

**BUONG SUPORTA, BUONG PUSO: Pamahalaang Lungsod ng Trece Martires, Namahagi ng Uniform para sa WCSU Meet 2025**

Ipinamahagi ng Pamahalaang Lungsod ng Trece Martires noong Oktubre 6 sa pangunguna ni Mayor Gemma Buendia Lubigan ang mga jacket, uniform, bag, at sapatos para sa mga kalahok ng West Cavite Sports Unit (WCSU) Meet 2025. Bilang bahagi ng buong suporta ng lungsod sa mga kabataang atleta, tinanggap din ng mga kalahok ang transportation at meal allowance mula sa lokal na pamahalaan.



May kabuuang 515 Treceño athletes ang nasponsoran ng lungsod upang buong dangal na katawanin ang Lungsod ng Trece Martires sa larangan ng sports at palakasan.

Patuloy na isinusulong ng Pamahalaang Lungsod ang mga programang nagbibigay-daan sa kabataang Treceño na maipamalas ang kanilang talento, disiplina, at dedikasyon sa sports bilang mahalagang bahagi ng pagpapaunlad ng kabataan at ng ating komunidad.

**PGC's Health Outreach Brings Essential Medical Services to Silang Residents**

In a continued effort to promote accessible healthcare for Caviteños, the Provincial Government of Cavite conducted a Medical and Dental Mission in Barangay Bulihan, Silang on October 14, 2025, benefiting a total of 381 residents.

Medical professionals from the CarSiGMA District Hospital and the Office of the Provincial Health Officer (OPHO) rendered their expertise and compassion throughout the activity. The services provided included medical and dental consultations, ECG, and X-ray procedures, all free of charge.

The activity aimed to extend vital healthcare services to underserved communities, ensuring that residents receive proper medical attention and preventive care without financial burden.

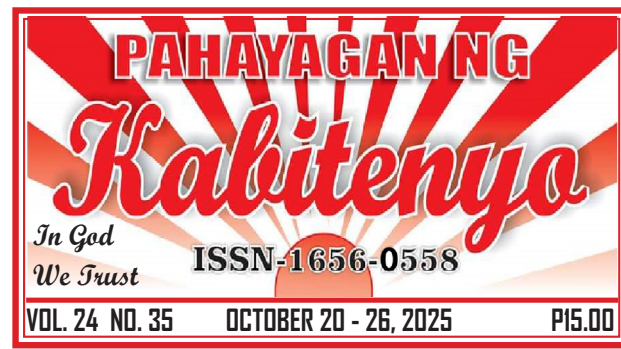
Adding support to the event were 5th District Board



Members Ivey Jane Reyes and Paul Aidel Belamide, who graced the activity and expressed their appreciation to the dedicated health teams and organizers for their commitment to improving the well-being of Caviteños. — OPIO

**DOH hospitals in every NCR quadrant prepared for 'The Big One'**

- Quirino Memorial Medical Center — (02) 5304-9800
- Lung Center of the Philippines — (02) 8924-6101 loc. 4000-4003
- National Kidney and Transplant Institute — (02) 8981-0300 loc. 1001-1013, (02) 8981-0400
- Philippine Heart Center — (02) 8925-2401 ext. 3200-3202
- Philippine Children's Medical Center — (02) 8588-9900
- WEST QUADRANT**
- Manila City
- Dr. Jose Fabella Memorial Hospital — (02) 8734-5561 to 65 loc. 112
- San Lazaro Hospital — (02) 5309-9523 loc. 103, 119
- Tondo Medical Center — (02) 8866-9000 loc. 1002
- Jose R. Reyes Memorial Medical Center — (02) 8711-9491 to 98 loc. 125



**San Quintin LGU to fully subsidize the SSS contribution of over 200 barangay workers**

Social Security System (SSS) Luzon Central 1 Vice President Vilma P. Agapito and San Quintin Mayor Farah Lee Lumahan signed a Memorandum of Agreement (MOA) to register San Quintin LGU as the first Contribution Subsidy Provider in Pangasinan.

217 barangay workers will receive a P760 monthly subsidy for their SSS contributions, totaling P164,920 in monthly support. The program will be fully funded by the local government throughout the term of Mayor Lumahan,



Social Security System (SSS) Vice President for Luzon Central 1 Division Vilma P. Agapito (3rd from left), San Quintin Mayor Farah Lee Lumahan (4th from left), and SSS Urdaneta Acting Branch Head Christopher A. Ser-

- Mandaluyong City
- National Center for Mental Health — (02) 8531-9001 loc. 1002
- SOUTH QUADRANT**
- Muntinlupa City
- Research Institute for Tropical Medicine — (02) 8809-7599, (02) 8807-2628 to 2632 loc. 235, (02) 8807-2637
- Las Piñas City
- Las Piñas General Hospital and Satellite Trauma Center — (02) 8873-0556 loc. 368, **EAST QUADRANT**
- Marikina City
- Amang Rodriguez Memorial Medical Center — (02) 8941-6289, (02) 8948-0595, (02) 8941-5854
- Pasig City
- Rizal Medical Center — (02) 8865-8400
- The DOH-NCR is also working with Region 3 (Central Luzon) and nearby regions for coordinated response and logistical support if Metro Manila is severely affected. (PNA)

**DTI Rizal Successfully Conducts CHAMPS Webinar on Disaster Preparedness for**



**Stronger Together: CSOs and LGU unite to sheape Cavite's governance future**

In a united effort to strengthen participatory governance, the Provincial Government of Cavite, through the Office of the Provincial Planning and Development Coordinator (OPDC), in partnership with the Department of the Interior and Local Government (DILG) Cavite, convened Civil Society Organizations (CSOs) for

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**Cavite celebrates Cooperative Month 2025, strengthening unity and shred prosperity**

The Provincial Government of Cavite, through the Office of the Provincial Cooperatives Development Officer (OPCDO), in coordination with the Provincial Cooperative Development Council (PCDC), led the 2025 Cavite Cooperative Month Celebration on October 10, at the Strike Gymnasium, City of Bacor. This year's theme, "Cooperatives United in Purpose and Action, Sharing Prosperity to Build a Better

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**Let's talk about carbon credit exchange**

MFIs can be both foot soldiers of poverty eradication and stewards of the environment by helping the Philippines take its rightful place in the global climate economy.

