-092056, L.R.C. Record No.), situated in Barangay ELANG, Municipality of GEN. TRIAS, Province of CAVITE, Island of LUZON. Bounded on the SE along line 1-2 by LOT 31 BLOCK 38 SECTION 1; on the SW along line 2-3 by LOT 34 BLOCK 38 SECTION 1; on the NW along line 3-4 by ALLEY 106; and on the NE along line 4-1 by LOT 30 BLOCK 38 SECTION 1, all of the cons. subd. plan. Beginning at a point marked "1" on plan X X X containing an area of THIRTY FIVE (35) SQUARE METERS. X X X

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

In the event the public auction should not take place on the said date and time, it shall be held on January 9, 2025 without further notice.

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

Trece Martires City, November 20, 2024.

JOANNAH AVIGAIL C. TIMKANG
Sheriff IV

Copy Furnished:

HOME DEVELOPMENT MUTUAL FUND
(Otherwise known as PAG-IBIG Fund)

c/o ATTY. KEVIN T. TANINGCO
Attorney-In-Fact, Summit Collection & Allied Services, Inc
Suites 301-303 Summit One Tower,
530 Shaw Boulevard, Mandaluyong City

CYNTHIA ABAÑO BRUL
266 TENEMENT BLDG. PUNTA, STA. ANA, MANILA and
LOT 32 BLOCK 38, SECTION 1, SUNNY BROOKE II,
BARANGAY ELANG, GEN. TRIAS, CAVITE

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

PAHAYAGAN NG KABITENYO
NOVEMBER 25, DECEMBER 2 & 9, 2024

DOLE vows continuous job fairs for displaced POGO workers

MANILA – The government will continue holding job fairs for displaced workers of Philippine offshore gaming operators (POGO), now known as internet gaming licensees (IGLs) that are set to shut down by yearend, the Department of Labor and Employment (DOLE) said Monday.



“Sa Dec. 6, meron nakaschedule na job fair pero ito po ay sa (We have a scheduled job fair on Dec. 6 and this would be in) Biñan, Laguna to partner natin ang (and our partner is the) government of Biñan City,” Laguesma added.

He also assured that workers from POGO firms will not be discriminated. Laguesma cited two reasons for the low number of POGO workers that join special job fairs.

He said some workers are not convinced that the companies are closing by the end of the year while some are looking for jobs that offer salaries and

benefits that are commensurate to their present job. “Alam naman po natin na karamihan ng jobs vacancies inoffer sa job fair karamihan sa kanila ay (We know that most job vacancies offered to them during the job fairs are) entry level position,” the DOLE chief added.

Leave by yearend In a related development, the Bureau of Immigration (BI) reminded foreign POGO workers to comply with the Dec. 31 deadline set by the government to leave the country.

In a statement, Commissioner Joel Anthony Viado underscored the urgency of the matter, noting that foreign nationals

have only 29 days left to comply with the Philippine government’s directive regarding the cessation of POGO operations. He reported that as of Nov. 7, a total of 21,757 foreign nationals associated with POGO operations voluntarily downgraded their work visas to temporary visitor visas. Out of the approved applications for downgrading, 10,821 foreign nationals have since left the country already.

In October, the bureau issued cancellation orders to 12,106 foreign nationals who have not yet downgraded their visas. The said order requires those who have not voluntarily downgraded their visas and left the country before the year ends.

Viado warned that those who fail to leave before the deadline will be subjected to deportation proceedings and will be blacklisted.

The BI is expecting around 20,000 more foreign POGO workers to leave in the next few weeks. (PNA)

Free Healthcare Services Brought to Brgy. Halang Residents



The Provincial Government of Cavite delivered essential healthcare services to residents of Brgy. Halang, Amadeo, Cavite during its Medical Mission on November 20, 2024. The initiative provided

ed medical consultations, 11 X-ray procedures, 11 ECG tests, and distributed free medicines and vitamins to a total of 260 patients, including both adults and children, with the assistance of the Office of the

Provincial Governor (OPG) staff. In addition to the core medical services, the event also offered free eye check-ups for attendees. The dedicated medical teams from the Office of the Provincial Health Officer rendered

their services throughout the event. The success of the mission was made possible through the collaborative efforts of barangay officials and health workers, ensuring the well-being of the community.

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

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

-versus- JOSEPHINE VILLASENCIO ERMITANO married to JEREMIAH V. ERMITANO, Mortgageor/s.

FORECLOSURE CASE NO. F-1252-24

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgageor/s, JOSEPHINE VILLASENCIO ERMITANO married to JEREMIAH V. ERMITANO, with residence and postal addresses at 1867 PEDRO GIL STA. ANA MANILA and LOT 11 BLK. 3 PH. IV PARKLANE COUNTRY HOMES BO. SANTIAGO GEN. TRIAS, CAVITE to satisfy the mortgage indebtedness as of 12 August 2024 amounts to THREE HUNDRED TWENTY SIX THOUSAND FOUR HUNDRED NINETY PESOS & 81/100 (P326,490.81) inclusive of interest and other charges of foreclosure, the undersigned Sheriff will set at public auction on December 20, 2024 at 10:00 o'clock in the morning until 12:00 noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No. T-768639

A parcel of land (Lot 11, Blk. 3 of the cons.-subd. plan, Pcs-04-011595, being a portion of Lots 2587-B-1 and Lot 2587-B-2, (LRC) Pcd-285828, L.R.C. Rec. No.), situated in the Bo. of Santiago, Mun. of Gen. Trias, Prov. of Cavite. Bounded on the NW., along line 1-2 by Lot 9 Blk. 3; on the NE., along line 2-3 by Rd. Lot 5; on the SE., along line 3-4 by Lot 13, Blk. 3; on the SW., along line 4-1 by Lot 12 Blk. 3, all of the cons./subd. Plan. Beginning at a pt. marked "1" on plan x x x containing an area of FIFTY FIVE (55) SQ. METERS. x x x

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

In the event the public auction should not take place on the said date and time, it shall be held on January 10, 2025 without further notice.

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

Trece Martires City, November 20, 2024.

JOANNAH AVIGAIL C. TIMKANG Sheriff IV

Copy Furnished: HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund) % ATTY. CAESAR S. EUROPA Attorney-In-Fact, 24K ACCOUNTS CONSULTANT, INC. 3F Fass Intelli College Bldg., No. 11, Pittsburgh St., Brgy. Silangan, Cubao, Quezon City

JOSEPHINE VILLASENCIO ERMITANO married to JEREMIAH V. ERMITANO 1867 PEDRO GIL STA. ANA MANILA and LOT 11 BLK. 3 PH. IV PARKLANE COUNTRY HOMES BO. SANTIAGO GEN. TRIAS, CAVITE

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

PAHAYAGAN NG KABITENYO NOVEMBER 25, DECEMBER 2 & 9, 2024

PhilHealth disburses...

from page 16



center@philhealth goyph www.philhealth.gov.ph PhilHealth Your Partner in Health BAGONG PILIPINAS been recognized by the Agency's partners and stakeholders. Recently, Dr. Jose P. Santiago, Jr., President of Philippine Hospital Association said during the sidelines of a media event:

"Marami nang pagbabago sa mga nakaraang buwan tungkol sa pagbabayad ng PhilHealth sa mga ospital. Personal na bumibisita (sila) sa mga ospital sa iba't ibang regions para mag-reconcile at amin ang mga problema. Dahil dito, nababawasan na ang negatibong issues sa pagitan ng PhilHealth at mga ospital, at nagkakaroon ng magandang relationship ang PhilHealth at PHA. Ramdam na namin ang pagbabago."

Sharing the same observation during a recent reconciliation claims conference with hospital leaders, Private Hospitals Association of the Philippines, Inc. President Dr. Jose Rene De Grano thanked PhilHealth for "their initiative to improve claims processing and (making) payment to hospitals better." De Grano noted further that "for the past several months, we've seen significant improvements in claims processing, which hospitals can attest to, as they've acknowledged this positive change."

Moving forward, the PhilHealth Chief has expressed hope that in due time, they will be able to address the remaining bottlenecks in claims processing through the use of Artificial Intelligence (AI). "We have just completed a study conducted by experts on how AI can aid us in receiving and processing claims at break-neck speeds never before seen", Ledesma announced.

"We are confident that with the support of our healthcare partners, this will happen in the very near future", he added.

He also issued an appeal to healthcare facilities to invest in adequate and properly trained humans ensure the submission of "good" claims within the prescribed filing period.

"This will help ensure claims are complete and in order, free from deficiencies, incomplete documents or signatures, and unreadable attachments, among other reasons", he enumerated.

Claims are returned to the hospitals because of discrepancies in entries; incomplete, inconsistent or unreadable documents, and improperly completed claim forms. On the other hand, claims are denied payment due to late filing/re-filing, non-compensable cases, and confinement happened during which the hospital has accreditation issues.

"The strict review and adjudication of claims is in keeping with PhilHealth's fiduciary responsibility to our members.

This is helping us ensure that the funds 2 PhilHealth disburses P137 billion in claims within 10 months entrusted to us by the Filipino people are spent judiciously and responsibly", Ledesma stressed.

