

SMC mobilizes over P20 million in food relief for storm-hit communities



San Miguel Corporation (SMC) extends aid to storm-hit communities nationwide, delivering millions worth of its food products through local government units.

San Miguel Corporation (SMC) is ramping up relief operations for communities affected by persistent rains, tropical storm Crising, and typhoon Emong, with over P20 million worth of food assistance being mobilized for distribution across Luzon and the Visayas.

The relief efforts, through the San Miguel Foundation, are ongoing and being implemented in coordination with local government units and partner organizations to ensure timely delivery to

the most affected areas.

In Luzon, food packs are being delivered to all 16 cities and the lone municipality of Metro Manila. The company is also sending food products to four cities and 21 municipalities in Bulacan province.

Relief is also being dispatched to 12 provinces, including Bataan, La Union, Pangasinan, Pampanga, Ilocos Norte, Ilocos Sur, Batangas, Cavite, Rizal, Laguna, Cebu, and Negros Occidental. In total, the company is

targeting at least 28 cities and 25 municipalities.

“Our priority is to make assistance immediately available to families displaced or unable to work due to the severe weather and flooding. We are using our network, facilities, and volunteers to ensure we help as many families as we can,” said SMC Chairman and CEO Ramon S. Ang.

So far, over P16.9 million worth of food products have been mobilized.

In addition, San Miguel Foundation has



been setting up soup kitchens in key areas to serve hot meals to some 47,000 individuals. This initiative, valued at P2.3 million, is part of the company's broader relief operations.

The company is also rolling out the distribution of grocery packs worth over P1 million, which will benefit more than 2,000 families.

Combined, these efforts bring SMC's mobilized aid to over P20.29 million, with more deliveries ongoing in the coming days.

PhilHealth Stakeholders' Summit

GUMACA, QUEZON | Mahigít sa 300 miyembro mula sa ibat ibang sektor at grupo ang nakiaisa sa isinagawang PhilHealth Stakeholders' Summit sa Southern Quezon Convention Center, Gumaca, Quezon.

Sa kabila ng masamang panahon, naging matagumpay ang isinagawang aktibidad kung saan tinalakay ng mga kawani ng PhilHealth Regional Office IVA ang ilang polisiya at mga bagong benepisyo ng PhilHealth sa lahat ng Pilipino. Nagbigay din ng kumprehensibong oryentasyon ukol sa Universal Health Care, PhilHealth Konsulta, eGov app at iba pang online services ng PhilHealth.

Sa kanyang mensahe, binigyang diin ni Field Operations Division Chief Arturo Ardiante ang kahalagahan ng koordinasyon at partnership sa ibat ibang grupo upang

matupad ang mandato ng Universal Health Care. Ang mga grupong ito ang magsisilbing advocates ng PhilHealth upang mas palawakin ang kaalaman ng publiko ukol sa kahalagahang iseguro ang kanilang kalusugan.

Kaya naman upang pormal na isakatuparan ang ugnayang ito, pumirma sa Pledge of Commitment ang mga nagsilang lider at kinatawan ng mga grupo ng TODA, LGBTQ, Senior Citizens, at iba pang sektor kung saan nakasaad ang kanilang pangako ng suporta sa pagpapalaganap ng kaalaman at kamalayan ukol sa PhilHealth at siguruhing ang bawat miyembro nila ay makapagpatala sa PhilHealth Konsulta.

Kaugnay nito, nagsagawa rin ng online registration at updating ng records ang PhilHealth para sa mga miyembrong may iapapabagong re-

kords o impormasyon. Gayundin, nagsagawa din ng PhilHealth Konsulta registration at First Patient Encounter para sa mga dumalong miyembro sa pakikipagtung-

lungan ng QPHN-Gumaca at RHU Gumaca.

Sa ilalim ng PhilHealth Konsulta, magkakaroon ng access sa konsultasyon, piling medical services at ga-

mot ang mga miyembro na maaari nilang magamit sa kanilang napiling Konsulta Providers.

