

## PhilHealth Learner's Material (PLM), Itinuro sa mga Paaralan sa Laguna for possible accommodation in any of your media platforms.

Isinagawa ang demo teaching ng PhilHealth Learner's Material (PLM) noong Marso 23, 2026 sa Col. Lauro D. Dizon National High School (San Pablo City) at Sta. Catalina Integrated National High School (Majayjay, Laguna) para sa Grade 8 students kung saan ipinakita ang epektibong integrasyon ng PLM sa pagtuturo sa loob ng silid-aralan.

Ipinamalas ng mga guro na sina Mr. Toru Q. Nishimura Jr. at Mrs. Rosic M. Rogado ang kanilang mga makabago at interaktibong pamamaraan ng pagtuturo gamit ang PLM, na tumalakay sa mahahalagang konsepto tulad ng Universal Health Care, mga benepisyo ng PhilHealth, at kahalagahan ng pagiging isang responsableng miyembro ng National Health Insurance Program.

Gayundin, bilang bahagi ng pagpapalawak ng kaalaman tungkol sa mga programa at patakaran ng PhilHealth, ipinamalas ng mga mag-aaral ang kanilang husay at pagkamalikhain sa pamamagitan ng role-playing, paggawa ng poster, slogan, tula, jingle o kanta, at sayaw. Sa pamamagitan ng mga gawaing ito, higit na napalalim ang kanilang pag-unawa habang sila ay aktibong nakikilahok at nag-eejoy sa mga makabuluhang aktibidad.

Lubos ang pasasalamat ng PhilHealth sa mga school administrators, guro, at mga mag-aaral na nag-ing bahagi ng matagumpay na gawaing ito upang palakasin ang kamalayan ng mga mag-aaral tungkol sa PhilHealth.

#MyPhilHealth #PLM #UHC #KabataangMay-Alam

## Alfonso Yuchengco Foundation Scholarship Grant Distribution Supports 19 Students in Trece Martires City



The scholarship grant distribution from the Alfonso Yuchengco Foundation was successfully held this April 2026 for students of Trece Martires City. The initiative is part of an ongoing effort to support the education of deserving students in the city and to help them continue their academic journey despite financial challenges. At present, a total of 19 scholars are being supported under the program.

The activity highlights the continued commitment of partner organizations in promoting access to quality education for young learners. Through the scholarship program, students are given financial assistance that helps cover their educational needs, allowing them to focus more on their studies and personal development. This support plays an important role in helping students remain in school and pursue their chosen careers.

Local coordinators expressed gratitude to



## Cavite Heritage Sketchers Showcase City's Culture, History, and Artistic Pride



The artistic community of Cavite City continues to celebrate its rich cultural identity through the initiative through the Cavite Heritage Sketchers, a growing movement dedicated to preserving and promoting the city's history through visual art.

With every stroke of color and line, local artists bring to life the stories that define the city's heritage. The initiative highlights Cavite City not just as

an urban center, but as a home of courage, creativity, and deep historical significance that continues to live in the hearts of its people. From centuries-old churches to vibrant cultural expressions and language traditions, every corner of the city reflects a legacy of pride and identity.

The project is a collaborative effort among local artists, students, teachers, and community groups, working alongside the Cavite Heritage



## Public Consultation Isinagawa para sa Proposed Schedule of Market Values sa Carmona

CARMONA, CAVITE — Pinangunahan ng Office of the City Assessor at Office of the Zoning Administrator ang isinagawang unang public consultation kaugnay ng Proposed Schedule of Market Values (SMV) noong Abril 7 sa Lungsod ng Carmona.

Layunin ng naturang konsultasyon na talakayin ang magiging batayan ng real property tax sa lungsod, kabilang ang umiiral na market values na magsisilbing gabay ng lokal na pamahalaan sa pagtukoy ng halaga ng mga ari-arian. Tinalakay rin sa pulong ang kahalagahan ng SMV sa pagpapatupad ng makatarungan at napanahong pagbubuwis sa real properties. Dinaluhan ang konsul-



tasyon ng iba't ibang stakeholder, kabilang ang mga property owners, business representatives, at iba pang sektor na may kinalaman sa real estate at urban development sa lungsod.

Ayon sa mga opisyal, mahalaga ang partisipasyon ng publiko sa ganitong mga talakayan upang matiyak na ang ipatutupad na SMV ay

naaayon sa kasalukuyang kalagayan ng merkado at makatarungan para sa lahat. Samantala, inaasahang magdaraos ng ikalawang public consultation sa Abril 14, 2026 upang ipagpatuloy ang diskusyon at makakalap pa ng karagdagang suhestiyon mula sa publiko bago tuluyang ipatupad ang panukalang schedule of market values.