To lower the incidence of returned or denied claims, the state health insurer is reaching out to the hospitals around the country to inform and educate them on the latest claims policies, guidelines and pertinent requirements.

It is also conducting claims reconciliation which was earlier validated by the PHA and PHAPI Presidents.

"These efforts ensure that hospitals are properly apprised of the true status of their claims. We trust that these will put into proper perspective the issue of alleged non-payment of claims", the Chief asserted, adding that "PhilHealth is governed by pertinent laws and state auditing rules to ensure that every peso is spent prudently and transparently."###

4Ps credited for 26% drop in child laborers

MANILA – A lawmaker on Tuesday credited the Pantawid Pamilyang Pilipino Program (4Ps) for significantly contributing to the 26-percent drop in the number of child laborers in the country.

In a statement ahead of the culmination of National Children's Month, Quezon City Rep. Marvin Rillo said the government's conditional cash transfer program has encouraged many poor families to enroll their kids in school.

"There's no

question that the 4Ps is slowly but surely helping to put and retain more children in school, where they should be, to obtain a proper education," Rillo said.

The Philippine Statistics Authority (PSA) recently reported a sharp decrease in the number of working children aged 5 to 17 years, from 1.48 million in 2022 to 1.09 million in 2023.

Rillo said the 4Ps' requirement for children to attend school has been crucial

in this decline.

The 4Ps cash grants to impoverished households on the condition that beneficiaries meet specific requirements, including enrolling their children in school, attending family development sessions, and ensuring regular health check-ups. Rillo noted that the proposed national budget for 2025, approved by the House of Representatives, includes a PHP114.2 billion allocation for 4Ps cash grants, a PHP7.9 billion in-

crease from the current year's PHP106.3 billion funding. The Department of Social Welfare and Development's program, which supports 4.4 million households, provides monthly subsidies ranging from PHP300 to PHP700 per child, depending on their educational level, for up to 10 months each year.

Additionally, it offers PHP750 per month for health and nutrition and a PHP600 monthly rice subsidy. (PNA)

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

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

-versus- ROMEO DELA CRUZ PLANTILLA (Original Borrower), Assumed by BENJAMIN Q. DEL ROSARIO married to ROWENA L DEL ROSARIO Mortgageor/s.

FORECLOSURE CASE NO. F-1106-24

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgageor/s, ROMEO DELA CRUZ PLANTILLA (Original Borrower), Assumed by BENJAMIN Q. DEL ROSARIO married to ROWENA L DEL ROSARIO with residence and postal address at 1572 FABE ST., PACO MANILA, # 116 NINOY AQUINO AVE. STO. NINO PARAÑAQUE, METRO MANILA and LOT 31 BLK 54 PARKLANE COUNTRY HOMES, SANTIAGO, GEN. TRIAS, CAVITE to satisfy the mortgage indebtedness as of August 12, 2024 amounts to ONE HUNDRED FIFTY NINE THOUSAND EIGHT HUNDRED SEVENTY FIVE PESOS & 73/100 (P159,875.73) inclusive of interest and other charges, the undersigned Sheriff will set at public auction on December 19, 2024 at 10:00 o'clock in the morning until 12:00 noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No. T-817186

A parcel of land (Lot 31, Blk. 54 of the subd. plan Pcd-04-087331, being a portion of lots described on Blk. 49, Pcd-04-086693, LRC Rec. No.), situated in the Brgy. of Santiago, Mun. of Gen. Trias, Prov. of Cavite. Bounded on the NE., along line 1-2 by lot 33; on the SE., along line 2-3 by Lot 32; on the SW., along line 3-4 by lot 29; on the NW., along line 4-1 by Alley 17 all Blk. 54 of the subd. plan. Beginning at a pt. marked "1" on plan X X X containing an area of THIRTY SIX (36) SQ. METERS X X X

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

In the event the public auction should not take place on the said date and time, it shall be held on January 9, 2025 without further notice.

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

Trece Martires City, November 20, 2024.

JOANNAH AVIGAIL C. TIMKANG Sheriff IV

Copy Furnished: HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund) % ATTY. CAESAR S. EUROPA Attorney-In-Fact, Legal Counsel, 24K ACCOUNTS CONSULTANT, INC. 3F Fass Intelli College Bldg., No. 11, Pittsburgh St., Brgy. Silangan, Cubao, Quezon City ROMEO DELA CRUZ PLANTILLA (Original Borrower), Assumed by BENJAMIN Q. DEL ROSARIO married to ROWENA L DEL ROSARIO 1572 FABE ST., PACO MANILA, # 116 NINOY AQUINO AVE. STO. NINO PARAÑAQUE, METRO MANILA and LOT 31 BLK 54 PARKLANE COUNTRY HOMES, SANTIAGO, GEN. TRIAS, CAVITE

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

PAHAYAGAN NG KABITENYO NOVEMBER 25, DECEMBER 2 & 9, 2024

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

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

-versus- ELVIRA C. CALACAL married to ERICO G. CALACAL, Mortgageor/s.

FORECLOSURE CASE NO. F-1118-24

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgageor/s, ELVIRA C. CALACAL married to ERICO G. CALACAL with residence and postal address at 173 BRGY. BUCAL TANZA CAVITE and LOT 18 BLK. 59 PH. 1 & 2 SPRINGTOWN VILLAS BUCAL TANZA CAVITE 4108 to satisfy the mortgage indebtedness as of August 12, 2024 amounts to SIX HUNDRED ELEVEN THOUSAND TWO HUNDRED TWENTY SEVEN PESOS & 08/100 (P611,227.08) inclusive of interest and other charges, the undersigned Sheriff will set at public auction on December 19, 2024 at 10:00 o'clock in the morning until 12:00 noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No. 057-2022003406

LOT NO: 18 BLOCK NO: 59 PLAN NO: PCS-04-028575 PORTION OF: LOT 1023, (FRS-04-005381), LOT 1021, (FRS-04-005379), LOT 872 AND LOT 1020 ALL OF STA. CRUZ DE MALABON ESTATE AND LOT 1022-A, PSD-04-188044; L.R.C RECORD NO. 6832 LOCATION: BARANGAY OF BUCAL, MUNICIPALITY OF TANZA, PROVINCE OF CAVITE, ISLAND OF LUZON BOUNDARIES:

Table with columns: LINE, DIRECTION, ADJOINING LOT(S). Rows: 1-2 NW LOT 17, BLOCK 59, PCS-04-028575; 2-3 NE LOT 16, BLOCK 59, PCS-04-028575; 3-4 SE ROAD LOT 83 (6.50 M.), PCS-04-028575; 4-1 SW LOT 20, BLOCK 59, PCS-04-028575

AREA: THIRTY SIX SQUARE METERS (36), MORE OR LESS

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

In the event the public auction should not take place on the said date and time, it shall be held on January 9, 2025 without further notice.

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

Trece Martires City, November 20, 2024.

ANDRES B. ESPINA Sheriff IV

Copy Furnished: HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund) % ATTY. CAESAR S. EUROPA Attorney-In-Fact, Legal Counsel, 24K ACCOUNTS CONSULTANT, INC. 3F Fass Intelli College Bldg., No. 11, Pittsburgh St., Brgy. Silangan, Cubao, Quezon City ELVIRA C. CALACAL married to ERICO G. CALACAL 173 BRGY. BUCAL TANZA CAVITE and LOT 18 BLK. 59 PH. 1 & 2 SPRINGTOWN VILLAS BUCAL TANZA CAVITE 4108

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

PAHAYAGAN NG KABITENYO NOVEMBER 25, DECEMBER 2 & 9, 2024

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

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

-versus- MA. HAZEL A. FABUL Mortgageor/s.

FORECLOSURE CASE NO. F-1099-24

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgageor/s, MA. HAZEL A. FABUL with residence and postal address at BLK 63 LOT 73 GOLDEN CITY STA ROSA LAGUNA and LOT 18 BLK 46 AMARYLLIS ST. CAPITOL HILLS EXEC. SUBD., BO. LAPIDARIO, TRECE MARTIRES, CAVITE to satisfy the mortgage indebtedness as of August 12, 2024 amounts to TWO HUNDRED FIFTY SEVEN THOUSAND SEVEN HUNDRED NINETY FIVE PESOS & 78/100 (P 257,795.78) inclusive of interest and other charges, the undersigned Sheriff will set at public auction on December 19, 2024 at 10:00 o'clock in the morning until 12:00 noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No. T-42812

A parcel of land (Lot 18, Blk. 46) of the cons./subd. plan, Pcs-04-011239, being a portion of the cons. of Lots 23 to 46, B1, all lots of Blks. 3 to 11, 13 to 24, 26, 27, 37 to 44; 47, 16 to 35, B12., Rd. Lots 1 to 22, 31, 33, 41, 42, & Alley 1, all of Pcs-042122-008951, situated in the Bo. of Lapidario, Mun. of Trece Martires, Prov. of Cavite, Is. of Luzon, Bounded on the SE., along line 1-2 by Rd. Lot 42 (6.5 m. wide); on the SW., along line 2-3 by Lot 19, Blk. 46, both of the cons./subd. plan; on the NW., along line 3-4 by Lot 3352, Fls-2316, & on the NE., along line 4-1 by Lot 17, Blk. 46, of the cons./subd. plan. Beginning at a pt. marked "1" on plan x x x containing an area of THIRTY NINE (39) SQ. METERS. x x x

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

In the event the public auction should not take place on the said date and time, it shall be held on January 9, 2025 without further notice.