Dr. Jaime Aristotle B. Alip  
CARD MRI Founder and Chairman  
Emeritus



**Cayetano: CHED 2026 budget should promote data-driven and accountable education reform**

Senate Minority Leader Alan Peter Cayetano called for a more data-driven and accountable approach in higher education budgeting, saying the Commission on Higher Education's (CHED) 2026 proposal should reflect long-term reforms that improve student access and institutional performance.

"The CHED should be guided by science and be data-driven. Let's get the data and see what we can do together," he said, urging the agency to use reliable data in crafting its programs that will translate into measurable outcomes for learners.

During the Senate budget hearing on October 17, 2025, lawmakers raised concerns over CHED's P32.49-billion budget for next year, citing declining allocations for student financial assistance programs such as the Tertiary Education Subsidy (TES) and Tulong Dunong Program (TDP).

The programs have seen repeated funding cuts despite growing demand and enrollment in both public and private higher education institutions.

CHED commissioner Shirley C. Agrupis said the agency's 2026 plan focuses on state universities and colleges (SUCs), scholarships, and research support. However, she admitted challenges in sustaining the coverage of scholars under the Free Higher Education Law (RA 10931), especially those studying in private schools.

Senators also pointed to low fund utilization and delays in project implementation among SUCs,

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**Mga Kwento ng Pag-asa**

"Sa mga darating na taon, nais naming palawakin pa ang aming mga pananim. Sana, makapagpatayo rin kami ng isang bahay na tunay naming matatagawa na amin."

Catalina Laurel  
CARD Inc. (A Microfinance NGO) client

"Kung hindi mo susubukan ay hindi mo makikita ang tagumpay. Sa kabila ng mga hamon sa buhay ay kapag nagpursige ka, walang imposible."

Niño de Guzman  
CARD SWE Bank Client

## Let's talk about carbon credit exchange

FROM THE MARGINS

Last Sept. 23 to 29, I joined a group of senior officers from leading Philippine microfinance institutions (MFIs) on a “High-Level Study Visit Program on Credit Guarantee Operations” in Tokyo, Japan. Hosted by the Credit Risk Database (CRD)-Business Support Limited, the visit deepened our understanding of Japan’s robust credit guarantee system — a model that underpins credit risk management, as well as micro-small-and-medium-enterprise (MSME), housing and agriculture financing.

Our delegation included representatives from Kabalikat para sa Maunlad na Buhay, Inc. (KMBI), ASA Philippines Foundation, Negros Women for Tomorrow Foundation (NMTF), Community Economic Ventures, Inc. (CEVI), CARD Mutually Reinforcing

Institutions (CARD MRI), and the Ramon Aboitiz Foundation, Inc. (RAFI). Together, we explored governance, risk management, and operational frameworks that could inspire new directions for inclusive finance back home. The highlight of this exchange program was the agreement to establish a Microfinance Guarantee Fund Corporation, an industry-owned entity designed to enhance credit access, manage risks, and strengthen our collective resilience.

As we exchanged ideas, I was struck by one common thread: six of the largest MFIs present are running “green” initiatives — from mangrove reforestation to waste recycling and sustainable agriculture. It made me think: imagine the power of a unified environmental movement led by the microfinance sector. With over 15 million active clients, more than 50,000 dedicated staff, and over 300,000 community centers nationwide, we already have the infrastructure and network to mobilize grassroots climate action. If every microfinance client planted just one tree, we could collectively help reforest our nation — while creating measurable environmental and social value.

Beyond environmental or social advocacy, this could be a business opportunity that aligns with global climate goals. Under the carbon trading framework, countries or corporations that emit higher levels of carbon — such as those in Europe, Japan, Canada, the United States, and China — can purchase carbon credits from entities that have reduced or absorbed carbon emissions. MFIs can participate in the carbon credit exchange. Through proper registration and verification with the Department of Environment and Natural Resources (DENR) and related agencies, MFIs could qualify their large-scale reforestation, renewable energy, and sustainable livelihood programs for participation in carbon markets.

The Philippines contributes only about 0.4-0.5 percent of global carbon dioxide emission. Thus, we are in a strong position to participate in carbon trading as a creditor of clean air, rather than a debtor of pollution. With the government leading the way, MFIs could generate carbon credits through their environmental projects, creating new income streams to support the proposed microfinance guarantee fund corporation, strengthen green enterprises, and reward clients for their role in protecting the planet.

The idea finds strong resonance in the private sector. Last Oct. 2, the Makati Business Club (MBC) convened over 200 business leaders for the “High-Level Forum on Carbon Credits: Strengthening Philippine-Singapore Collaboration for Climate Action.” MBC Chair Edgar Chua and Philippine-Singapore Business Council Chairman Jaime Augusto Zobel de Ayala underscored the importance of facilitating discussions on carbon credit collaboration across countries and industries, while government representatives including DENR Undersecretary Analiza Rebuelta-Teh affirmed the country’s commitment to building local robust ecosystems to support our participation in international carbon markets.

The enabling environment for participating in carbon markets is slowly taking shape. The Department of Finance (DOF) has been working to develop a voluntary carbon market framework, through the Interagency Task Force on Sustainable Finance. This initiative will establish institutional arrangements, a national registry, and credible monitoring and verification systems — essential steps to attract investment and ensure transparency.

To move forward, MFIs can begin by mapping and quantifying their green initiatives, which can serve as baseline data for carbon credit registration. Accredited verifiers and academic institutions can help in developing robust monitoring systems, while government agencies can provide technical support to ensure that small institutions are not left behind.

Meanwhile, the private sector, particularly large corporations and banks, can invest in or co-develop community-based carbon projects with MFIs, ensuring that carbon trading not only offsets emissions but also improves livelihoods. This kind of public-private partnership can position the Philippines as a regional leader in inclusive carbon markets — where the poor are not just beneficiaries but active contributors to global climate solutions.