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**CARD Bank**



## PhilHealth to disable old eClaims systems, version 3.0 mandatory by April 2026

See P-3



## Establishing Full Connectivity from Cavite to Taguig PBBM Inspects Newly Opened CAVITEX C5 Link Segment 3B

President Ferdinand R. Marcos Jr. inspected the newly opened final segment of the CAVITEX C5 Link.

The newly opened stretch runs from Airport View Subdivision to the Sucat Interchange in Parañaque City.

The project is a joint venture between Metro Pacific Tollways Corporation's (MPTC) subsidiary, Cavite Infrastructure Corporation (CIC), and the Philippine Reclamation Authority (PRA).

Joining the President in the inspection were



## Strengthening Early Childhood Care: ECCD forum Held in Cavite

The Provincial Government of Cavite through the Office of the Provincial Social Welfare and Development Officer successfully conducted the Early Childhood Care and Development (ECCD) Forum on April 8, 2026, at the New Provincial Government Center in Trece Martires City, gathering stakeholders committed to advancing early childhood education and development across the province.

The forum served as a vital platform for Child Development Workers (CDWs), program coordinators, and



partner agencies to align initiatives, enhance knowledge, and ensure the effective implementation of ECCD programs in their respective localities.

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## Korte Suprema Pinagtibay ang Bagong DOJ Rule sa Mas Mataas na Antas ng Ebidensiya sa Preliminary Investigation

See P-3

Pinagtibay ng En Banc ng #KorteSuprema ang legalidad ng isang circular ng Department of Justice (DOJ) na nagtaas sa antas ng ebidensiyang kailangan sa mga preliminary investigation at inquest proceeding. Mula sa dating proba-

ble cause, kailangan na ngayon ang prima facie evidence with reasonable certainty of conviction (may makatwirang katiyakan na hahantong sa

pagkakahatol ng may sala).

Nagpasya ang En Banc ng Korte na ang Department Circular No. 15, series of 2024, na naglalaman ng 2024

## SSS launches facial authentication for Annual Confirmation of Pensioners with liveness check

See P-5

The Social Security System announced recently the launch of a facial authentication to allow pensioners to complete the Annual Confirmation of Pensioners (ACOP) requirement without visiting SSS branches.

SSS President and Chief Executive Officer Robert Joseph M. de Claro said the system uses biometric liveness checks to



The 38th Regular Session of the 12th Sangguniang Panlungsod was successfully conducted on April 13, 2026, at the SP Session Hall, City Hall Building, Trece Martires City.

Important matters and new initiatives were actively discussed, focusing on advancing the city's progress and enhancing the well-being of its people.

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## Opinion

## Opinyon: Mabigat na Pasanin sa mga Public Driver ang Hindi Pagtanggap ng Excise Tax sa Langis

Para sa mga public driver sa Pilipinas—mga jeepney, tricycle, at bus drivers—ang bawat pagtaas ng presyo ng langis ay direktang tumatama sa kanilang kabuhayan. Sa ganitong konteksto, ang hindi pagtanggap ng excise tax sa fuel ay hindi lamang usaping pang-ekonomiya; ito ay usaping pang-araw-araw na survival.

Una, lumiit ang kanilang kita. Dahil sa mataas na presyo ng diesel at gasolina, mas malaki ang napupunta sa krudokaysa sa kanilang take-home pay. Sa halip na maiwi ang sapat na kita para sa pamilya, napupunta ito sa pambayad ng gasolina. Kahit pa tumaas ang pasaha, kadalasan ay hindi ito sapat upang matumbasan ang patuloy na pagtaas ng presyo ng langis.

Kalawa, napipilitan silang magbawas ng biyahe o oras ng pasada. Dahil mahal ang fuel, may mga driver na pinipiling huwag nang bumiyah sa mga oras na matumal ang pasahero upang maiwasan ang lugi. Ang resulta nito ay hindi lamang kakulangan sa kita, kundi pati na rin kakulangan ng transportasyon para sa publiko.

Katlo, tumataas ang kanilang utang.

Maraming driver ang umaasa sa boundary system o umuutang para makapamag-sada. Sa patuloy na pagtaas ng gastos sa fuel, mas lalong nababaon sa utang ang ilan sa kanila. Ang hindi pagtanggap ng excise tax ay parang dagdag na pabigat sa isang sektor na matagal nang naghihirap.

Sa kabilang banda, may mga tulong na ibinibigay ang gobyerno, tulad ng fuel subsidies. Ngunit sa totoo lang, para sa maraming driver, kulang at hindi sapat ang mga ito upang matugunan ang araw-araw nilang gastusin. Hindi rin ito palaging tuloy-tuloy, kaya't hindi maaasahan bilang pangmatagalang solusyon.