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

Trece Martires City, November 20, 2024.

JOSELITO L. ARANDA Sheriff IV

Copy Furnished: HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund) % ATTY. CAESAR S. EUROPA Attorney-In-Fact, Legal Counsel, 24K ACCOUNTS CONSULTANT, INC. 3F Fass Intelli College Bldg., No. 11, Pittsburgh St., Brgy. Silangan, Cubao, Quezon City

MA. HAZEL A. FABUL BLK 63 LOT 73 GOLDEN CITY STA ROSA LAGUNA and LOT 18 BLK 46 AMARYLLIS ST. CAPITOL HILLS EXEC. SUBD., BO. LAPIDARIO, TRECE MARTIRES, CAVITE

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

PAHAYAGAN NG KABITENYO NOVEMBER 25, DECEMBER 2 & 9, 2024

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

HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), Mortgagee, -versus- EMMYLIZA B. REYES married to ALBERTO V. REYES Mortgageor/s. FORECLOSURE CASE NO. F-1283-24

NOTICE OF EXTRA-JUDICIAL SALE Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgageor/s, EMMYLIZA B. REYES married to ALBERTO V. REYES with residence and postal address at LOT 1 BLOCK 14 YELLOW BELL ST., CAPITOL HILLS SUBDIVISION I, LAPIDARIO, TRECE MARTIRES CITY, CAVITE and LOT 37 BLOCK 12 PAMAYANANG MALIKSI, SAN PALOOCAN, GEN. TRIAS, CAVITE to satisfy the mortgage indebtedness as of August 12, 2024 amounts to TWO HUNDRED SIXTY THOUSAND SIX HUNDRED SEVENTY THREE PESOS & 97/100 (P 260,673.97) inclusive of interest and other charges, the undersigned Sheriff will set at public auction on December 20, 2024 at 10:00 o'clock in the morning until 12:00 noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No. 077-2015006008 A PARCEL OF LAND (LOT 37, BLOCK 12, OF THE SUBDIVISION PLAN, PSD-04-208794, BEING A PORTION OF LOT 3305-A-5, PSD-04-208216), SITUATED IN THE BARANGAY OF SAN PALOOCAN, MUNICIPALITY OF GENERAL TRIAS, PROVINCE OF CAVITE, ISLAND OF LUZON. BOUNDED ON THE NE., ALONG LINE 1-2 BY ROAD LOT 12; ON THE SE., ALONG LINE 2-3 BY LOT 36; ON THE SW., ALONG LINE 3-4 BY LOT 8; AND ON THE NW., ALONG LINE 4-1 BY LOT 38, ALL OF BLOCK 12, ALL OF THE SUBDIVISION PLAN. BEGINNING AT A POINT MARKED "1" ON THE PLAN X X X CONTAINING AN AREA OF FORTY EIGHT (48) SQUARE METERS, MORE OR LESS X X X

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

In the event the public auction should not take place on the said date and time, it shall be held on January 10, 2025 without further notice.

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

Trece Martires City, November 20, 2024.

JOANNAH AVIGAIL C. TIMKANG Sheriff IV

Copy Furnished: HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund) % ATTY. MELANIO A. BADENAS JR. Attorney-in-Fact, GCCS & Associates Corp. RM. 209 Megastate Bldg., No. 737 G. Araneta Ave., Tatalon, Quezon City EMMYLIZA B. REYES married to ALBERTO V. REYES LOT 1 BLOCK 14 YELLOW BELL ST., CAPITOL HILLS SUBDIVISION I, LAPIDARIO, TRECE MARTIRES CITY, CAVITE and LOT 37 BLOCK 12 PAMAYANANG MALIKSI, SAN PALOOCAN, GEN. TRIAS, CAVITE

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

PAHAYAGAN NG KABITENYO NOVEMBER 25, DECEMBER 2 & 9, 2024

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

HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), Mortgagee, -versus- JOAN O. DERECHO, Mortgageor/s. FORECLOSURE CASE NO. F-1310-24

NOTICE OF EXTRA-JUDICIAL SALE Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgageor/s, JOAN O. DERECHO, with residence and postal addresses at UNIT 4C, SARAZA BLDG., #2913 RODRIGUEZ ST., MALIBAY, PASAY CITY, METRO MANILA and LOT 10, BLOCK 13, PHASE 2, LUMINA TANZA, BARANGAY BAGTAS, TANZA, CAVITE to satisfy the mortgage indebtedness as of 12 August 2024 amounts to FOUR HUNDRED FORTY SEVEN THOUSAND THREE HUNDRED SEVENTY SEVEN PESOS & 64/100 (P447,377.64) inclusive of interest and other charges of foreclosure, the undersigned Sheriff will set at public auction on December 20, 2024 at 10:00 o'clock in the morning until 12:00 noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No. 057-2018037496 LOT NO: 10 BLOCK NO: 13 PLAN NO: PSD-04-239057 PORTION OF: THE CONS/SUBD OF LOT 2-B, PSD-04-239718 ; LRC RECORD NO. 5832 LOCATION: BARANGAY OF BAGTAS, MUNICIPALITY OF TANZA, PROVINCE OF CAVITE, ISLAND OF LUZON BOUNDARIES: LINE DIRECTION ADJOINING LOT(S) 1-2 NE ALLEY LOT 48, PSD-04-239057 2-3 SE LOT 11, BLOCK 13, PSD-04-239057 3-4 SW LOT 19, BLOCK 13, PSD-04-239057 4-1 NW LOT 9, BLOCK 13, PSD-04-239057 AREA: THIRTY SIX SQUARE METERS (36), MORE OR LESS

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

In the event the public auction should not take place on the said date and time, it shall be held on January 10, 2025 without further notice.

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

Trece Martires City, November 20, 2024.

RICARDO A. TOLEDO Sheriff IV

Copy Furnished: HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund) c/o ATTY. SIMEON P. MADRID Attorney-in-Fact, S.P. MADRID & ASSOCIATES 5th Floor Bedrock Building, Kayumanggi Center, Commonwealth Ave., Matandang Balara, Quezon City JOAN O. DERECHO UNIT 4C, SARAZA BLDG., #2913 RODRIGUEZ ST., MALIBAY, PASAY CITY, METRO MANILA and LOT 10, BLOCK 13, PHASE 2, LUMINA TANZA, BARANGAY BAGTAS, TANZA, CAVITE

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

PAHAYAGAN NG KABITENYO NOVEMBER 25, DECEMBER 2 & 9, 2024

AKAP sa minimum wage earners, malaking tulong - Rep. Garin



MANILA, Philippines — Kinilala ni House Deputy Majority Leader Janette Garin ang kahalagahan ng Ayuda sa Kapos ang Kita Program (AKAP) makaraang apur-bahan ng Senado ang 2025 General Appropriations Bill (GAB) hindi kasama dito ang pagpopondo sa naturang programa.

Sinabi ni Garin na ang panukalang P39 billion budget ng AKAP ay direktang magbeben-pisyo ang higit 12 milyong low-income pinoy na kapos para makapamahay ng maayos.

"Napakalaking tulong nitong AKAP sa mga manggagawang kulang ang kinikita. Under the AKAP, we are able to help those who are also helping themselves," sabi ni Garin.

Anya, ang AKAP ay nagsisilbing safety net sa mga indibidwal na naghihikahos sa buhay na hindi covered ng 4Ps (Pantawid Pamilyang Pilipino Program) ng pamahalaan.

"This program bridges the gap for those who are ineligible for reg-

ular assistance yet are vulnerable due to low wages and the high cost of food and other essential items," dagdag ni Garin.

Target ng AKAP na bigyan ng social assistance ang mga taong kasama sa pinakamahirap na sektor pero kapos sa gastusin dahil sa epekto ng mataas na inflation. Natutulungan ng Akap na makabili ng kaniyang pangunahing pangangailangan kahit mababa ang sahod.

Ang pahayag ni Garin ay bilang reaksyon sa mga kritisismo sa Senado na hindi prioridad ng AKAP ang poorest populations.

"Tila hindi alam ng ating mga senador ang tunay na kalagayan ng mga Pilipino, lalo na ang mga minimum wage earners," dagdag ni Garin

Binigyang diin ni Garin na kailangang maibalik ang pagpopondo sa AKAP dahil may malaking papel itong ginagampanan na suportahan ang milyong pinoy na umaasa sa tulong ng pamahalaan para makapamahay ng maayos ang mga pamilya.