Patuloy ang kampanya ng PhilHealth sa mga miyembro nito na

magparehistro at gamitin ang benepisyo sa ilalim ng PhilHealth Konsulta upang mapangalagaan ang kanilang kalusugan nang hindi na humantong sa paglala ng anumang sakit.



BIR, LANDBANK team-up for tax portal for digital services

P5

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STRAIGHT NEWS PUBLISHING

TODAY'S NEWS AND BEYOND
VOL. III- NO. 06 • Aug. 06-12, 2025 • P 10.00

SSS Conducts R.A.C.E. Operation in Rosario-EPZA to Ensure Employer Compliance

Congratulations!



CONG. ADRIAN JAY ADVINCULA
DEPUTY MAJORITY FLOOR LEADER
20th Congress of the Philippines

From: STRAIGHTNEWS PUBLISHING

Pag-IBIG Fund Offers Housing Loan Moratorium in Calamity-Hit Areas, Heeds President Marcos' Call to Extend Assistance

Aboitiz Foundation Champions Financial and Digital Empowerment for Women in Misamis Oriental

Bohol holds Tour for Luzon Media to Experienced Sandugo Festival 2025



The media TOUR held in the province of Bohol from July 26-29, 2025 was attended by some of the media practitioners in Laguna, Tarlac, Cavite, Nueva Ecija, Batangas in Luzon. Photo together is with Bohol Governor Erico Aristotle Cabagnot Aumentado, his wife Maam Maria Vanessa Cadorna-Aumentado, Bohol 2nd District Representative, fully assisted by Mr. Ted Ayeng from DYTR Bohol and some Bohol media partners in Aumentado's ancestral home in Mariveles, Davao.

DTI-Laguna Participates in the Orientation Meeting of Mag Negosyo Ta' Day Project

GSIS releases over P1.5B in emergency loans to 44,000 members, pensioners

The Urgent Need for a Better Water System in the Philippines

Access to clean and reliable water remains a daily struggle for many Filipinos. Despite being a country rich in natural water sources, the Philippines continues to face problems with water supply, distribution, and quality. These are the issues that are only getting worse with rapid urbanization and climate change.

An effective water system is essential, not only for health and sanitation but also for agriculture, business, and everyday life. Inconsistent water supply affects everything. From household needs, to food production and economic activity. During dry seasons, some areas suffer from water interruptions lasting days, while others face contamination risks due to poor infrastructure.

Fixing these issues requires long-term investment, better maintenance, and smarter management of resources. It's not just about adding supply, it's about making the system efficient, resilient, and fair for all.

For the Filipino people, a strong water system means more than convenience, it's a matter of safety, dignity, and survival.

In the end, access to clean water is not a luxury, it's a basic right, and one the country can no longer afford to overlook.

By Charliz Brillantes

WHY DIVORCE SHOULD BE ALLOWED IN THE PHILIPPINES

Divorce is a legal process to put an end on a marriage. It lets two people go their separate ways and start fresh. In many countries, divorce is common and helps people leave unhappy or toxic marriages. But here in the Philippines, divorce is still not allowed or legal yet.

This causes problems for many Filipinos. Some are stuck in marriages where they are hurt, physically, emotionally, mentally, or even financially. Without divorce, they have no easy way to leave. Legal separation and annulment are possible, but these are slow, expensive, and don't always protect those who need it most.

Divorce also helps people grow. When someone stays in a bad marriage, they may lose their confidence and forget what makes them happy. Ending the marriage gives them a chance to find themselves again.

Many parents stay together "for the children," however, children can feel when their home is full of fighting and disagreement. Kids grow better when their parents are happy and respect each other, even if it means living apart.

Being in a stressful marriage can hurt a person's mind, body, and soul. Divorce can bring relief, making it easier to heal and feel better.