Sa aking pananaw, habang may mga dahilan ang pamahalaan kung bakit hindi nito inaalang ang excise tax, hindi maikakaila na ang mga public driver ang isa sa pinakamalubhang naapektuhan nito. Kung hindi man kayang tanggalin ang buwis, marapat lamang na palakasin at palawakin ang direktang suportang sa kanila—hindi lamang panandalian, kundi pangmatagalan.

Sa huli, ang tanong ay simple: paano natin aasahan na patuloy na magseserbisyo ang mga public driver kung sila mismo ay hirap nang mabuhay?

## Editorial

## Bakit Hindi Ipinapasa ng Pamahalaan ng Pili-pinang ang Pag-exempt ng Excise Tax sa Langis

Sa patuloy na pagtaas ng presyo ng langis, lalong nararamdaman ng mga Pilipino ang bigat nito sa pang-araw-araw na gastusin. Dahil dito, marami ang nananawagan na alisin o i-exempt ang excise tax sa fuel. Gayunpaman, sa kabila ng mga panukala at panawagan, hindi pa rin ito ipinapasa ng pamahalaan. Hindi ito simpleng usapin ng kawalan ng aksyon—ito ay bunga ng masalimuot na pagsasaalang-alang sa ekonomiya, badyet, at pangmatagalang plano ng bansa.

Isa sa pangunahing dahilan ay ang kita ng gobyerno. Ang excise tax sa langis ay malaking pinagkukunan ng pondo na ginagamit para sa mga proyektong pang-imprastruktura, serbisyong panlipunan, at iba pang programa ng pamahalaan. Kapag tinanggal ito, magkakaroon ng malaking kakulangan sa badyet. Upang mapunan ito, maaaring mangailangan ang gobyerno na umutang o magbawas sa mahahalagang serbisyo—mga hakbang na maaaring makasama sa ekonomiyang hinaharap.

Isa pang mahalagang aspeto ay ang pagpapanatili ng mga polisiya. Ang excise tax ay hindi lamang para sa kita, kundi bahagi rin ng layunin na bawasan ang labis na paggamit ng fosil fuel at hikayatin ang paggamit ng mas malinis na enerhiya. Ang biglaang pagtanggap nito ay maaaring makasagabal sa mga pangmatagalang plano ng bansa para sa kalikasan at enerhiya.

Dagdag pa rito, hindi rin garantisado na ang pag-exempt sa buwis ay direktang magpapababa ng presyo ng langis para sa mga mamimili. Malaki pa rin ang impluwensya ng pandaigdigang presyo ng langis, palitan ng piso laban sa dolyar, at iba pang salik. May posibilidad din na hindi lubusang maipasa sa publiko ang benepisyo ng pagtanggap ng buwis.

Sa halip, mas pinipili ng pamahalaan ang pagbibigay ng target na tulong, tulad ng subsidiya at cash assistance para sa mga sektor na pinakaapektado—kabilang ang mga tsuper ng pampublikong sasakyan at mga pamilyang mababa ang kita. Sa ganitong paraan, mas natitiyak na ang tulong ay napupunta sa mga tunay na nangangailangan.

Sa kabuuan, ang hindi pagpasa ng excise tax exemption sa fuel ay nagpapakita ng pagsusumikap ng pamahalaan na balansehin ang agarang pangangailangan ng mamamayan at ang pangmatagalang katatagan ng ekonomiya. Bagamat nauunawaan ang hinaing ng publiko, nananatiling hamon ang paghahanap ng solusyon na hindi magsasakripisyo ng kinabukasan ng bansa.

Sa huli, ang tanong ay hindi lamang kung dapat bang alisin ang buwis sa langis, kundi kung kaya ba ito ng bansa—at kung ano ang kapalit nito.

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## DOST eyes agro-forest waste as biomass fuel source

The Department of Science and Technology (DOST) on Tuesday said bamboo pellets and charcoal briquettes, both locally-sourced, are promising biomass energy sources.

Developed by the DOST- Forest Products Research and Development Institute (DOST-FPRDI), both materials' clean and sustainable source could help ease the country's reliance on imported fuels, the DOST said in a news release.

"By converting abundant biomass materials into efficient fuels, we offer a renewable, locally sourced substitute that can help with our country's needs," DOST Secretary Renato Solidum Jr. was quoted as saying.

Bamboo pellets are a densified form of bamboo designed for optimum combustion. These pellets have higher energy density than other biomass materials such as wood chips and agricultural residues. Materials with high energy density contain and give off more energy.

Additionally, bamboo pellets are lightweight and easy to transport. It is cylindrical in shape, with a diameter of about 8-12mm and a length of 20-30mm.