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

HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), Mortgagee, -versus- LOUELLA ROSE MENDOZA VALLE Mortgageor/s. FORECLOSURE CASE NO. F-1215-24

NOTICE OF EXTRA-JUDICIAL SALE Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgageor/s, LOUELLA ROSE MENDOZA VALLE with residence and postal address at #62 KAGITINGAN ST., CANIOGAN, PASIG CITY, and LOT 37 BLK 22 PHASE 3, LAVANYA SUBDIVISION, BACAO, GEN. TRIAS, CAVITE to satisfy the mortgage indebtedness as of August 12, 2024 amounts to ONE MILLION NINETY SIX THOUSAND TWO HUNDRED SIX PESOS & 26/100 (P1,096,206.26) inclusive of interest and other charges, the undersigned Sheriff will set at public auction on December 20, 2024 at 10:00 o'clock in the morning until 12:00 noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No. 057-2019014124 A PARCEL OF LAND (LOT 37, BLK 22 OF THE CONS.-SUBD. PLAN PCS-04-024868, BEING A PORTION OF THE CONS. OF LOTS 3 & 4, BOTH OF PCS-04-023484 LRC RECORD NO. 5964), SITUATED IN BRGY. OF BACAO, MUN. OF GENERAL TRIAS, PROVINCE OF CAVITE, ISLAND OF LUZON. BOUNDED ON THE S., ALONG LINE 1-2 BY LOT 38, BLK 22; ON THE W., ALONG LINE 2-3 BY LOT 35, BLK 22; ON THE N., ALONG LINE 3-4 BY ROAD LOT 21 (6.50 M. WIDE); AND ON THE E., ALONG LINE 4-1 BY LOT 39, BLK 22. ALL OF THE CONS.-SUBD. PLAN. BEGINNING AT A PT. MARKED "1" ON PLAN X X X CONTAINING AN AREA OF THIRTY SIX (36) SQUARE METERS. X X X

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

In the event the public auction should not take place on the said date and time, it shall be held on January 10, 2025 without further notice.

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

Trece Martires City, November 20, 2024.

JOSELITO L. ARANDA Sheriff IV

Copy Furnished: HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund) % ATTY. CAESAR S. EUROPA Attorney-In-Fact, Legal Counsel, 24K ACCOUNTS CONSULTANT, INC. 3F Fass Inteli College Bldg., No. 11, Pittsburgh St., Brgy. Silangan, Cubao, Quezon City LOUELLA ROSE MENDOZA VALLE #62 KAGITINGAN ST., CANIOGAN, PASIG CITY, and LOT 37 BLK 22 PHASE 3, LAVANYA SUBDIVISION, BACAO, GEN. TRIAS, CAVITE

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

PAHAYAGAN NG KABITENYO NOVEMBER 25, DECEMBER 2 & 9, 2024

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

HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), Mortgagee, -versus- REGINA M. TOROY married to JOSE HARRY T. TOROY Mortgageor/s. FORECLOSURE CASE NO. F-1226-24

NOTICE OF EXTRA-JUDICIAL SALE Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgageor/s, REGINA M. TOROY married to JOSE HARRY T. TOROY with residence and postal address at 139 HEADQUARTERS PHIL. COAST GUARD 25TH ST., PORT AREA (SOUTH) MANILA and LOT 16 BLK. 5 LUMINA GEN. TRIAS PH. 1 BRGY. SANTIAGO GEN. TRIAS CAVITE 4107 to satisfy the mortgage indebtedness as of August 12, 2024 amounts to EIGHT HUNDRED EIGHTY EIGHT THOUSAND NINE HUNDRED EIGHTY PESOS & 81/100 (P888,980.81) inclusive of interest and other charges, the undersigned Sheriff will set at public auction on December 20, 2024 at 10:00 o'clock in the morning until 12:00 noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No. 057-2020007869 LOT NO: 16 BLOCK NO: 5 PLAN NO: PSD-04-029720 PORTION OF: LOTS 3165-B, PSD-71285 AND 3170-B-2, PSD-04-238085 LOCATION: BARANGAY SANTIAGO, GEN. TRIAS, CAVITE BOUNDARIES: LINE DIRECTION ADJOINING LOT(S) 1-2-3-4-5-6 SE, SW ROAD LOT 4, PCS-04-029720 6-7 SW ROAD LOT 3, PCS-04-029720 7-8 NW LOT 17, BLOCK 5, PCS-04-029720 8-1 NE LOT 15, BLOCK 5, PCS-04-029720 AREA: FIFTY FIVE SQUARE METERS (55), MORE OR LESS

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

In the event the public auction should not take place on the said date and time, it shall be held on January 10, 2025 without further notice.

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

Trece Martires City, November 20, 2024.

ANDRES B. ESPINA Sheriff IV

Copy Furnished: HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund) % ATTY. CAESAR S. EUROPA Attorney-In-Fact, Legal Counsel, 24K ACCOUNTS CONSULTANT, INC. 3F Fass Inteli College Bldg., No. 11, Pittsburgh St., Brgy. Silangan, Cubao, Quezon City REGINA M. TOROY married to JOSE HARRY T. TOROY 139 HEADQUARTERS PHIL. COAST GUARD 25TH ST., PORT AREA (SOUTH) MANILA and LOT 16 BLK. 5 LUMINA GEN. TRIAS PH. 1 BRGY. SANTIAGO GEN. TRIAS CAVITE 4107

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PAHAYAGAN NG KABITENYO NOVEMBER 25, DECEMBER 2 & 9, 2024

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

HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), Mortgagee, -versus- MA. HOSSANA OLIVEROS married to RUFINO OLIVEROS, Mortgageor/s. FORECLOSURE CASE NO. F-1227-24

NOTICE OF EXTRA-JUDICIAL SALE Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund), with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgageor/s, MA. HOSSANA OLIVEROS married to RUFINO OLIVEROS, with residence and postal addresses at 4 STA. MONICA ST., LA MILAGROSA VILL., PARANG MARIKINA, METRO MANILA and LOT 50 BLK. 3 CH-LA TRINIDAD BO. QUINTANA, TRECE MARTIRES CITY, CAVITE to satisfy the mortgage indebtedness as of 12 August 2024 amounts to TWO HUNDRED THOUSAND NINE HUNDRED TWENTY SEVEN PESOS & 23/100 (P200,927.23) inclusive of interest and other charges of foreclosure, the undersigned Sheriff will set at public auction on December 20, 2024 at 10:00 o'clock in the morning until 12:00 noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No. T-21473- A parcel of land (Lot 50, Blk. 3 of the cons./subd. plan, Pcs-04-010641, being a portion of the cons. of Lots 1 to 31, Blk. 32 (LRC) Pcd-45360, LRC Rec.No.6832), situated in the Bo. of Quintana, Trece Martires City, Is. of Luzon. Bounded on the N., along line 1-2 by Lot 47; along line 2-3 by Lot 49; on the E., along line 3-4 by Lot 52, all of Blk. 3; of the cons./subd. plan; on the S., along line 4-5 by Rd. Lot 15, (LRC) Pcd-45360; & on the W., along line 5-1 by Lot 48, Blk. 3, of the cons./subd. plan. Beginning at a pt. marked "1" on plan, x x x containing an area of FIFTY (50) SQ. METERS. x x x

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

In the event the public auction should not take place on the said date and time, it shall be held on January 10, 2025 without further notice.

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

Trece Martires City, November 20, 2024.

RICARDO A. TOLEDO Sheriff IV

Copy Furnished: HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund) % ATTY. CAESAR S. EUROPA Attorney-In-Fact, 24K ACCOUNTS CONSULTANT, INC. 3F Fass Inteli College Bldg., No. 11, Pittsburgh St., Brgy. Silangan, Cubao, Quezon City MA. HOSSANA OLIVEROS married to RUFINO OLIVEROS 4 STA. MONICA ST., LA MILAGROSA VILL., PARANG MARIKINA, METRO MANILA and LOT 50 BLK. 3 CH-LA TRINIDAD BO. QUINTANA, TRECE MARTIRES CITY, CAVITE

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PAHAYAGAN NG KABITENYO NOVEMBER 25, DECEMBER 2 & 9, 2024

Prime Alliance... from page 1



challenges faced by journalists, especially with the spread of misinformation on social media platforms like Facebook, where unverified accounts often share fake news," Mr. Dacayanan explained.

To address these challenges, the organization plans to conduct seminars aimed at educating members on modern journalism's realities. These seminars will provide tools and insights to navigate a rapidly evolving media environment and reaffirm the commitment to truth and integrity in reporting.

As the newly elected Chairman of the Board of Trustees, Mr. Zoleta emphasized the importance of unity and collaboration. "Our collective efforts will ensure that PAPER continues to be a beacon of excellence in Philippine media," Zoleta said, adding that he is com-

mitted to fostering a culture of transparency and mutual support within the association.

Another immediate goal of the leadership is to draft and send invitations to esteemed lecturers and industry experts. These discussions will focus on critical issues impacting the media industry and society, aiming to inspire members to elevate their professional standards further.

With the guidance of its founder, the leadership of Mr. Dacayanan, and the strategic oversight of Mr. Zoleta, PAPER is well-positioned to uphold its mission of empowering media practitioners and advocating for ethical journalism. The association's unwavering commitment to truth and progress ensures it will remain a vital force in shaping the nation's media landscape.

THE ORANGE... from page 16

Susan Mabbatung, and Officer-in-charge Doris Sagenes of the GAD Unit inaugurated The Orange Exhibit.

It will remain at CityMall Anabu until December 12, 2024 Thursday.