Divorce lets people have control over their money and their lives. It also helps them be honest about who they are and what they want, instead of staying in a marriage just to avoid judgment.

We need to be open to the idea of divorce. It doesn't destroy families, but rather, it helps people live safer, healthier, and happier. It is time for the Philippines to allow divorce and give people the freedom to choose themselves over the opinions of other people.

By Shane Pinote

SM City Dasmariñas Showcases Over 500 Artworks in "Art for Everyone" Exhibit

In celebration of local creativity and culture, SM City Dasmariñas launches the Art for Everyone exhibit, featuring more than 500 art pieces including sculptures from the iconic Castrillo Legacy Art Studio. The exhibit runs from July 20 to 31 at the Annex Event Center, bringing together five prominent art groups that represent the heart of Cavite's vibrant art scene.

The event is part of SM's nationwide Art for Everyone campaign, which aims to make art more accessible to the public while celebrating the talents of Filipino artists. Visitors are invited to explore and support local artistry throughout the two-week fair.

The participating groups include Urban Sketchers Cavite Heritage Artists Community, Castrillo Legacy Art Studio, Alitaptap Artists Community, United Artists by Lance Daliva, and Dasmariñas Art Group.



Urban Sketchers Cavite Heritage Artists Community – Artists committed to capturing Cavite's heritage and everyday moments through on-location sketching.



United Artists by Lance Daliva – A dynamic group of young creatives mentored by artist Lance Daliva, known for their bold and contemporary expressions.



Alitaptap Artists Community – A collective of multidisciplinary artists known for their community-driven projects and international collaborations.



Castrillo Legacy Art Studio – Carrying the legacy of National Artist Eduardo Castrillo, the studio is recognized for its powerful sculptures and public monuments.

SSS CONDUCTS R.A.C.E. OPERATION IN ROSARIO-EPZA TO ENSURE EMPLOYER COMPLIANCE

The Social Security System (SSS) conducted an onsite inspection on July 17, 2025, in Rosario – EPZA, as part of its Run After Contribution Evaders (R.A.C.E.) campaign, aimed at identifying and addressing non-compliant employers who fail to register their businesses or remit employees' contributions.

SSS personnel visited local establishments in the area to issue notices and remind business owners of their legal obligations under Republic Act No. 11199 or the Social Security Act of 2018. The initiative ensures that workers receive the full benefits due to them, including sickness, maternity, disability, and retirement claims.

Employers found to be delinquent are given a chance to settle their obligations or face legal action, including fines and imprisonment, as part of SSS's ongoing efforts to protect employee welfare and strengthen social protection coverage.

Bohol holds Tour for Luzon Media to Experienced Sandugo Festival 2025

Different Luzon Media entities recently had the privilege of joining a group of Luzon-based journalists on a special assignment to Bohol to cover the vibrant Sandugo Festival festivities held this year on July 27, 2025, in Tagbilaran City. A month-long celebration a more than just a cultural celebration, the trip offered us a deeper look into Bohol's rich history, stunning landscapes, and warm hospitality. The Sandugo Festival commemorates the historic blood compact between Datu Sikatuna and Spanish explorer Miguel López de Legazpi in 1565, an act of friendship and alliance that laid the foundation for peaceful diplomacy during the early Spanish colonization. The name "Sandugo," which means "one blood," is brought to life each year through colorful street dancing and cultural performances.

Day 1: Arrival and Historical Impressions

Early in the morning we landed at Panglao International Airport on July 26 and checked in at Lost Horizon Hotel in Brgy. Tawala, Panglao. After settling in, our first stop was Bohol Bee Farm Restaurant at Island City Mall, where we enjoyed a fresh farm-to-table lunch. Their charcoal ice cream was as unique as it was delicious. We also visited the Bohol Expo and took photos of the Bohol local crafts and products. That afternoon, we toured the Baclayon Church, a centuries-old landmark beautifully restored after the 2013 earthquake. We capped the visit with coffee at Cresencia Café, a cozy spot set inside a charming 110-year-old ancestral home. Dinner was served at the Aumentado's Residence in Mariveles, Dauis, an ancestral home of Governor Aris Aumentado, with Bohol 2nd District Congresswoman Maria Vanessa 'Vanvan' Cadorna Aumentado offering a taste of their own homemade, handmade local delicacies, history and Aumentado family warm hospitality.