According to DOST-FPRDI researcher Anniver Ryan Lapuz, one cubic meter of these pellets can generate as much as 12.15 gigajoules (GJ), and one GJ is approximately 277 kilowatt hours.

"In coal-fired power plants, bamboo pellets can be used as a co-firing fuel. For biomass-based industries, they can serve as a supplementary fuel source to conventional materials such as bagasse and rice hull. At the household level, these pellets could be used for cooking just like your regular charcoal—only, it is denser and gives higher heating value than the ordinary 'uling' (charcoal)," said Lapuz.

Meanwhile, FPRDI Director Rico Cabangon said bamboo is an ideal and reliable biomass energy source be-

cause it is abundant and fast-growing.

Some bamboo species, he said, can grow more than one meter per day or about 4 cm. per hour.

Bamboo can also thrive almost anywhere — in poor soil conditions, grasslands, denuded lands and watersheds, and in both tropical and temperate regions, he added.

"By turning a fast-growing local resource like bamboo into a fuel alternative, we are helping build a future that is less dependent on finite resources and more grounded in sustainable materials," Cabangon said.

A charcoal briquette, on the other hand, is a compacted mass of fuel material made from a mix of charcoal fines and binder, and molded under pressure.

Compared to ordinary charcoal, these briquettes are less messy and easier to handle because they are compact and uniform in size. They also burn slowly, give more intense heat per unit volume, and are almost smokeless when burning.

The FPRDI has manual and hydraulic charcoal briquetting technologies ready for adoption.

These technologies also open opportunities for small businesses and rural communities to engage in biomass fuel production, it said. (PNA)

## Korte Suprema Pinagtibay.....

DOJ—National Prosecution Service Rules on Preliminary Investigation and Inquest Proceedings (DOJ Rules), ay isang lehitimong paggamit ng kapangyarihan ng DOJ sa pangangasiwa at pagpapatakbo ng mga prosesong pamprosekusyon.

Sa ilalim ng bagong pamantayan ng ebidensiya sa preliminary investigation at inquest na itinakda ng DOJ Rules, kailangang tiyakin ng mga piskal na ang ebidensiyang gagamitin para kasuhan ang isang tao ay sapat na nagpapatunay sa lahat ng elemento ng krimen at, dahil dito, may matibay na batayan para humantong sa hatol na pagkakasala.

Kinuwestiyon ni Atty. Hazel L. Meking sa Korte Suprema ang DOJ Rules, at iginiit na lumampas umano ang DOJ sa saklaw ng kapangyarihan nito at nakialam sa konstitusyunal na awtoridad ng Korte Suprema na magtakda ng mga tuntunin sa pleading, practice, at procedure sa lahat ng hukuman. Ayon sa kanya, sa bisa ng DOJ Rules ay tila binago ang Rule 112, Section 3(a) ng Rules of Criminal Procedure, na nagsasaad na probable cause ang kinakailangang antas ng ebidensiya sa mga preliminary investigation.

Hindi pinagbigyan ng Korte ang kanyang petisyon at muling pinagtibay ang naging pasya nito sa A.M. No.

## Establishing Full Connectivity.....

Transportation Secretary Banoy Lopez; Public Works Secretary Vince Dizon; Philippine Reclamation Authority (PRA) Chairman Alex Lopez; MPTC President Emeritus Mr. Jose Maria Lim; MPTC President and CEO Gilbert Sta. Maria; and Transportation Undersecretary Steve Pastor.

Segment 3B completes the 7.7-kilometer CAVITEX C5 Link. It connects Manila-Cavite Expressway (CAVITEX) to C5 Road in Taguig City, reducing travel time from the usual 1.5 hours to just 15 minutes.

The opening follows the earlier completion of Segment 3A-1 (C5 Flyover to Merville), Segment 3A-2 (Merville to RSG and Airport View), and Segment 2 (Sucat Interchange to R1 Expressway) between 2019 and 2024.

To immediately serve the motoring public, Segment 3B will initially open under a modified scheme for a seamless bidirectional travel. Eastbound motorists will have direct access to

Bonifacio Global City (BGC), while westbound travelers will have a smoother route toward Parañaque, Las Piñas, Bacoor, and Kawit, Cavite.

Designed as a six-lane

expressway (three lanes per direction), the at-grade section will

temporarily operate with four lanes (two lanes per direction) while Right-of-Way (ROW) concerns are being addressed. Once the DPWH acquires the pending ROW, the remaining portion of the service road will also be completed and opened in its planned two-lane-per-direction configuration. Construction of the additional expressway lanes will then begin to complete the full six-lane capacity for the entire stretch.