For the microfinance community, this is an opportunity to link social mission with environmental stewardship and financial innovation. By organizing our collective green initiatives into a registered, measurable, and tradable carbon credit program, we can help protect the planet and empower communities, while creating new sources of income for the industry and our clients.

MFIs can be both foot soldiers of poverty eradication and stewards of the environment. Through a coordinated carbon credit engagement strategy, we can turn grassroots environmental action into long-term sustainability — protecting livelihoods, strengthening communities, and helping the Philippines take its rightful place in the global climate economy.

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“No country, no community, and no individual can face the climate change challenge alone.” — Singapore Minister Grace Fu

(Dr. Jaime Aristotle B. Alip is a poverty eradication advocate. He is the founder of the Center for Agriculture and Rural Development Mutually-Reinforcing Institutions (CARD MRI), a group of 23 organizations that provide social development services to eight million economically-disadvantaged Filipinos and insure more than 27 million nationwide.)



By Jaime Aristotle B. Alip, PhD

DOC WILLIE - Dr. Willie T. Ong -

## Pag-iwas at Paggaling sa Sore Throat: Simpleng Hakbang Para sa Kalusugan

ANG nangangating lalamunan o sore throat ay palatandaan na ikaw ay magkakaroon ng sipon o trangkaso.

Karamihan sa sore throat ay hindi naman nakapipinsala at kusang nawawala sa loob ng limang hanggang pitong araw. Minsan maaaring bumili ng mga over-the-counter na gamot sa ubo para ito ay gumaling.

Maraming dahilan kung bakit nagkakaroon ng sore throat. Kadalasan ay nagmumula ito sa impeksyon mula sa virus o bacteria. Kapag virus ang dahilan, puwedeng hindi muna uminom ng antibiotics.

Ngunit kung namamaga ang tonsils at may mga puti-puti na nakikita sa lalamunan, ang ibig sabihin ay may bacteria ito at kailangan nang uminom ng antibiotics.

Ang mga virus at bacteria ay maaaring pumasok sa iyong bibig o ilong sa pamamagitan ng paglanghap ng particles mula sa pag-ubong o paghatsing ng ibang tao. Puwede rin na ikaw ay gumamit ng kutsara, tinidor, towel, laruan, doorknob, computer keyboard at telepono na gamit ng isang may sore throat.

Maaari ring magdulot ng sore throat ang hyperacidity o pangangasim ng sikmura. Ang allergy ay puwede ring pagmulan ng sore throat.

Para mapabilis ang paggaling ng sore throat, narito ang mga nararapat gawin:

1. Magmumog ng maligamgam na tubig na may asin. Maglagay ng 1 kutsaritang asin sa isang basong maligamgam na tubig at haluin ito. Gamitin ito para mag-mumog ng ilang segundo. Mababawasan ng tubig na may asin ang pama-maga ng tonsils. Magmumog ng apat na beses sa maghapon.
2. Uminom nang maraming tubig, tsa-a o sabaw. Uminom ng walong basong tubig sa maghapon para lumabnaw ang plema.
3. Subukan ang chicken soup o nilagang manok. Ayon sa mga ginawang pag-aaral at pagsusuri ni Dr. Stephen Rennard ng University of Nebraska, ang chicken soup ay tumutulong sa pag-alis ng pagbabara dulot ng sipon at plema. Pini-pigilan nito ang pamamaga ng tonsils at paggawa ng plema. Ang chicken soup ay may sangkap na amino acid, ang cysteine, na lababas sa pagluto ng sabaw ng manok. Ang cysteine ay nagpapalabnaw ng plema sa ating baga at pinapabilis ang ating paggaling. Ang manok ay mataas din sa protina.
4. Kung masakit ang lalamunan, puwedeng gumamit ng throat lozenges. Ito yung mga candy na nakagiginhawa sa lalamunan.

### EDITOR'S NOTE:

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



## MPT South Recognized as Key Tourism Partner at Cavite Tourism Excellence Awards 2025

Metro Pacific Tollways South (MPT South), a subsidiary of Metro Pacific Tollways Corp. (MPTC), has once again been recognized as a valued tourism partner by the Office of the Provincial Government of Cavite during the Cavite Tourism Excellence Awards 2025, held last September 30, 2025, at the Cavite Provincial Capitol, Trece Martires City.

The Cavite Tourism Excellence Awards serves as a platform to recognize individuals and organizations whose invaluable contributions help shape the province’s tourism landscape and promote Cavite as a thriving cultural and travel destination.

MPT South received a Plaque of Appreciation from Cavite Tourism, marking its second consecutive year of recognition for its strong partnership and contribution to the province’s tourism initiatives.

Through its tourism advocacy program, Biyaheng South, MPT South has actively collaborated with the Department of Tourism Region IV-A (DOT IV-A) and the Department of the Interior and Local Government (DILG) IV-A on various initiatives that spotlight Cavite’s rich heritage and culture.

Some of these initiatives include the following: Cavite Tourism Passport, Tara! Let’s Explore Cavite, Tara! Let’s Explore Manila, Biyaheng South Summer Tour and Experiential Tour, and various trimestral tours that have

## DOH: No outbreak of influenza-like illnesses

MANILA – Department of Health (DOH) Secretary Teodoro Herbosa on Tuesday clarified that there is no outbreak of influenza-like illnesses (ILI) in the country, stressing that the current increase in cases is part of the usual seasonal flu trend during the colder months.

“During this time, the ‘-ber’ months, this is our flu season. It’s our ILIs, talagang dumarami ‘yan (they really increase),” Herbosa said in a Bagong Pilipinas Ngayon interview.

“Wala pong any type of outbreak na ILI (There is no any type of ILI outbreak); it’s the seasonal flu, and we still have to be careful,” he said.

He added there is a normal seasonal rise in ILIs every year and they refer to a group of diseases with symptoms such as cough, colds, fever, sore throat, and body aches caused by different viruses —including rhinovirus and influenza A and B— unlike the coronavirus disease 2019 (Covid-19), which is caused by a single virus.

Herbosa said the DOH has not reached the threshold to declare an outbreak or epidemic, urging the public not to panic over reports of increasing absences in schools due to flu-like symptoms.