Seeing it unfold live was a powerful reminder of the Philippines' deep historical roots and traditions. Our media delegations included Ms. Heidilita Lat Paginag of Dateline Weekly Newspapers; Mr. Jerry Ancheta of Philippine Recorder; Ms. Erna Balagtas of Pahayagan ng Kabitenyo; Ms. Sheena Ancheta; Ms. Divine Reyes; Ms. Aura Flores of Southern Tagalog Herald; Ms. Maria Victoria Soberano of Straight News Publishing and Mr. Bonifacio Dacayanan of Facts and Figures News-weekly at the same time

current President of PAPER.PH (Philippine Alliance of Editors, Reporters Inc.). Together, we explored Bohol's many historical and natural landmarks and natures wonder while savoring its diverse culinary offerings, making this trip both meaningful and memorable.

Day 2: Sandugo Festival Main Event

We kicked off our second day with lunch at Kun's Stick and Bowl Asian Kitchen, a delightful Korean eatery. Then came the highlight of our trip, the Sandugo Festival Street Dancing Competition in Tagbilaran City. The busy street of Carlos P. Garcia avenue were bursting with music, color, and energy. The grand competition were held at the Carlos P. Garcia Sports Complex, featuring 12 participating contingents, of which only five stood out namely: 4th Runner-Up: Hiyas Quinale from LGU Anda – ₱500,000 3rd Runner-Up: Banay sa Kulturang Dimiaonon – ₱600,000 2nd Runner-Up: Banay Loaynon – ₱700,000 1st Runner-Up: Pundok Sa Nagkahiusang Tagbilaranon – ₱800,000 Grand Champion: Lumad Lobocanon (Bolibongkinging Festival) – ₱1,000,000

The crowd, the costumes, and the performances made for a stunning cultural display that I'll never forget.

Day 3: Exploring Bohol's Natural Wonders

Moreover, third day began with breakfast at the hotel before heading to the Blood Compact Shrine, the historic site where Datu Sikatuna and Legazpi sealed their treaty.

We then visited the Bilar Man-Made Forest, a dense stretch of ma-

Day 2: Sandugo Festival Main Event

We then traveled to the small municipality of Sikatuna for a courtesy visit with their Lady Mayor Justiniana L. Ellorimo, followed by a tour to the Mirrors of the World and Botanical Garden, which features miniature replicas of famous landmarks in the world. Before dinner, we explored Hinagdanan Cave and Bath Resort in Dauis. Made of limestone, Hinagdanan Cave is naturally lit by sunlight filtering through holes in its rocky ceiling, which in turn creates some amazing lighting effects.

A few years ago, by chance, a local farmer discovered its entrance. With a rudimentary bamboo ladder he managed to access its interior, where he was completely amazed at what he found. In addition, the different zenithal openings of the cave let the sun's rays pass through and illuminate the cave naturally, creating a true visual spectacle.

Day 4: Cultural Immersion and Farewell

On our fourth and final full day, we visited the new Bohol Provincial Capitol, where we were welcomed for a quick photo opportunity at the offices of Congresswoman Vanessa Aumentado and Governor Erico Aris Aumentado. Lunch was hosted at Gerarda's Family Restaurant, an ancestral home converted into a fine dining venue in the City of Tagbilaran. The First Family Restaurant in Bohol that Serves the Goodness of Filipino Dishes with a Twist. It's the place you can always come home to.

The Owner Alexander Lim proudly shared their signature "lutong-bahay" dishes, including their famous Ube Kinampay Guisado, a local twist that left a lasting impression.