The CAVITEX C5 Link provides efficient access to NAIA and C5, via key interchanges at the R1 Expressway (Coastal Road), Sucat Road (Dr. A Santos Avenue), and C.P. Garcia Avenue (C5 Road). The expressway is projected to serve around 36,000 motorists daily.

By diverting heavy traffic, including commercial trucks, the expressway eases congestion on major arterial roads across Cavite and southern Metro Manila. It also strengthens the logistics link between the industrial hubs of Cavite and the commercial centers of the National Capital

24-02-09-SC, kung saan kinilala nito ang kapangyarihan ng DOJ na maglabas ng sarili nitong mga tuntunin para sa mga preliminary investigation at inquest proceeding.

Ayon sa Korte, ang DOJ Rules ay sumasaklaw lamang sa paraan ng pagsasagawa ng preliminary investigation at inquest ng mga piskal, na itinuturing na mga tungkuling nasa ilalim ng ehekutibong sangay ng pamahalaan. Gayunman, hindi ito umaabot sa mga judicial proceeding, dahil nananatili sa Korte Suprema ang kapangyarihang magtakda ng mga tuntunin ng pamamaraan para sa mga ito.

Binanggit ng Korte na kinilala na nito noon pa na ang preliminary investigation ay nasa eksklusibong saklaw ng mga piskal, nang rebisahan nito ang Rules of Criminal Procedure noong 2005.

Noong 2024, sa pamamagitan ng A.M. No. 24-02-09-SC, iniutos din ng Korte ang pagbasura sa mga probisyon ng Rule 112 na hindi naaayon sa DOJ Rules, para mapag-isa at maging magkatugma ang mga ito.

Nananatiling pinakamataas ang konstitusyunal na kapangyarihan ng Korte na magtakda ng mga tuntunin para sa mga judicial proceeding, gayundin ang kapangyarihan nitong itama ang grave abuse of discretion sa anumang tuntunin o hakbang ng prosekusyon na lumalabag sa mga karapatang itinatakdang ng Konstitusyon.

## SSS launches facial.....

Region, supporting regional economic growth. Segment 3B will be free for all classes until further announcement. Motorists will only pay the existing toll fees for CAVI-

verify the identity of pensioners online. "This makes compliance easier, faster, and more secure, ensuring uninterrupted pension payments," de Claro said.

The feature is available to pensioners registered in the National ID System (PhilSys) including:

- Retirement pensioners aged 80 and above residing in the Philippines
- Retirement pensioners living abroad
- Survivorship (death) pensioners

De Claro explained that pensioners do not need to login to My.SSS. By visiting the SSS

homepage at www.sss.gov.ph, pensioners can access a dedicated ACOP icon that seamlessly guides them through the facial scan and biometric verification process using any camera-enabled device, through the Philippine Statistics Authority's

## GUHIT NG KAPALARAN

ARIES: (Mar. 21-Abr. 19) – Tamang panahon sa pagpapalano ng negosyo. Naaayon ang pag-uusap tungkol sa kasal o pag-iisang dibdib. Magiging maaliwalas ang takbo ng oras at walang ano mang masamang mangyayari. Kaya kalma lang. Lucky numbers at color for the day ang 3, 17, 20, 42 at hot pink.

TAURUS: (Abr. 20-May. 20) – Kung may hinihintay, huwag asahan dahil malabong darating. Approachable ang lahat ng taong gustong makausap. Lucky numbers at color for the day ang 13, 15, 27, 34 at mint green.

GEMINI: (May.21-Hun. 21) – Kung may binabalak gawin, kumilos agad. Ang mga bagay na dapat ayusin ay mangangailangan ng pera. Lucky numbers at color for the day ang 8, 22, 25, 37 at golden brown.

CANCER: (Hun. 22-Hul. 22) – Ang matagal nang gustong malaman ay mapapasakamay. Ang sukatan ng tunay na pag-ibig ay kilos at gawa. Lucky numbers at color for the day ang 12, 29, 33, 38 at strawberry red.

LEO: (Hul. 23-Ago. 22) – Ang pag-iipon, kung simulanan ay lalago ng husto. Pag-aralang mabuti ang nilalandas ngayon para hindi maligaw ng daan. Lucky numbers at color for the day ang 2, 10, 27, 40 at navy blue.

VIRGO: (Ago. 23-Set.23) – May mga taong sasalungat, subalit sa taglay na kagalangan kaya mangingib-abaw ang panig. Lucky numbers at color for the day ang 5, 13, 21, 30 at ruby red.

LIBRA: (Set. 24-Okt. 23) – Abala subalit masaya sa resulta ng ginawa. Huwag mangako dahil sa pagka-busy, malamang makalimutan. Lucky numbers at color for the day ang 4, 13, 16, 19 at pearl white.