The 18-day Campaign to End VAW is commemorated annually from

November 25 to December 12 to end the abuse women experience on a daily basis. This year's campaign theme is "End VAW, The Time Is Now!" "in conjunction with the 20th anniversary of the enactment of Republic Act No. 9262, or the "Anti-VAWC Act of 2004.

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LEE TO DOH, PHILHEALTH: COVER UNPAID HOSPITAL BILLS OF INDIGENT PATIENTS, STREAMLINE REQUIREMENTS FOR CLAIMS



Manoy Wilbert "Wise" Lee called on the Department of Health (DOH) and Philippine Health Insurance Corporation (PhilHealth) to pay for the unpaid bills of indigent and financially incapacitated patients in private and public hospitals which often result in delayed treatment and denial of care.

In filing House Resolution No. 2104, Lee stressed the importance of the effective implementation of Republic Act No. 11223 or the "Universal Health Care Act" which mandates the said agencies to enforce comprehensive health services for all Filipinos.

"The UHC Act,

signed into law in 2019, guarantees that all Filipinos will have access to comprehensive health services, including outpatient services and specialty care. Several years have passed since this was enacted but Filipinos, especially the indigents, remain burdened with lack of hospital care," Lee lamented.

The Bicolano lawmaker underscored that DOH and PhilHealth need to address the tedious administrative and documentation requirement for claims which remains to be a major obstacle for hospitals and patients, especially for indigent individuals who may not have the necessary means, knowledge, or support to navigate complex processes promptly.

"Simplify, streamline, and liberalize the requirements for hospitals and patients. Pagaanin natin ang pasanin ng mga pasyente at kanilang pamilya na nag-aalala na nga sa sakit ay problemado pa sa gastusin sa gamot at pagpa-

pagamot," Lee said.

"Tulongan natin sila, imbes na pahirapan!" he added.

A staunch health advocate, Lee is the driving force to increase PhilHealth benefits by 30% which was implemented last February 14. PhilHealth's benefit package for hemodialysis was also expanded from P2,600 to P6,350 per session and from 90 sessions per year to 156 sessions annually, as well as for the breast cancer treatment coverage which increased from P100,000 to P1.4 million.

Currently, Lee persistently pushes for other commitments he sealed from DOH and PhilHealth in expanding health services such as free eye checkup, free eyeglasses and another 50% increase in PhilHealth benefits, free diagnostic tests such as Positron Emission Tomography (PET) scan, Computed Tomography (CT) scan and Magnetic Resonance Imaging (MRI) as part of

outpatient services and at least 80% coverage for cancer treatments and heart procedures.

"Tanggalin kung ano ang mga balakid sa pagpapabilis ng pagbabayad ng DOH at PhilHealth sa mga ospital para mapabilis ang pagkakaloob ng mga benepisyo.

Habang di nababayaran ang mga ospital, milyon-milyong nating mga kababayan ang maaaring napagkakaitan ng mga serbisyong pangkalusugan," Lee stressed.

"Ang gobyerno, hindi dapat pagbigat sa tumbayan. Wala na dapat mga Pilipino ang magmamakaawa sa mga ahensya o nasa katungkulan kagapay may kailangan, yung halos lumuhod pa para matulungan sa pagbili ng gamot at pagpapagamot."

"Ang gamot at pagpapagamot, dapat libre na, dapat sagot na ng gobyerno. Ang ipinaglalaman natin: Gamot Mo, Sagot Ko!" he added. ###

CALABARZON Livestock Congress 2024, idinaos ng DA-4A

Sa pagdiriwang ng Oktubre bilang buwan ng paghahayupan, idinaos ng Department of Agriculture IV-CALABARZON (DA-4A) at Agricultural Training Institute (ATI) CALABARZON ang Regional Livestock and Poultry Congress 2024 noong ika-4 ng Nobyembre sa ATI-ITCPH, Lipa City, Batangas.

Nilayan ng Congress na talakayin ang estado ng paghahayupan sa rehiyon, partikular ang kaso ng African Swine Fever (ASF), pagsasagawa ng Artificial Insemination (AI), at lagay ng pagpaparehistro sa Registry System for Basic Sectors in Agriculture (RSBSA).

Dito ay nabigyan ng pagkakataon ang mga magsasaka na magtanong at magbigay ng suhestiyon



ukol sa mga isyu sa sektor na tinugon ng mga kawani sa Kagawaran kasama ang iba pang ahensya gaya ng National Meat Inspection Service (NMIS), Philippine Crop Insurance Corporation (PCIC), Landbank of the Philippines (LBP), Agricultural Credit Policy Council (ACPC), at Development Bank of the Philippines (DBP).

Ayon kay National Livestock Program Director Dr. Jonathan Sa-

nakasentro sa pagmementa nito lalo na ang gatas at itlog.

Samantala, tampok din sa aktibidad ang pagbebenta ng mga produktong livestock at iba pa ng Lipa Pasalubong Marketing Cooperative, Batangas Egg Producers Multipurpose Cooperative (BEPCO), The Rosario Livestock and Agriculture Farming Cooperative, at Rootcrops Growers Agriculture Cooperative. ##### (Danica T. Daluz, DA-4A RAFIS)



House panel flags collusion among rice importers amid tariff cuts



MANILA – A House of Representatives committee flagged on Tuesday potential collusion among major rice importers and traders to manipulate rice prices despite an oversupply and reduced import tariffs under Executive Order (EO) 62.

During the hearing of the House "Murang Pagkain Supercommittee," lead chair, Albay Rep. Joey Salceda, presented the mega panel's initial findings, which showed speculative practices and imports collusion in the rice importation sector that were driving up retail prices.

"The committee focused on top importers because there were clear signs of speculation in the rice import market, such as swelling commercial inventories, delays in withdrawals by importers, and imports surpassing USDA (United States Department of Agriculture) projections," Salceda said.

The panel identified the top 10 importers controlling 36 percent of total rice imports, pointing to significant market concentration.

The top rice importers were identified as Bly Agri Venture Trading, Atara Marketing, Inc., Orison Free Enterprise, Inc., Macman Rice and Corn Trading, King B Company, Sodatrade Corp., Lucky

Buy and Sell, Vitram Marketing, Inc., Nan Stu Agri Traders, and RBS Universal Grains Traders Corp.

Companies such as RBS Universal Grains Traders Corp. and Sodatrade Corp. were noted for shared ownership structures, potentially enabling coordinated pricing strategies and anti-competitive practices, according to the panel's findings.

Marikina Rep. Stella Quimbo, citing Philippine Statistics Authority data, noted that the demand-supply ratio fell from 82.5 percent in 2023 to 69 percent in 2024, reflecting an oversupply.

"May excess supply. Kung ano ang kailangan natin na bigas ay mas mababa sa kung ano ang meron tayo. At kapag may excess supply, dapat bumaba ang presyo. Pero bakit hindi bumababa (There is excess supply. The rice we need is less than what we have. With an excess supply, prices should go down. But why haven't they?)" Quimbo said.

She further cited government data that showed rice inventories reaching 2.5 million metric tons as of Nov. 1, a 25 percent increase year on year.

Domestic rice prices, however, have risen from PHP51 per kg. to PHP55.30 per kg. over the past year, even as the landed price of imported rice

dropped by PHP11 per kg.

She said the gap between landed and domestic prices widened drastically from PHP3 per kg. in 2023 to PHP20 per kg. in 2024.

Quimbo described the situation as a clear case of collusion.

She claimed that importers and traders collectively profited a staggering PHP13 billion after rice import tariffs were slashed from 35 percent to 15 percent under EO 62.

Instead of passing on the savings to consumers, she said, the group hoarded stocks to artificially drive rice prices up.

"Nasa kamay 'yan ng importers at traders na yumaman po ng PHP13 billion dahil sa pagbaba ng taripa. Pero wini-withhold nila ang rice stocks sa ngayon (It is in the hands of importers and traders, who got rich by about PHP13 billion due to the reduced tariffs. They are withholding rice stocks)," Quimbo said. Tax evasion

Salceda, meanwhile, urged the Bureau of Internal Revenue (BIR) to investigate tax filings of top rice importers, noting discrepancies between their billion-peso imports and reported tax payments.

"Congress cannot request tax filings. They are protected by Section 270 of the Tax Code. But the BIR can verify their own assessments and records. These top importers are importing in the billions. So, their tax payments should reflect that," he said.

Salceda said tax evasion is a predicate offense that allows the Anti-Money Laundering Council to investigate transactions further. (PNA)

Senator asks LGUs to enforce POGO ban by yearend

MANILA – Senator Sherwin Gatchalian emphasized on Tuesday the crucial role of local government units (LGUs) in implementing President Ferdinand R. Marcos Jr.'s directive to shut down all Philippine Offshore Gaming Operators (POGOs) by the end of the year.

As the deadline approaches, Gatchalian urged LGUs to closely monitor activities in their jurisdictions, particularly gatherings of foreign nationals that may indicate POGO operations.

The senator noted that some POGOs have fragmented into smaller groups to evade detection, citing a recent raid in Panabo City, Davao del Norte, where foreign workers were relocated after a Metro Manila hub closure.