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One in our bucket list before going back to Manila is souvenir shops for our loved ones and Islands Souvenirs is a charming shop to be. As you step into this colorful store, you are greeted by an array of delightful items that reflect the vibrant culture and artistry of the Philippines. The store specializes in a variety of locally crafted souvenirs, including intricate handicrafts, traditional clothing, and unique gifts that are perfect for friends and family back home. Visitors will find everything from

Day 2: Sandugo Festival Main Event

just an assignment, it was a deep dive into the heart of Boholano culture, heritage, and identity. We return to Luzon our home town with stories worth telling, bonds strengthened, and a renewed passion for promoting the richness of Philippine traditions. Once again Thank you, Mr. Ted Ayeng, anchorman of DYTR Bohol and Maam Michelle Celecio, the Head PR team of Gov. Aris and Cong. Vanessa C. Aumentado, Ms. Salome, Ms. Abijah and Ms. Miralyn of Governor's office for making us part of your history and culture there in Bohol.

As the songs says, Balik ta sa Bohol, balik! (Webster Ace C. Paginag/Heidelita Lat Paginag/Marivic Soberano)

beautiful woven baskets to hand-painted figurines, each item telling a story of the island's rich heritage.

Our last heritage cultural stop was the Old Capitol Building, now the Bohol National Museum, home to the memorabilia of the late President Carlos P. Garcia and his wife and detailed exhibits on Bohol's history. Our final dinner was held at Bangtawan, the former Tagbilaran City International Airport a food park developed on the running site. The lively stalls served local favorites like BBQ, fresh fruit shakes, "lutong bahay" and tuna panga, belly and other mouthwatering delicacies ending our journey on a high and flavorful note. We departed Bohol at 10:30 PM, taking with us not only memories, but a deeper appreciation for the people and stories that make Bohol truly one-of-a-kind experience.

This trip wasn't just an assignment, it was a deep dive into the heart of Boholano culture, heritage, and identity. We return to Luzon our home town with stories worth telling, bonds strengthened, and a renewed passion for promoting the richness of Philippine traditions. Once again Thank you, Mr. Ted Ayeng, anchorman of DYTR Bohol and Maam Michelle Celecio, the Head PR team of Gov. Aris and Cong. Vanessa C. Aumentado, Ms. Salome, Ms. Abijah and Ms. Miralyn of Governor's office for making us part of your history and culture there in Bohol.

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MENTAL HEALTH PROGRAM PARA SA MGA PDL, ISINUSULONG SA BACOR CITY

Nakatakda nang simulan ng Bacoor City Jail Male Dormitory ang kanilang mental health program para sa mga Person Deprived of Liberty (PDL) na nasa kanilang pangangalaga.

Sa pamumuno ni JSupt. Christopher Penilla, layon ng programang Katatagan Plus na mag-silbing early intervention mechanism para sa mga

PDL upang masiguro ang kalagayan ng kanilang mental health. Magbibigay rin to ng sertipikasyon na makakatulong sa kanilang pagbabalik sa lipunan.

Ayon kay Penilla, nagsanay sa Ateneo de Manila University sina JO1 Yvette Melgar at JO1 Michelle Laresma na mag-silbing mga facilitator ng programa. | via Bjmp Bacoor Male Dorm

Dalawang YFC awardee sa CALABARZON, wagi sa buong Pilipinas

Dalawang representante ng Department of Agriculture IV-CALABARZON (DA-4A) ang nagkamit ng parangal sa Young Farmers Challenge (YFC) National Competition noong ika-17 ng Hulyo sa Baguio City.