SCORPIO: (Okt. 24-Nob. 22) – Maaaring masangkot sa intriga, subalit kung hindi magpa-panic sa pagpapaliwanag ng panig, makakalusot. Lucky numbers at color for the day ang 20, 33, 39, 40 at aqua blue.

SAGITTARIUS: (Nob. 23-Dis. 21) – Magiging masaya ang araw. Puno ng romansa at magiging harmonious ang pamilya. Lucky numbers at color for the day ang 11, 15, 30, 43 at opal.

CAPRICORN: (Dis. 22-Ene. 19) – Maaaring hindi matuloy ang binabalak dahil sa mas mahalagang bagay na dapat harapin. Lucky numbers at color for the day ang 9, 11, 21, 29 at mustard yellow.

AQUARIUS: (Ene. 20-Peb. 18) – Isang kamag-anak o kaibigan ang may balita na maaaring ikalungkot o ikaligaya. Lucky numbers at color for the day ang 9, 11, 18, 34 at tangerine.

PISCES: (Peb. 19-Mar. 20) – Ang matagal nang gustong mangyari ay may katuparan. Ituloy ang binabalak at tiyak matatapos. Lucky numbers at color for the day ang 16, 22, 26, 41 at lilac.



**“Provincial Government of Cavite Champions Employee Wellness with First-Ever In-House Dental Care Program for National Oral Health Month 2026”**



The Provincial Government of Cavite, through the Office of the Provincial Health Officer (OPHO) – Oral Health Cluster, proudly spearheaded the observance of National Oral Health with a pioneering initiative designed to advance employee wellness and preventive health care.

In line with the provincial theme, “Para sa Malusog na Ngiti ng Ating mga Kawani,” the program brought essential dental services directly to employees of the New Provincial Capitol Building, underscoring the government’s commitment to safeguarding the health and productivity of its workforce.

Headed by Dr. Mary Ann G. Montenegro, the Oral Health Cluster conducted free oral prophylaxis sessions at the OPD E-REG Function Hall on February 4, 10, 18, and 24, 2026. This month-long, structured in-house dental service program marked a significant milestone as the first of its kind for Provincial Government of Cavite (PGC) employees.

To complement the clinical services, Dr. Cristina J. Lim delivered an Oral Health Awareness Lecture, reinforcing the importance of proper oral hygiene and regular dental consultations as vital components of overall health.

The initiative was met with strong participation, benefiting a total of 418 employees, each of whom received oral health kits upon availing of the services.

This successful undertaking highlights the Provincial Government of Cavite’s unwavering dedication to foster-

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Telephone No. 09273707489

**SECURITY BANK CORPORATION,**  
Mortgagee  
-versus-  
**CARL JOSEPH DEL CARMEN REYES,**  
Mortgagor

**Foreclosure No. 2026-40  
For. Extra-Judicial Foreclosure  
of Real Estate Mortgage**  
X-----X

**NOTICE OF EXTRA JUDICIAL FORECLOSURE**

Upon Extra-judicial Petition for Sale under Act 3135 as Amended by Act 4118 filed by the mortgagee, **SECURITY BANK CORPORATION** at Security Bank Centre Building, 6776 Ayala Ave., Makati City, and against the mortgagor, **CARL JOSEPH DEL CARMEN REYES represented by Wilma Del Carmen Reyes as his Attorney-in-Fact** at 827 Congbalay Street, Binakayan, Kawit, Cavite and Lot 49, Blk. 6, Bellefower Street, Bellefort Estates, Molino, Bacoor, Cavite, to satisfy the mortgagee indebtedness which as of February 12, 2026, amounts to **FOUR MILLION NINE HUNDRED EIGHTY ONE THOUSAND SEVEN HUNDRED FIFTY SIX PESOS & 43/100 (P4,981,756.43)**, Philippine Currency, inclusive of interest, and penalty charges but exclusive of other fees incident to this foreclosure, the undersigned or her duly authorized representative will sell at the public auction on **May 14, 2026 at 10:00 o'clock in the morning** or soon thereafter, at the main entrance of the Hall of Justice of Bacoor City, Cavite, 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. 167-2024001946

A PARCEL OF LAND (LOT 49, BLK. 6, OF THE CONS/SUBD PLAN, PCS-04-025431, BEING A PORTION OF THE CONS./SUBD. OF LOTS 7479-C (LRC) PSD-197453 & LOTS 7481, 7484, 7488, 8014, 8015, 8016 & 8017 ALL OF IMUS ESTATE), SITUATED IN BRGY. MOLINO MUN. OF BACOR, PROV. OF CAVITE, ISLAND OF LUZON. **XXX. CONTAINING AN AREA OF ONE HUNDRED TEN (110) SQ. METERS MORE OR LESS**

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

"In the event the public auction should not take place on the said date, it shall be held on **May 21, 2026**, without further notice."