"Nagiging maliliit na grupo na nagtatakubhan sa mga probinsya ang mga POGO. Dito na papasok ang papel ng mga lokal na



pamahalaan na maging mapagmatyang at maging alisto sa ganitong mga pangyayari (POGOs became small groups that went into hiding in the provinces. This is where local governments come in, to be vigilant and be alert to such events)," Gatchalian said in a news release.

"LGUs must be vigilant and proactive in addressing these activities. They cannot claim ignorance of what is happening within their areas of responsibility," he added.

He warned LGU officials that failure to act against illegal POGOs

could result in legal consequences.

Gatchalian referenced the suspension of Porac, Pampanga Mayor Jaime Capil and 10 others by the Ombudsman for alleged neglect of duty related to POGO activities.

He called for close coordination among LGUs, law enforcement agencies, Cagayan Economic Zone Authority, Authority of the Freeport Area of Bataan, and Philippine Amusement and Gaming Corporation to ensure all POGO hubs are completely eradicated by 2025. (PNA)

Bill promoting e-vehicle industry gets House final nod



MANILA – The

House of Representatives on Tuesday approved on the third and final reading a measure to make electric vehicles more affordable and reduce greenhouse gas emissions. With 196 affirmative votes, 3 negative, and one abstention, the House passed on third reading House Bill (HB) 10960, which seeks to amend Republic Act (RA) 11697, or the "Electric Vehicle Industry Development Act," to provide a zero percent tariff rate for the importation of fully built EV units for five

years.

Iloilo City Rep. Julienne Baronda said the measure aims to address

the safety issues raised by motorcycle riders in mandating the installation of bigger plates in front of motorcycles.

"Under HB 11113, we propose to remove the requirement for larger front motorcycle plates," Baronda said. The measure also proposes reduced penalties for certain violations.

For instance, the proposal removes the penalty of imprisonment and reduces the PHP50,000 to PHP100,000 fine to not more than PHP5,000 for driving a motorcycle without the required number plate. The intentional use of tampered or fake number plates would incur a fine of no more than PHP20,000, replacing the current penalties of imprisonment or fines ranging from PHP50,000 to PHP100,000. (PNA)

Meanwhile, HB 11113, which rationalizes safety regulations and penalties under the Motorcycle Crime Prevention Act (RA 11235), was unanimously approved with 208 affirmative votes.

Iloilo City Rep. Julienne Baronda said the measure aims to address

DOJ pays tribute to PWDs



MANILA – The Department of Justice (DOJ) on Monday paid tribute to persons with disabilities during the flag raising ceremony in observance of the upcoming International Day of Persons with Disabilities on Dec. 3.

Gracing the event as guest of honor was National Council on Disability Affairs (NCDA) Executive Director Glenda Relova who delivered the keynote message.

"Together, let us continue to amplify the voices of the vulnerable, break down barriers of exclusion and uphold the values that make justice the foundation of our shared humanity," she said.

Relova said this year's theme, "Amplifying the Leadership of Persons with Disabilities for an Inclusive and Sustainable Future," serves as a testament to remind everyone of the critical role of PWDs in nation building.

DOJ Assistant Secretary Randolph Pascasio, meanwhile, reaffirmed the DOJ's all-out support and appreciation to PWDs working in the agency for their indispensable efforts in the administration of justice.

"Your DOJ has always recognized the significant contribution of PWDs to society. In our midst, we have around 151 persons with disabilities demonstrating dedication and diligence in their work, contributing to the success of our department," he said.

He said the DOJ's compliance with accessibility laws and other legislations affecting disabled persons was also recognized in the recently concluded Disability Compliance Audit last Nov. 25.

Justice Secretary Jesus Crispin Remulla, for his part, called on his fellow workers in government stressing to "continue fighting for what is right by defending the weak, advocate equality and inclusivity by supporting and crafting policies that empower disabled persons."

"Let us not forget that the true essence of the rule of law is by giving justice to those who most need it the most," Remulla said.



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

RIZAL COMMERCIAL BANKING CORPORATION,
(in its capacity as successor-in-interest of RCBC Savings Bank, Inc.),
Petitioner-Mortgagee,

-versus-
JOJIE Z. DE GUZMAN MARRIED TO RICCO P. DE GUZMAN as represented by Attorney-in-Fact LILIBETH BALENA ZAPANTA,
Respondents-Mortgagors.
FORECLOSURE CASE NO. F-1460-24

X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Petitioner-Mortgagee, **RIZAL COMMERCIAL BANKING CORPORATION, (in its capacity as successor-in-interest of RCBC Savings Bank, Inc.)** represented by Atty. Leonardo A. Yepes Jr., with business address at 28th Floor AT Yuchengco Centre, 25th & 26th Sts., Bonifacio Global City, Taguig City, against the Respondents-Mortgagors, **JOJIE Z. DE GUZMAN MARRIED TO RICCO P. DE GUZMAN as represented by Attorney-in-Fact LILIBETH BALENA ZAPANTA,** with residence and postal address at (1) Blk 4 Lot 2 Samaka Site, Gavino Maderan GMA, Cavite, Philippines, and (2) Blk 17 Lot 6 Amaia Scapes General Trias City Araldo Highway Brgy. Santiago General Trias City, Cavite, Philippines, to satisfy the mortgage indebtedness as of September 04, 2024 amounts to **ONE MILLION SEVEN HUNDRED SIXTY THREE THOUSAND ONE HUNDRED SIXTY NINE AND 08/100 ONLY (PHP1,763,169.08)**, including interest, penalties, expenses and other charges of foreclosure, the undersigned Sheriff will set at public auction on **December 19, 2024 at 10:00 o'clock in the morning until 12:00 noon** at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No. 057-2018056871

LOT NO: 6 BLOCK NO: 17 PLAN NO: PSD-04-230162

PORTION OF: LOT 4-C (REMAINING PORTION),

DOJ provides free legal, medical services to women PDL

MANILA – As the Christmas season beckons, the Department of Justice (DOJ) took the lead in advocating the "spirit of generosity" to those in dire need through a free legal and medical mission to women persons deprived of liberty (PDL) at the Correctional Institution for Women in Mandaluyong City on Friday.

According to a news release Monday, more than 300 women PDL, mostly elderly and sickly, benefitted from the activity spearheaded by the DOJ Action Center

(DOJAC) in partnership with the Integrated Bar of the Philippines - Rizal-San Juan-Mandaluyong chapter headed by lawyer Jam Ibanez; Legal Aid Society of the Philippines led by lawyer Joseph Migrino; and volunteer paralegals from the Philippine Law School.

Aside from legal services, the group "Kababaihan" (women) provided free medical and diagnostic testing with a team of doctors, nurses and interns.

In observance of the 18-Day Campaign

PSD-04-155102 (AR) ;

LOCATION: BARANGAY OF SANTIAGO, CITY OF GEN. TRIAS, PROVINCE OF CAVITE, ISLAND OF LUZON

BOUNDARIES:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	SE	LOT 7, BLOCK 17, PSD-04-230162
2-3	SW	LOT 19, BLOCK 17, PSD-04-230162
3-4	SW	LOT 20, BLOCK 17, PSD-04-230162
4-5	NW	LOT 5, BLOCK 17, PSD-04-230162
5-1	NE	ROAD LOT 7, PSD-04-230162

AREA: NINETY TWO SQUARE METERS (92), MORE OR LESS

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

In the event the public auction should not take place on the said date and time, it shall be held on **January 9, 2025** without further notice.

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

Trece Martires City, November 20, 2024.

ANDRES B. ESPINA
Sheriff IV

Copy Furnished:

RIZAL COMMERCIAL BANKING CORPORATION, (in its capacity as successor-in-interest of RCBC Savings Bank, Inc.)
28th Floor AT Yuchengco Centre, 25th & 26th Sts., Bonifacio Global City, Taguig City

JOJIE Z. DE GUZMAN MARRIED TO RICCO P. DE GUZMAN as represented by Attorney-in-Fact LILIBETH BALENA ZAPANTA
(1) Blk 4 Lot 2 Samaka Site, Gavino Maderan GMA, Cavite, Philippines, and
(2) Blk 17 Lot 6 Amaia Scapes General Trias City Araldo Highway Brgy. Santiago General Trias City, Cavite, Philippines

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

PAHAYAGAN NG KABITENYO
NOVEMBER 25, DECEMBER 2 & 9, 2024

DA: PRDP's scale up to boost agri infra in PH

MANILA – The scale-up of the Philippine Rural Development Project (PRDP) will help further boost investments and the establishment of agricultural infrastructure in the Philippines, the Department of Agriculture (DA) said Monday.

"Ang (the) scale-up was really designed to respond doon sa (for the) needs for investment mostly on agri-infrastructure and enterprises beyond what is really existing from the original design ng (of) PRDP," DA Assistant Secretary Arnel de Mesa said in an interview on Monday.

He said the scaled-up PRDP intends to cover more investment and establishment of cold storages, slaughterhouses, and other agricultural infrastructure, among others.

DA Assistant Secretary for Operations and PRDP National Project Director U-Nichols Manalo, meanwhile, highlighted over PHP17 billion worth of investment under the scaled-up PRDP.