On Monday, DOH spokesperson Albert Domingo reported the number of ILI cases logged from January to September this year reached 121,716 —an 8-percent drop from last year’s 135,538 cases for the same period last year.

This clarification came after the Department of Education–National Capital Region (DepEd NCR) announced the suspension of face-to-face classes in all public schools in the area due to rising cases of ILI among

encouraged travelers to rediscover the beauty of the south, made accessible through Manila–Cavite Expressway (CAVITEX) and Cavite–Laguna Expressway (CALAX).

“This recognition inspires us to continue bridging communities through our expressways and initiatives that celebrate the culture, people, and destinations of the South. Together with Cavite

Provincial Tourism Office, we aim to keep driving tourism forward,” said Arlette V. Capistrano, Vice President for Communication and Stakeholder Management of MPT South.

This recognition follows MPT South’s recent win at the 21st Philippine Quill Awards, where it earned an Award of Merit for its Biyaheng South tourism advocacy program, underscoring the company’s growing impact in promoting local travel, culture, and sustainable mobility.

MPT South remains steadfast in its mission to promote sustainable tourism and inclusive growth in Southern Luzon by providing motorists with safe, convenient access to the region’s thriving destinations and cultural landmarks.

About Metro Pacific Tollways Corporation MPTC is the leading toll road developer and operator in the Philippines and the holding company of premier tollways, including NLEX, SCTEX, CAVITEX, CALAX, NLEX Connector, and CCLEX in Cebu.

students and school personnel as a primary reason.

Herbosa affirmed that the move can help minimize transmission but should be properly coordinated with health authorities.

“Itong pagsuspindi ng klase, if you will ask me, makakatulong iyan, but I wish nag-coordinate lang sila (This suspension of classes, if you ask me, will help, but I just wish they had coordinated with us),” he said.

“Kapag nag-declare ka ng no classes because of flu-like symptoms, kami ang tatanungin (When you declare no classes because of flu-like symptoms, we’re the ones who get asked about it) and then we were caught unaware, and then it will cause alarm.”

Herbosa added the DepEd had cited other reasons for suspending classes, including building safety inspections after recent earthquakes and sanitization of school premises, which the DOH supports.

He confirmed that there was an increase in sales of common flu medications such as paracetamol, decongestants, and expectorants, during a seasonal rise in flu activity.

He reminded the public that the same preventive measures learned during the Covid-19 pandemic remain effective against ILI:

- Wash hands regularly,
- Stay home when sick,
- Wear masks when symptomatic,
- Avoid sharing food and utensils, and
- Ensure proper ventilation indoors.

For those who are not sick, Herbosa advised taking Vitamin C, staying hydrated, eating a balanced diet, getting enough sleep, exercising, and avoiding crowded

## GUHIT NG KAPALARAN

LIBRA: (Set. 24-Okt. 23) – Maging mapag-pasensiya. Posible na may hindi pagkakaunawaan ang susulpot sa pagitan ng kamag-anak o mga kaibigan. Kunin ang magkabilang panig at pumagtit na ka. Lucky numbers at color for the day ang 5, 19, 22, 41 at yellow.

SCORPIO: (Okt. 24-Nob. 22) – Sa magandang pag-uusap mareresulba ang problema. Bumawi ka sa iyong mahal bago pa siya magtampo. Lucky numbers at color for the day ang 1, 9, 29, 40 at lavender.

SAGITTARIUS: (Nob. 23-Dic. 21) – Marami ang makakapuna sa pagbabago ng ugali. Huwag ilagay sa ulo ang natangor na suwerte dahil babawiin. Lucky numbers at color for the day ang 6, 15, 26, 41 at pink.

CAPRICORN: (Dic. 22-Ene. 19) – Ang gawaing pisikal ay inaayunan ng panahon. Huwag magmalabis sa gawaing mental dahil mabibigla ka. Lucky numbers at color for the day ang 8, 10, 16, 33 at indigo.

AQUARIUS: (Ene. 20-Peb. 18) – Maganda ang iyong personalidad nga-yon na aakit sa mga kaibigan. Lalo kang habangaan. Lucky numbers at color for the day ang 7, 20, 37, 39 at orange.

PISCES: (Peb. 19-Mar. 20) – Kung in-aakalang hindi tama ang gagawin, pag-isipan muna ng maraming beses bago magdesisyon. Lucky numbers at color for the day ang 24, 27, 33, 39 at green.

ARIES: (Mar. 21-Abr. 19) – Huwag asahan na sasagutin ka ng nililigawan dahil marami kang kaagaw sa atensiyon niya. Lucky numbers at color for the day ang 8, 13, 25, 36 at beige.

TAURUS: (Abr. 20-May. 20) – Huwag palawakin ang alitan sa kabiyak o minamahal para hindi mauwi sa matagal na walang imikan. Lucky numbers at color for the day ang 8, 26, 36, 42 at ocean blue.

GEMINI: (May.21-Hun. 21) – Isang suliranin ang mareresulba. Malaki ang pasasalamat sa’yo ng minamahal. Lucky numbers at color for the day ang 17, 24, 31, 38 at violet.

CANCER: (Hun. 22-Hul. 22) – Natakhang mabuo ang isang relasyon sa pagitan ng kasamahan sa trabaho o sa isang kaibigan. Lucky numbers at color for the day ang 16, 27, 35, 41 at magenta.

LEO: (Hul. 23-Ago. 22) – Huwag pairalin ang init ng ulo sa problema dahil hindi makakapag-isip ng magandang solusyon. Lucky numbers at color for the day ang 6, 25, 38, 42 at fuchsia.

VIRGO: (Ago. 23-Set.23) – Huwag magdamdam kung sakaling hindi matupad ang pangako. Alam-in ang dahilan. Huwag basta magalit. Lucky numbers at color for the day ang 2, 4, 33, 41 at brown.

places. “Pagdating ng tag-ulan talagang panahon ‘yan ng flu-like symptoms (Rainy season is really the time for flu-like symptoms),” he said.

“Because we are in enclosed spaces, we avoid the rain, we close the windows because it’s rainy, and when people are together in poorly ventilated rooms, influenza spreads very fast.”