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

City of Bacoor, March 30, 2026.

**MELY C. HERMOSURA-VISTA**  
Clerk of Court VI

By:  
**DEMETRIO T. VILLANUEVA, JR.**  
Sheriff IV

**Copy Furnished:**

**CONSTANTINO AND ASSOCIATES LAW OFFICE**  
CALO Bldg., No. 12 Mapagkumbaba St., Sihtuna, Quezon City

**CARL JOSEPH DEL CARMEN REYES**  
827 Congbalay Street, Binakayan, Kawit, Cavite  
Lot 49, Blk. 6, Bellefower Street, Bellefort Estates,  
Molino, Bacoor, Cavite

**WARNING:**  
It is absolutely prohibited to remove, deface or destroy this notice of Extra-judicial Sale on or before the date of sale.

Publisher: **Pahayagan ng Kabitenyo email: [pahayagan ng kabitenyo@yahoo.com](mailto:pahayagan ng kabitenyo@yahoo.com) contact# 09284682788/09223648349**

ing a culture of prevention and sustaining comprehensive employee wellness programs. By championing initiatives such as this, the Provincial Government continues to set a benchmark in public service—truly embodying the spirit of “Para sa Malusog na Ngiti ng Ating mga Kawani.”

**Pinansyal na Tulong Ipinagkaloob sa 257 Chemotherapy at Hemodialysis Patients sa Lungsod ng Carmona**

Nagsawa ang Pamahalaang Lungsod ng Carmona, sa pangunguna ng Office of the City Social Welfare and Development Officer, ng pamamahagi ng financial assistance sa 257 Chemotherapy at Hemodialysis patients mula sa City of Carmona bilang tulong sa kanilang mga medikal na gastusin at pangangailangan.

Dalangin namin ang inyong patuloy na paggaling at nawa’y mabiyayaan ang lahat ng magandang kalusugan. Palagi pong nakaagapay ang Pamahalaang Lungsod ng Carmona para sa inyong mga pangangailangang medikal.



**HOTEL** ホテル ソウゴ

**5000**

**ADUGONG Alay, DUGTONG BUHAY**

**SUSTAINABLE ENERGY FOR A BETTER TOMORROW**

Join the movement towards a cleaner, greener and energy independent future.

**TURBO BIOGAS PLANT**

Convert Organic Waste into CLEAN ENERGY EFFICIENTLY

REDUCES WASTE | PRODUCES CLEAN GAS | ECO-FRIENDLY & COST EFFECTIVE

**Biogas transforms waste into opportunities for clean energy.**

**San Miguel bags ₱7.8-billion Boracay bridge project**

San Miguel Holdings Corp. (SMHC), the infrastructure arm of diversified conglomerate San Miguel Corp. (SMC), has been awarded the 7.78-billion Boracay Bridge Project by the Department of Public Works and Highways (DPWH).

In a March 30 notice of award (NOA) addressed to SMHC Chairman and President Ramon S. Ang, DPWH Secretary Vivencio B. Dizon said the department has approved the resolution by its public-private partnership (PPP) prequalification, bids, and awards committee (PBAC) for PPP projects, recommending the award of the contract.

SMHC is the original proponent of the project, and the unsolicited proposal was subjected to a “Swiss Challenge,” but there were no competing bids submitted. A “Swiss Challenge” is a procurement process for unsolicited proposals in which other parties are invited to submit competing bids, with the original proponent given the right to match the best offer and retain the project if it chooses.

The contract covers the financing, design, construction, and operation and maintenance (O&M) of the new Boracay bridge. The approved total project cost amounts to 7.78 billion, inclusive of financing costs.

Spanning 2.54 kilometers (km), the bridge will link Boracay Island to mainland Panay Island in Malay town, Aklan province, and will eventually improve transportation access for residents, tourists, and businesses.

The project is expected to ease congestion and reduce environmental impact while enhancing mobility in the area, according to the DPWH.

The project includes a 1.14-km limited-access bridge that will have two lanes, including sidewalks and bike lanes.

It also includes access road infrastructure with facility hubs on both islands, providing commercial spaces for lease, parking areas for service vehicles, and a hub for the operation of public transport vehicles and cargo or delivery vehicles.

Through a PPP arrangement for a period of 30 years, the project is expected to open up new all-weather access for vehicles and pedestrians, manage the environmental carrying capacity of the island, and alleviate overcrowding and overuse of existing facilities.