"The recently launched PRDP Scale-Up already has a portfolio of 75 approved infrastructure sub-projects worth PHP11.44 billion, 30 of which are already under construction, and 60 proposed enterprise sub-projects amounting to PHP6.31 billion," he said in a speech at the PRDP Scale-Up Exhibit at the DA Central Office in Quezon City.

DA Undersecretary for Operations Roger Navarro said they wanted to make the PRDP more "globally competitive" with more projects lined up.

"The most important is yung ating (our) post-harvest facility for both rice and corn. And the

other one is the cold storage for fishery and for consolidation ng ating mga (of our) vegetables," he said in a separate ambush interview.

The original PRDP, which will end this year, was launched to establish farm-to-market roads and bridges.

Under the program, 503 rural infrastructures amounting to PHP31 billion and PHP2.93 billion worth of 667 rural enterprises were completed thus far, according to Manalo.

The PRDP scale-up, meanwhile, is set to roll until 2028. More ports for agri commodities

Meanwhile, the DA said it plans to operate more ports to improve logistics for agricultural commodities nationwide.

"This will be all over the country. Ang lead natin dito is yung (Our lead here is the) Philippine Fishery Development Authority (PFDA)," Navarro said.

Besides PFDA, other agencies also volunteered some of their ports to be used for DA's targets for port operations.

"Mayroong kasig DOTr o PPA (Department of Transportation or Philippine Ports Authority) na mga ports na hindi masyadong ginagamit nila at ibibigay nila ang (there are DOTr or PPA ports that are not very much used and they will give the) rights for DA to operate," Navarro said.

"And there are also ports that are operated by CIIF (Coconut Industry Investment Fund-Oil Mills Group), yung ating mga (the) coconut plantations or plants before that is closed down. But there is already an existing infrastructure for ports we also would like to operate." (PNA)

Commission, and DepEd, later on when you convene that Inter-agency Council, to have that some form of maybe house-to-house survey. The Child Find System is actually designed to do that," he added. He also urged the DepEd to publish the implementing rules and regulations of the law for it to be fully implemented.

RA 11650 mandates that all learners with disabilities, whether enrolled in public or private schools, shall be accorded services and reasonable accommodation based on the Individualized Education Plan and shall have the right to avail of the appropriate support and related services. (PNA)

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

SECURITY BANK CORPORATION,
Mortgagee,
-versus-
SPOUSES JONAH T. TOGUEÑO AND ELIZABETH F. TOGUEÑO,
Mortgagors-Debtors.
FORECLOSURE CASE NO. F-1475-24

X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, **SECURITY BANK CORPORATION,** with business address at Security Bank Centre Building, 6776 Ayala Avenue, Makati City, against the Mortgagors-Debtors, **SPOUSES JONAH T. TOGUEÑO AND ELIZABETH F. TOGUEÑO,** with residence and postal address at (i) Lot 12 Block 7, Laurus Street Somerset Phase 4, Barangay Navarro, General Trias, Cavite; (ii) Unit 411 1935 Donada Street, Pasay City and (iii) 130 Twin Pioneer St., Don Carlos Village, Pasay City, to satisfy the mortgage indebtedness as of September 24, 2024 amounts to **TWO MILLION SEVEN HUNDRED SEVENTY-FOUR THOUSAND TWO HUNDRED SIXTY-THREE AND 16/100 PESOS (Php 2,774,263.16)**, including interest, penalties, expenses and other charges of foreclosure, the undersigned Sheriff will set at public auction on **December 20, 2024 at 10:00 o'clock in the morning until 12:00 noon** at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No. 057-2016019227

LOT NO: 12 BLOCK NO: 7 PLAN NO: PCS-04-027806

PORTION OF: LOTS 1677-B (LRC) PSD-61621, LOT 3041-A; 3041-8; LOT 3041-C, (LRC) PSD-61609, BLOCK 12, PCS-04-026272 & LOT 1678, SAN FRANCISCO DE MALABON ESTATE, DECREED NO. 4270; LRC REC. NO. 5964 PROVINCE OF CAVITE, ISLAND OF LUZON

Gatchalian: Child Find System vital for inclusive education

MANILA – The Child Find System (CFS) in the implementation of Republic Act (RA) No. 11650 or the Inclusive Education Act delineates a comprehensive policy for the inclusion of learners with disabilities (LWDs) within the educational framework of the country.

Under RA 11650, the CFS is defined as a system of identification, location and evaluation of all learners with disabilities who are not receiving basic education services, according to Senator Sherwin Gatchalian on Tuesday.

It seeks to locate learners who are not more than 24 years old to facilitate their inclusion in the general basic education system.

During the public hearing of the Senate Committee on Basic Education to check on the status of RA 11650's implementation, Gatchalian presented data showing that the Department of Education (DepEd) recorded 351,147 enrollments of LWDs in school year 2019-2020, but the number was only at 323,344 in 2023-2024.

"Of course, the pandemic hurt many students and our learners with disabilities cannot go to school but I also noticed that there is a slow climb with the enrollments of our learners with disabilities. So, it took them almost

BOUNDARIES:

LINE	DIRECTION	ADJOINING LOT (S)
1-2	SE	ROAD LOT 12, PCS-04- 027806
2-3	SW	LOT 10, BLOCK 7, PCS-04-027806
3-4	NW	LOT 45, BLOCK 7, PCS- 04-027806
4-1	NE	LOT 14, BLOCK 7, PCS- 04-027806

AREA: ONE HUNDRED SQUARE METERS (100), MORE OR LESS

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

In the event the public auction should not take place on the said date and time, it shall be held on **January 10, 2025** without further notice.

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

Trece Martires City, November 20, 2024.

RICARDO A. TOLEDO
Sheriff IV

Copy Furnished:

SECURITY BANK CORPORATION
Security Bank Centre Building, 6776 Ayala Avenue, Makati City

LARIBA MANGROBANG MIRALLES DUMBRIGUE FULGENCIO REGONDOLA RODRIGUEZ and AYENTO
Counsel for the Applicant-Mortgagee
Security Bank Corporation
4th Floor, Security Bank Centre Building 6776 Ayala Avenue, Makati City

SPOUSES JONAH T. TOGUEÑO AND ELIZABETH F. TOGUEÑO
(i) Lot 12 Block 7, Laurus Street Somerset Phase 4, Barangay Navarro, General Trias, Cavite;
(ii) Unit 411 1935 Donada Street, Pasay City and
(iii) 130 Twin Pioneer St., Don Carlos Village, Pasay City

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

PAHAYAGAN NG KABITENYO
NOVEMBER 25, DECEMBER 2 & 9, 2024

PBBM to TRB, tollway operators: Ensure smooth travel on holiday season

MANILA – President Ferdinand R. Marcos Jr. on Tuesday instructed the Toll Regulatory Board (TRB) and tollway operators to ensure smoother travel in the country's toll roads during the holiday season.

Marcos gave the directive, as he acknowledged that there will be a heightened activity and an influx of holiday travelers as Christmas draws near.

"With all this in mind, I call on all concerns — especially the Toll Regulatory Board and the NLEX Corporation — to remain vigilant," he said during the inauguration of the North Luzon Expressway Candaba 3rd Viaduct



in Pulilan, Bulacan.

"Let us prioritize with swift responses, mechanisms and deploy well-coordinated traffic management strategies to address the ever-changing conditions and the increasing demands on our toll roads," Marcos added.

This, as Marcos said the increased econom-

ic and tourism activities following the opening of the new viaduct is crucial in the economic development of Central Luzon.

Marcos nevertheless assured the public that the Department of Transportation (DOTr) and the TRB are implementing all measures to ease traffic congestion. (PNA)

DA to offer 'sulit, nutri' rice at P36-P38 per kg.

MANILA – The Department of Agriculture (DA) is planning to release new rice varieties called "sulit rice" and "nutri rice," which will be sold at lower prices as a "New Year offering" to Filipinos.

During the Saturday News Forum in Quezon City, Agriculture Assistant Secretary Genevieve Guevarra said the sulit rice will be priced at PHP36 per kg., while the nutri rice will be available at PHP38 per kg.

"Iyan po 'yung balak naming (That's our planned) New Year offering. Kumbaga bagong taon, meron tayong i-introduce na bagong varieties sa start of the year (We will introduce new varieties at the start of the year)," Guevarra said.

She described the nutri rice as "brownish," while the sulit rice is white but "super broken."

The new rice varieties, to be available starting 2025, will be in addition to the PHP40 per kg. price for mixed local and imported well-milled rice currently offered at Kadiwa stores.

When asked if further price cuts for rice at Kadiwa stores were possible, Guevarra said the government is "balancing" the situation, as such a move could have a "ripple effect" on farmers.

"Nakakadismaya din po sa mga magsasaka kung masyadong bababaan din po ang presyo ng bigas (It is also frustrating for farmers if the price of rice drops too low)," she said.

"Meron pong ripple effect kasi kapag masyadong binabaan naman. Of course, kung nagtatanim ako ng bigas, baka madismaya akong magtanim pa dahil kung

ganiyan kababa, baka walang kitain (There's a ripple effect if it drops too low. Of course, if I'm planting rice, I might be discouraged to plant more because, if it is that low, I might not make any money)."

The Kadiwa ng Pangulo's (KNP) Rice for All program provides cheaper rice than prevailing market prices.