The DOH continues to monitor ILI trends nationwide and assures the public that the situation is under control. (PNA)



### Ugnayan sa Barangay Program Brings Government Services Closer to Residents

The Ugnayan sa Barangay program of the Provincial Government of Cavite, under the leadership of Governor Francisco Gabriel "Abeng" Remulla, continues its mission of bringing essential public services directly to Caviteños as it held its latest run in Barangay Hugo Perez, Trece Martires City on October 10, 2025.

The activity was graced by Trece Martires City Mayor Mayor Gemma Buendia Lubigan, Vice Mayor Bobby Montehermoso, members of the Sangguniang Panglungsod, and 7th District Board



Member Aldrin Anacan, who joined in supporting the program and the province's ongoing efforts to strengthen community engagement and ensure that government services reach every Caviteño. This program reflects the provincial government's commitment to bringing efficient, people-centered governance closer to the grassroots, fostering stronger partnerships with local communities throughout Cavite. — H. Villa

### PHILIPPINE SOFT TENNIS ASSOCIATION DONATES EQUIPMENT TO BACOOOR CITY



Office of the Mayor, October 13, 2025 – The Philippine Soft Tennis Association, Inc. has donated sports equipment to the City of Bacoor, aimed at supporting the development of soft tennis within the community.

Coach Wenifredo De Leon, representing the Philippine Soft Tennis Association (headed by LtCol Robert Joseph S. Moran), presented 6 brand new soft tennis rackets and 5 boxes of soft tennis balls to Mayor Strike B. Revilla at the Office of the Mayor.

The donation was facilitated by Mr. Rob Saluna of the City Sports and Wellness Department.

This contribution is expected to boost the city's soft tennis program and provide valuable resources for aspiring athletes.



### Handa At Alerto para sa Ligtas na Indang!

Matagumpay na isinagawa ang Rapid Damage Assessment and Needs Analysis (RDANA) Training Course noong October 7-10, 2025 sa Tanza Oasis Hotel and Resort, Tanza, Cavite, sa pangunguna ng Indang Municipal Disaster Risk Reduction and Management Office (MDRRMO).

Isa ito sa mga prioridad na programa ni Mayor Virgilio "Vergel" Fidel, na naglalayong palakasin ang kakayahan ng mga MDRRMO personnel at volunteers sa mabilis at epektibong pagtukoy ng

pinsala at pangangailangan sa panahon ng kalamidad. Kabilang sa mga tagapagsalita sa pagsasanay sina Mark Joseph Bawalan (Cavite Provincial DRRMO), Mark Jeffrey Sauquillo (Imus City DRRMO), Charmis Rivera at Jimson Evangelista (Laguna Provincial DRRMO), at Michelle Grace Angela Villarosa (DENR-Mines and Geosciences Bureau).

Patunay ito ng patuloy na pagtukoy ng Pamahalaang Bayan ng Indang sa kahandaan at maagap na pagtugon para sa kaligtasan at katatagan ng bawat Indangueno.

### Imus LGU, nag-turn over ng pitong Breath Analyzers



Pormal na isinagawa ng pamahalaang lungsod kahapon, Oktubre 8, 2025 ang turn-over ng pitong breath analyzer na layuning tumulong sa pagpigil ng mga insidente sa kalsada, partikular ang mga aksidenteng dulot ng pagmamaneho habang nasa ilalim ng impluwensya ng alak.

Ang mga kagamitang ito ay magsisilbing dagdag na suporta sa mga enforcer at kapulisan upang mapanatili ang kaayusan at kaligtasan sa mga lansangan ng Imus.

Patuloy ang lokal na pamahalaan sa pagpapatupad ng mga hakbang para sa mas disiplinado at responsable pagmamaneho ng bawat Imuseño.

### Stronger Together:.....

the Joint Organizational Meeting for Local Special Bodies held at the New Provincial Government Center, Trece Martires City on October 9, 2025.

Provincial Administrator Engr. Gilbert V. Gandia warmly welcomed participants, highlighting the indispensable role of CSOs as vital partners in shaping inclusive and responsive local governance. Engr. Lorna R. Leyran, Provincial Planning and Development Coordinator, led the introduction of members of the Local Special Bodies, which include the Local Development Council, Local Health Board, Local School Board, and Local Peace and Order Council. She underscored the importance of these bodies

as platforms for meaningful collaboration between government and civil society in crafting policies and programs that address community needs.

The meeting featured a series of comprehensive presentations by DILG Cavite officials. LGOO III Niña Norisa C. Maranga discussed the roles and functions of the Local Development Council, followed by LGOO III Maria May M. Ambata, who tackled the Local Health Board, while LGOO II Amiel Dela Rosa elaborated on the functions of the Local School Board. These discussions equipped CSO participants with a deeper understanding of their active role in local governance structures.

Participants then

engaged in an action planning session, where CSOs mapped out strategies to strengthen their involvement and ensure their voices are heard in policy-making processes. Concluding the productive activity, DILG Cavite OIC-Provincial Director Marcial A. Juangco delivered an inspiring message, reaffirming the agency's commitment to empowering CSOs as key partners in development, transparency, and good governance.

Through the joint initiative, the OPPDC and DILG Cavite continue to build stronger linkages between the government and civil society, paving the way for more transparent, accountable, and people-centered local governance in the Province of Cavite.— R. Dones

### Cavite celebrates Cooperative Month 2025, strengthening unity and shared prosperity

World," highlighted the vital role of cooperatives in promoting economic inclusivity and community development.

The event began with a trade fair and exhibits officially opened through a ribbon-cutting ceremony led by Governor Francisco Gabriel D. Remulla and guests.

During the opening program, Bacoor City Mayor Strike B. Revilla and Cavite PCDC Chairperson Ms. Ma. Teresa O. Daño delivered their welcome and opening messages, followed by inspiring remarks from Cooperative Development Authority (CDA) Usec. Alexander Raquero, Rep. Lani Mercado-Revilla, Vice Governor Ramon Vicente H. Bautista, and Vice Mayor Rowena Bautista-Mendiola. Governor Remulla gave the Solidarity Address, emphasizing Cavite's strong cooperative movement.

The event's Keynote Speaker, Senator Joseph Victor G. Ejercito, under-

scored the importance of empowering cooperatives as key partners in national growth and local sustainability through a video message.