As winning proponent, SMHC is given 20 days from receipt of the NOA to submit all post-award requirements for the execution of the concession agreement.



Among these requirements is the posting of works performance security in favor of the DPWH, issued by an independent, non-affiliated, and reputable issuing company in cash, irrevocable letters of credit, or bank draft, amounting to a minimum of two percent of total project cost.

Alternatives include a bank guarantee amounting to a minimum of five percent of total project cost or a surety bond for a minimum of 10 percent of total project cost.

SMHC must also form a special purpose company, plus provide proof of firm commitment from a reputable financial institution to provide sufficient credit lines to cover the total project cost.

Within five calendar days from receipt of the post-award requirements, the DPWH will determine SMHC’s compliance with all the conditions stated in the NOA to execute the concession agreement with SMHC.

**TARANA!!**

**Kadiwa ng Pangulo**

**APRIL SCHEDULES**

**PhilHealth to disable.....**

The Philippine Health Insurance Corporation (PhilHealth) is requiring all accredited healthcare facilities (HFs) to migrate to the eClaims 3.0 system, with the mandatory shift taking effect on April 1, 2026.

PhilHealth is set to disable all earlier iterations of eClaims on March 31, 2026, making version 3.0 the exclusive platform for submitting healthcare claims. This aims to enable a more efficient, standardized, and digital-first submission process.

To ensure uninterrupted service and claim processing, all healthcare providers are encouraged to complete their migration to the eClaims version 3.0 ahead of the scheduled deadline.

Key changes to claims processing

In addition to the

software upgrade, the system migration introduces enhanced digital standards for documentation. The full implementation of the eClaims 3.0 now enforces strict digital filing rules for financial records:

Mandatory electronic SOA: For all admissions starting April 2026, claims must include a Statement of Account (SOA) in electronic format.

No more scanned PDFs: PhilHealth warned that claims submitted with SOAs in scanned PDF format will be automatically Returned to Hospital (RTH). This aligns with PhilHealth Circular 2023-0026, which aims to standardize electronic data submission for All Case Rates (ACR) and other identified benefits.

eClaims, or the electronic claims submission system, allows

PhilHealth-accredited healthcare institutions to submit claims for patients’ reimbursements directly to the state insurer, streamlining the process from patient admission to payment while reducing the need for physical paperwork and speeding up turnaround times.

The move to eClaims 3.0 and electronic SOAs is part of PhilHealth’s initiative to automate data validation, reduce manual errors, and expedite the reimbursement cycle for healthcare providers.

To avoid disruptions in claim reimbursements, PhilHealth advises all accredited facilities to coordinate with their service providers and the PhilHealth Regional Office – IT unit to schedule the system upgrade and receive technical guidance during the migration process.

**DTI Laguna, CLDD Empower Calamba MSMEs with Smarter Pricing and Costing Strategies**

Calamba City, Laguna — March 23, 2026 — To strengthen the competitiveness of local enterprises, the Department of Trade and Industry (DTI) Laguna, in partnership with the Calamba City Cooperatives and Livelihood Development Department (CLDD), conducted a seminar on Basic Pricing and Costing for micro, small, and medium enterprises (MSMEs) at the CLDD Training Center, Mercado de Calamba.

The half-day activity brought together aspiring and existing entrepreneurs, equipping them with practical tools to set competitive prices, manage costs effectively, and improve overall business sustainability.

Opening the program, Ms. Phoebe Cervantes, Supervising Head and Cooperatives Development Specialist, emphasized the importance of continuous learning and capacity-building to help MSMEs adapt to market demands and enhance their operations.

The main session was led by Ms. Rica Mae E. Garcia, Senior Business Counselor at Negosyo Center Majayjay, who delivered a comprehensive yet practical



discussion on pricing and costing fundamentals. Topics included the difference between cost and price, key components of costing, factors influencing pricing decisions, and applicable pricing strategies for MSMEs. Participants also learned how to compute manufacturing and operational costs through a step-by-step guide, culminating in a hands-on exercise that allowed them to apply the concepts to real business scenarios.

To further strengthen entrepreneurial awareness, the seminar also featured a session on consumer education by Ms. Ma. Angelika M. Clavio, Business Counselor at Negosyo Center Pangil. She discussed consumer rights and responsibilities, as well as the role of government agencies in consumer protection, enabling participants to make informed decisions both as entrepreneurs and consumers.

An interactive question-and-answer segment capped the activity, giving participants the opportunity to clarify key concepts and share their business experiences. The seminar received positive feedback, with attendees noting its relevance and immediate applicability to their day-to-day operations.

This initiative reflects DTI Laguna and CLDD’s commitment to fostering the development and competitiveness of MSMEs within the province (RMEGarcia, DTI Laguna).