The DA is also planning to open more Kadiwa kiosks at major public markets nationwide, as well as at Metro Rail Transit (MRT) and Light Rail Transit (LRT) stations.

KNP kiosks operate in Kamuning Market, Malabon Central Market, New Las Piñas City Public Market, Pasay City Public Market, Guadalupe Market, MRT-North Avenue Station, and LRT-Monumento Station.

The DA is also considering new kiosks in the Balintawak (Cloverleaf) Market, Maypajo Public Market in Quezon City, Cartimar Market in Pasay City, Grace Market in Pateros, and Paco Market this month. (PNA)

DOLE, DA partner to boost livelihood, retail programs

MANILA – The Department of Labor and Employment (DOLE) and the Department of Agriculture (DA) have formalized a partnership to strengthen two key government programs aimed at improving the livelihoods of Filipinos.

On Friday, Labor Secretary Bienvenido Laguesma and Agriculture Secretary Francisco Tiu Laurel Jr. signed a memorandum of understanding (MOU) to enhance the DOLE's Integrated Livelihood Program (DILP), also known as the "Kabuhayan" program, and the DA's Kadiwa Store project.

"With the intensified partnership between the DA and DOLE, through Kadiwa ng Pangulo stores, it will be further promoted to give DILP beneficiaries opportunities and to develop their livelihoods and meet the needs of their families," Laguesma said as he highlighted the importance



of the partnership.

The Kadiwa project increases small farmers' incomes, expands market access for beneficiaries, and provides the urban poor with affordable, fresh agri-fishery products.

It also seeks to stabilize prices and ensure a steady supply of basic commodities.

The DILP, on the other hand, supports vulnerable workers by offering in-kind grants of up to PHP50,000 for individuals and up to PHP3 million for groups to help start or expand businesses.

Under the MOU, the DOLE will identify and refer DILP beneficiaries, including associations and labor unions, for group livelihood projects.

It will also assist in the setup and operations of Kadiwa stores, including supplier coordination and logistics.

Laurel said the collaboration "exemplifies a shared vision of creating sustainable livelihood and improving the lives of Filipinos, especially farmers, fishermen, workers, and consumers." (PNA)

DA, DOLE partner to boost Kadiwa ng Pangulo expansion

MANILA – The Department of Agriculture (DA) has partnered with the Department of Labor and Employment (DOLE) to boost the expansion of the Kadiwa ng Pangulo (KNP) program.

The DA-DOLE partnership was formalized through a memorandum of understanding for the implementation of the KNP program and the DOLE Integrated Livelihood Program (DILP).

Under the partnership, additional manpower from DOLE will be provided as support for KNP operations.

"Through this partnership, we aim to create more sustainable livelihoods and improve access to affordable agricultural products," Agriculture Secretary Francisco Tiu Laurel Jr. said in a statement on Friday.

"The KADIWA ng Pangulo, one of the flagship programs of the Marcos ad-

ministration, continues to serve as a beacon of hope for Filipino communities. By forging partnerships like this, we ensure that its benefits reach even the most vulnerable sectors," Tiu Laurel said.

The Kadiwa ng Pangulo, particularly the Rice for All and P29 programs, offers Filipinos access to cheaper rice and other agricultural commodities, such as vegetables, meat, and fish.

The Rice for All program refers to the sale of PHP40 per kg. of mixed local and imported well-milled rice to the general public, while the P29 program is the sale of aging but good quality stocks of National Food Authority (NFA) rice worth PHP29

per kg. to members of the vulnerable sector, including senior citizens, persons with disabilities (PWDs), members of the Pantawid Pamilyang Pilipino Program (4Ps), and solo parents. Besides additional manpower for KNP operations, accredited suppliers and farmer cooperatives will also be linked to Kadiwa stores.

Technical assistance and capacity-building support will also be provided to beneficiaries, as well as a further expansion of the KNP and DILP programs.

The DA earlier said it aims to open about 300 KNP centers in 2025, and 1,500 by the end of the Marcos administration's term in 2028. (PNA)

DSWD's risk resiliency program helps over 137K beneficiaries in 2024

MANILA – The Department of Social Welfare and Development's (DSWD) Project LAWA (Local Adaptation to Water Access) at BINHI (Breaking Insufficiency through Nutritious Harvest for the Impoverished) has helped over 137,654 beneficiaries from 310 localities across the country for this year alone.

In a message delivered by Disaster Response Management Group (DRMG) Undersecretary Diana Rose Cajipe at the opening ceremonies for the project's national convention in Pasay City on Monday, DSWD Secretary Rex Gatchalian said the risk resiliency initiative continues to enhance the capabilities of Filipino communities through cash-for-work (CFW) and cash-for-training (CFT) modalities.

The national convention being held from Dec. 2 to 4 will serve as a platform to foster collaboration, knowledge sharing, and capacity building of Project LAWA at BINHI implementers at the local and national levels.

"Aligned with the United Nations' Sustainable Goals, this [Project LAWA at BINHI] initiative envisions combating hunger and poverty, as well as responding to the call for climate action by ensuring water sufficiency and sustainable food security through innovative agricultural practices," Gatchalian said.

Gatchalian's message also highlighted the accomplishments of the project in 2024.

He said a total of 1,842 LAWA facilities were able to irrigate more



than 7,234 hectares of agricultural land by providing a viable source of water to communities most affected by drought and climate change.

A total of 4,317 BINHI sites were also established this year, which were able to harvest over 21,014,574 kilos of produce that helped feed more than 810,756 families.

The Project LAWA and BINHI is a risk resiliency initiative of the DSWD that aims to build climate and disaster-resilient communities by assisting them in constructing water reservoirs to meet the challenges of the dry spell and the rainy season.

Ready-to-eat food In the same event, the DSWD also launched its newest initiative to ensure food sources in disaster-affected areas –the ready-to-eat food (RTEF) packs.

The RTEF contains nutritious pre-cooked meals that will form part of the DSWD's relief items, which will be distributed to affected families within the first 24 to 48 hours of the onset of a disaster.

The initiative hopes to fill the critical gap when traditional cooking facilities or utensils are limited or unavailable for the time being.

Each RTEF pack contains five cans of De-

partment of Science and Technology (DOST) nutritionally-analyzed tuna pella, two cans of nutritionally-analyzed chicken pastil and giniling (ground), two packs of Industrial Technology Development Institute (DOST-ITDI) arroz caldo, three packs of champorado, two pieces of Food and Nutrition Research Institute (DOST-FNRI) high energy biscuit/cracker, and one piece of chocolate complementary food.

"I am confident that these projects reinforce the pillars of the Buong Bansa Handa Program under the Marcos administration, thereby strengthening our nation's disaster preparedness and response capabilities, and contributing to a Philippines that is better prepared to withstand and recover from disasters," Gatchalian said.

Gatchalian underscored the significant role of local government units (LGUs) for the successful implementation of the RTEF and the Project LAWA at BINHI.

"We encourage local government units to maximize this opportunity to acquire knowledge, skills, and tools to adapt, innovate, collaborate proactively, and operate seamlessly for the successful implementation of both projects," he said. (PNA)

PBBM OKs law to arrest 'alarming' mental health concerns among youth

MANILA – President Ferdinand R. Marcos Jr. on Monday signed into law a measure seeking to institutionalize the promotion of mental health in basic education to significantly enhance government efforts in addressing the "alarming" mental health concerns among the youth.

In a ceremony in Malacañang, Marcos signed Republic Act (RA) 12080 or the Basic Education Mental Health and Well-Being Promotion Act, to allow schools to become "sanctuaries of learning and of well-being."

The law, according to the President, mandates the establishment and implementation of mental health and well-being programs for both basic education learners and teaching and non-teaching personnel in public and private schools.

This is to ensure that students and teachers are emotionally and mentally "equipped to excel" amid facing modern challenges.

"When our learners and school personnel are mentally healthy, academic performance improves, absenteeism decreases, and a culture of compassion and understanding flourishes," Marcos said.

Beyond being a



safeguard to our youth and school personnel, this law is also an investment in the intellectual, emotional, and social future and development of our nation," he added.

Marcos said Philippine statistics on mental health concerns are "alarming," noting that 17 percent of young people have "contemplated taking their life, yet less than 1 percent sought professional help."

"This law aims to bridge that gap by embedding mental health services directly into our schools—our nation's first line of defense against mental health issues," he said.

With the enactment of the new law, care centers will be established in every public basic education school, headed by a school counselor and assisted by school counselor associates that will provide counseling and stress management workshops and implement programs that will help reduce stigma on

mental health.

Upholds learners' welfare

Education Secretary Sonny Angara thanked President Marcos for upholding learners' welfare, and advancing a healthier nation as a whole.

"Our sincerest thanks go to President Ferdinand R. Marcos, Jr. for keeping education at the top of his administration's agenda. His marching order to uplift our teachers and learners has been our mission at the Department," he said in a statement.

"With this new law, we are taking a significant step towards ensuring that our learners are equipped with the socio-emotional skills and support to navigate the challenges of modern life. By prioritizing mental health and well-being, we are investing in a healthier, brighter Bagong Pilipinas (New Philippines)," Angara said. (With a report from Stephanie Sevallano/PNA)

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