Afternoon highlights included the King and Queen of Koop-Munity 2025, The Koop-Cup, and special intermission numbers that celebrated cooperative talent and unity. The Closing Program featured the awarding of certificates

to outstanding cooperatives and partners, recognizing their commitment to cooperative excellence.

Mr. Ismael F. Fampula, Provincial CDS of CDA-Region IV-A, delivered the closing remarks, commending the collaborative efforts of Cavite cooperatives in driving shared prosperity and sustainable development across the province.— A. Sarte



### CSC REGION IV RECOGNIZES BACOOOR CITY'S "PUSO, DANGAL, AT GALING PARA SA BAYAN" IN SUPPORT OF 125TH PHILIPPINE CIVIL SERVICE ANNIVERSARY



DPWH Mimaropa Region, Quezon City – October 17, 2025 – The Civil Service Commission (CSC) Region IV held a "Pasasalamat Program" to recognize partner agencies for their contributions to the successful celebration of the 125th Philippine Civil Service Anniversary (PCSA), themed "Bawat Kawani, Lingkod Bayani: Puso, Dangal, at Galing Para sa Bayan."

The event was attended by Mayor Strike B. Revilla, Ms. Natividad Ludwig I. Ople (Head of HRDMD), Director III Atty. Elenita P. Ugay, Director IV Maria Leticia G. Reyna, Director III Radne B. Jomud, and ATTY. Marilyn B. Yap, DPA (Chairperson of the Civil Service Commission). Representatives from various partner agencies were also present.

During the program, the City Government of Bacoor, Cavite, received a Certificate of Appreciation for its invaluable support and contribution to the successful celebration of the 125th PCSA, which took place from September 1-30, 2025. The CSC, under the leadership of Chairperson ATTY. Marilyn B. Yap, DPA, expressed its gratitude for the City's commitment to embodying the anniversary's theme of dedication, integrity, and excellence in service to the nation. The recognition highlights Bacoor City's dedication to its role as a partner in nation-building through effective and dedicated public service.

### Cayetano: CHED 2026 budget.....

along with Commission on Audit (COA) findings on slow liquidation of scholarship funds and inconsistent monitoring of school performance.

Cayetano, who previously chaired the Senate Committee on Higher, Technical, and Vocational Education, said these issues highlight the need for performance-based budgeting and stronger accountability mechanisms in CHED and its attached institutions.

He earlier backed CHED's "ACHIEVE" 7-point agenda, which promotes access, quality, and institutional resilience among higher education institutions.

Cayetano also renewed his call for the creation of the Third Con-

gressional Commission on Education (EDCOM III), which seeks to review and align the country's education system from basic to higher and technical learning to ensure that policies and budgets promote employability, innovation, and inclusive growth.

"By laying the groundwork for a truly cohesive and responsive education system, we aim to transform the nation by building the right foundations," he added. ###



Croatia looking for Filipino workers via G2G program



MANILA — comes Filipinos Croatia is actively recruiting Filipino skilled workers through a government-to-government (G2G) program with the Department of Migrant Workers (DMW), with the first batch of successful applicants to undergo final interview with their employers before they are deployed.

During the Philippine-Croatia Friendship Day at the DMW office in Mandaluyong City on Tuesday, Migrant Workers Secretary Hans Leo Cacdac said the hiring of Filipino workers through a G2G program would ensure the ethical and transparent recruitment of overseas Filipino workers (OFWs).

“We’re all graced to implement that (program), which was signed last year with Minister (Marin) Piletić in Zagreb in terms of labor cooperation and understanding toward the government-to-government hiring approach to ensure the safe, ethical labor mobility of our workers for Croatia,” Cacdac said.

“We have the current hiring program already in full gear. There was a set of implementing guidelines signed a few months ago, and the first batch is set to be recruited in the next few days, and a job fair happening tomorrow (Wednesday),” Croatia welcomed Filipinos Croatian State Secretary for Labor Ivan Vidiš lauded the contribution of Filipino workers, noting that around 16,000 Filipinos are already working and living in Croatia.

Vidiš said that Croatia, now the second fastest-growing economy in the European Union, is seeking skilled workers for its expanding hospitality, construction, healthcare, and processing industries.

He said the average monthly salary in Croatia now is around PHP97,000. “We have a growing Filipino community in Croatia. We have around 16,000 of your compatriot citizens in Croatia right now. And I have to say that even though we are geographically far away when it comes to value, works, ethics, and mentality, We are quite similar. And this is why Filipinos are a very good fit to our Croatian society and are very, very welcome and especially appreciated as workers,” he said.

PGC empowers Cavite farmers through “Livelihood on the Go”

To support the province’s agricultural sector and promote value-adding in local produce, the Office of the Provincial Cooperatives Development Officer (OPCDO) spearheaded the “Livelihood on the Go” training on Fruit Processing on October 7, held at the Office of the Provincial Agriculturist (OPA) Compound in Trece Martires City.

The hands-on training gathered more than 40 farmers from various municipalities of Cavite, who were eager to learn practical techniques in processing fruits into marketable products aimed at increasing income opportunities and reducing post-harvest losses.

Ms. Myrachel P. Cuadra, OIC of the OPCDO, and OPA Head, Engr. Anna Pamela Cruz graced the event and delivered their messages of support, emphasizing the Provincial Government’s continuing commitment to empower Caviteños through sustainable livelihood and entrepreneurship initiatives.

Meanwhile, Ms. Sheryl Loyola, OPCDO - Livelihood Division Head, discussed the various programs and services of the OPCDO designed to assist farmers, cooperatives, and micro-entrepreneurs in developing livelihood ventures and enhancing product competitiveness.

OPCDO’s “Livelihood on the Go” program aims to uplift the economic well-being of Caviteños by delivering accessible, skills-based training and livelihood opportunities that empower individuals and communities to achieve sustainable income and self-reliance. — OPIO

percent in its gross domestic product (GDP), which would mean that the country would be opening about 30,000 to 40,000 new jobs.

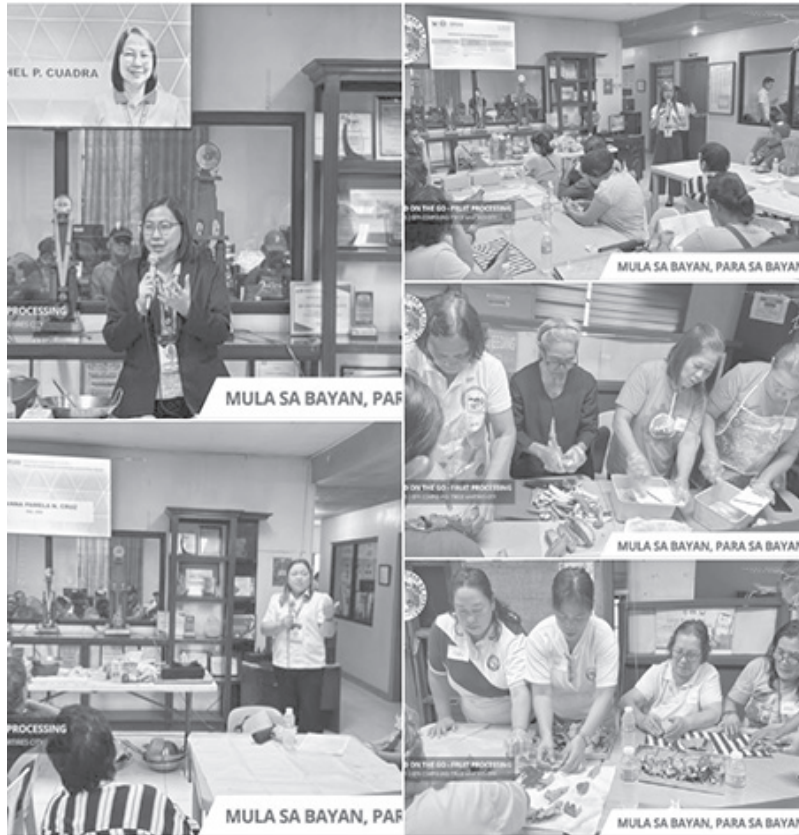
He said aside from the tourism and construction sectors, there are other opportunities in the healthcare sector and the processing industry

Meanwhile, both Cacdac and Vidiš stressed that the G2G arrangement between the Philippines and Croatia prohibits placement fees and other recruitment charges.

“Croatian employers shoulder all recruitment and processing costs. This is a model of safe and fair migration that we aim to replicate with other partner nations,” Cacdac said.

Successful applicants

Among the



first batch of 212 applicants now in their final interview with their employers set on Wednesday are Marianne Paac, a 35-year-old single mother and former OFW in Dubai, and Ryan Littau, a 23-year-old hospitality graduate.

Paac shared that under the DMW G2G program, the hiring process is more transparent and workers are protected.

“In Dubai, my agency didn’t honor my contract. With the G2G system, I’m confident it’s fair and legitimate,” she said.

Meanwhile, Littau expressed excitement, saying he did not expect his first job could be abroad.

He said he looks forward to starting his career in Croatia’s tourism industry and exploring the coun-

try as well.

“It’s a great opportunity to grow and experience Europe while representing Filipino hospitality,” he said.

Employers welcome Filipino talent Martina Samac, HR representative of Adriatic Luxury Hotels, said their company is hiring about 500 seasonal workers for hotels in Dubrovnik and

nearby areas.

“We’re looking for cooks, waiters, chambermaids, pool attendants, and laundry staff,” Samac said.

“Salaries range from EUR1,000 to EUR1,300, with free accommodation and meals. Filipinos are known for professionalism, and many are rehired every season.” (PNA)



Republic of the Philippines  
Fourth Judicial Region  
Regional Trial Court Of Cavite  
Office of the Clerk of Court & Ex-Officio sheriff  
New Justice Hall, IP, Rizal Avenue, Kaybagal  
South, Tagaytay City

BDO UNIBANK, INC.,  
Mortgagee,  
versus  
SPS. JOEL BUGAS BALILI AND  
GLORY NEHEYAL BALILI,  
Debtors-Mortgageors.

EJF NO. TG-25-099  
FOR: Application for Extra-Judicial Foreclosure  
of Mortgage (Under Act No. 3135. As Amended)  
X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon extra-judicial foreclosure sale under Act 2135, as Amended by Act. No. 4118, filed by Mortgagee, BDO UNIBANK, INC., a universal banking corporation duly organized and existing under the laws of the Republic of the Philippines, with principal office and place of business at 33 Floor, BDO Corporate Center Ortigas, No 12 ADB Avenue, Mandaluyong City, pursuant to the terms and conditions of the Uniform Loan and Mortgage Agreement (Real Estate) (MORTGAGE) executed and notarized on September 9, 2020 and April 12, 2022 by Debtors-Mortgageors, SPS. JOEL BUGAS BALILI AND GLORY NEHEYAL BALILI, both of legal age, Filipino citizens, with residence and postal addresses at (1) #24-D Diamond Street, Kagawad Road Area A Talanay, Batasan Hills, Quezon City (2) P3 864 Lot 35 Alta Tierra Homes, Aldiano Olaes, GMA, and (3) Unit 0103. 1 Floor Tower B. Cool Suites at Wind Residences. Emilio Aguinaldo Highway, Brgy Maharlika West, Tagaytay City, in favor of the Petitioner/Mortgagee, over a real estate property including improvements thereon, described in and covered by CONDOMINIUM CERTIFICATE OF TITLE NO. 076-2021000452 of the Registry of Deeds for Tagaytay City, to satisfy the outstanding obligation of the Debtors-Mortgageors in the amount of THREE MILLION THREE HUNDRED THREE THOUSAND NINE HUNDRED FIFTY-EIGHT PESOS AND 01/100 (Php3,303,958.01), as of August 15, 2025, the undersigned Clerk of Court & Ex-Officio Sheriff of the Regional Trial Court of Cavite thru her deputy, Oliver N. Mendoza, will sell at public auction on January 22, 2026 at 10:00 o'clock in the morning or soon thereafter, at the New Hall of Justice of Tagaytay City, to the highest bidder, for Cash or Manager's Check and in Philippine Currency, the following properties with all its improvements thereon, to wit  
CONDOMINIUM CERTIFICATE OF TITLE  
NO. 076-2021000452  
Registry of Deeds for Tagaytay City

IT IS HEREBY CERTIFIED that the unit identified and described as COOL SUITES AT WIND RESIDENCES TOWER B 0103 UNIT NO FLOOR LEVEL 1 FLOOR

EXTRA JUDICIAL SETTLEMENT OF STATE OF THE DECEASED PRISCO PALLERA and JUSTINA FELIZ PALLERA

Notice is hereby given that the estate of the deceased PRISCO PALLERA, who died on March 26, 2010 and JUSTINA F. PALLERA, who died on December 6, 2006 at Private Lot, Brgy. BuroI III, City of Dasmariñas, Cavite, that the above-named deceased both died intestate, without a Will or Testament, at the time of their deaths left certain real property located at Private Lot, Brgy. BuroI III, City of Dasmariñas, Cavite, with a total area of One Hundred Fifty (150) Sqm., more or less, covered by TCT No. 896702, was the subject of this Extra Judicial Settlement of Estate among the legal heirs of the said deceased in the said instrument, executed before Notary Public Atty. Marimar T. Nieto, under Doc. No. 287, Page No. 59, Book No. 16, Series of 2025  
PAHAYAGAN NG KABITENYO  
OCTOBER 20, 27 & NOVEMBER 2, 2025

UNIT TYPE  
1BR WITH BALCONY  
UNIT AREA  
23 23 SQUARE METERS  
in the diagrammatic floor plan appended to the enabling or master deed of the condominium project annotated on TRANSFER CERTIFICATE OF TITLE 2012004100, 2012004161 2015001175 which embraces and describes the land located at BRGY SALABAN MAHARLIKA WEST (NOW), CITY OF TAGAYTAY, PROV OF CAVITE with an area of THIRTY ONE THOUSAND SEVEN HUNDRED THIRTY (17300) Douane Meter registered in the name of  
Owner: SPOUSES JOEL B BALILI AND GLORY N. BALILI  
FILIPINO CITIZENS BOTH OF LEGAL AGE  
Address: P1884 LIS ALTA TIERRA HOMES ALDANGO-LAEIS GMA 4117 PHILIPPINES

In the event the public auction should not take place on the said date, it shall be held on January 29, 2026 without further notice.

Prospective bidders or buyers are hereby enjoined to investigate and verify for themselves the CONDOMINIUM CERTIFICATE OF TITLE NO. 076-2021000452 the encumbrances thereon, if any there be.

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

Tagaytay City, Philippines, October 13, 2025.

ATTY. VABRA ANN A. VARIAS-DIMAYUGA  
Clerk of Court VI & Ex-Officio Sheriff

OLIVER N. MENDOZA  
Sheriff-In-Charge

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

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

JACEL DL FLORENCIO  
BOO UNIBANK, INC  
Consumer Remedial Management 33 Floor BDO Corporate Center Ortigas No. 12 ADB Avenue, Mandaluyong City

SPS. JOEL BUGAS BALILI  
AND GLORY NEHEYAL BALILI  
Debtors Mortgageors  
(1) 24-0 Diamond Street, Kagawad Road Ass A Tatanay, Batessen H, Quezon City  
(2) P3 864 Lot 35 Alta Tara Horners, Aldiano Olaes. GMA  
(3) 0103 1 Flexer Tower B, Cool Suites at Wind Residences, Emilio Aguinaldo Highway. Brgy. Maharlika West, Tagaytay City

Note:  
Publication was awarded to: PAHAYAGAN NG KABITENYO  
Date of Publication: OCTOBER 20, 27 & NOVEMBER 3, 2025

EXTRA JUDICIAL SETTLEMENT OF ESTATE OF THE DECEASED CARLOS C. BARROZO and REMEDIOS C. BRONCANO

Notice is hereby given that the estate of the late REMEDIOS CENA BRONCANO, who died on January 29, 2017 in Dasmariñas Cavite and the late CARLOS C. BARROZO, who died on March 26, 2018 in the City of Dasmariñas, Cavite, that said deceased died intestate, without Will or Testament, that said deceased left a parcel of land situated at Brgy. Paliparan 3, City of Dasmariñas with a total land area of One Hundred Sixty (160) sqm., more or less covered by Entry Pass No. 00360 and covered by TCT No. T-26043; issued by National Housing Authority (NHA) was the subject of this ExtraJudicial Settlement of Estate executed before Notary Public Atty. Marimar T. Nieto, under Doc. No. 31, Page No. 8, Book No. 15, Series of 2025  
PAHAYAGAN NG KABITENYO  
OCTOBER 20, 27 & NOVEMBER 2, 2025

DTI Rizal Successfully Conducts CHAMPS Webinar on Disaster Preparedness for Small Businesses

DTI Rizal, through Negosyo Center Jalajala, Rizal successfully conducted CHAMPS Season 6, Module 12: “Disaster Preparedness for Small Business” via Zoom. The webinar session was facilitated by Business Counselor Camille Ann Peñaranda and featured Mr. Dennis Orlina - President

and Philippine Representative of AHPADA (ASEAN Handicraft Promotion and Development Association, Bangkok Thailand), as the virtual resource speaker.

Mr. Orlina discussed about disaster preparedness for small businesses focused on helping owners understand potential risks, create effective emergency and business continuity plans, and build resilience against disruptions such as natural disasters, cyberattacks, or pandemics. It covered key areas including risk assessment, communication strategies, data and asset protection, and financial preparedness. He

also emphasized that our capability and capacity to handle any crisis can make or break our business. This webinar session was valuable not only for business owners but also for all participants, as it provided insights on how we can be better prepared in the event of a disaster—especially given the current situation in various provinces across the Philippines.

Mr. Orlina concluded the webinar session by sharing a powerful quote from Stephen Covey: “I am not a product of my circumstances. I am a product of my decisions.” He used this quote to emphasize the importance of taking responsibility, staying proactive, and making conscious choices—especially during challenging times. It served as a strong reminder for all participants that while we may not control every situation, we can