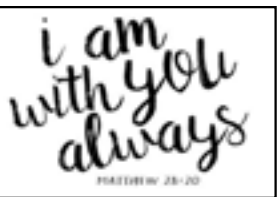
Tinatayang ₱500,000 ang natanggap ng Hiyas Urban Mushroom Farm nina Jeck Iyas at Ma. Regina Patungan mula sa probinsya ng Rizal na ginawaran bilang Top 3 sa kategoryang YFC Upscale sa buong Pilipinas. Ilan sa mga produkto nilang kinilala ay ang bagoong, chicharon, polvoron, atchara, at cracker.

Samantala, pinarangalan din ang Bana-haw Creations ni Queen Anne Xyza Salayo mula sa probinsya ng Quezon ng Excellence in Product Packaging and Labelling Enterprise sa kategoryang YFC Start Up tampok ang kanilang anim na flavored Fried Rice Seasoning paste.

Ang YFC ay isang kompetisyon na inilunsad ng DA upang hikayatin ang mga kabataang pumasok sa sektor ng agrikultura sa pamamagitan ng pagtulong sa pinansyal at teknikal na aspeto ng mga agribusiness. Ang Start Up ay para sa mga nagsisimula pa lamang na negosyo habang ang Upscale naman ay para sa patuloy na pagbibigay suporta sa mga umiiral nang negosyo.

Ayon kay Ms. Patungan ng Hiyas Urban Mushroom Farm, ang pag-sali sa YFC ang nagsilbing pag-asa nila na palakihin at ipakilala pa ang mga produkto hindi lamang sa buong rehiyon kundi sa bansa. Aniya, makakaasa ang Kagawaran na buo ang kanilang panata sa walang sawang pagpa-paunlad ng agribusiness.

Mushroom Farm, ang pag-sali sa YFC ang nagsilbing pag-asa nila na palakihin at ipakilala pa ang mga produkto hindi lamang sa buong rehiyon kundi sa bansa. Aniya, makakaasa ang Kagawaran na buo ang kanilang panata sa walang sawang pagpa-paunlad ng agribusiness.





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

HOME DEVELOPMENT MUTUAL
FUND (PAG-IBIG FUND),
Mortgagee,

FNC-2025-061

For: Extra-Judicial Foreclosure of Real
Estate Mortgage under Act 3135,
as amended by Act 4118

-versus-

ANGELITA L. LUAR,
Mortgagor.

x ----- x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-judicial foreclosure sale under Act 3135, as Amended by Act No. 4118 filed by Mortgagee, **HOME DEVELOPMENT MUTUAL FUND (PAG-IBIG FUND)**, a government financial institution duly organized and existing under and by virtue of Republic Act No. 9679 with principal office and place of business at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, pursuant to the terms and conditions of the Loan and Mortgage Agreement ("MORTGAGE") executed and notarized on December 3, 2018 by Mortgagor, **ANGELITA L. LUAR**, single of legal age, Filipino citizen, with postal residence and postal address at **Villa Fatima Subdivision, Bucandala IV, Imus Cavite** in favor of the Mortgagee, over a real estate property including improvements thereon, described in and covered by **TRANSFER CERTIFICATE OF TITLE NO. 057-2019017269** of the Registry of Deeds for Province of Cavite, in order to satisfy the outstanding loan obligation of the Mortgagors in the amount of **FIVE HUNDRED SEVENTY EIGHT THOUSAND SEVEN HUNDRED NINETEEN PESOS & 41/100 (P578,719.41)**, inclusive of interest, penalties and other charges, as of March 14, 2025, the undersigned Clerk of Court & Ex-Officio Sheriff of the Regional Trial Court of Cavite thru his deputy, Leonelle E. Mendoza, will sell at public auction on **August 28, 2025 at 10:00 o'clock in the morning** or soon thereafter, at the Office of the Ex-Officio Sheriff at the Hall of Justice formerly Mayor Macario B. Pena Memorial Hall, Naic, Cavite, to the highest bidder, for Cash or Manager's Check and in Philippine Currency, the following property with all its improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO.
057-2019017269

Registry of Deeds for Province of Cavite

IT IS HERBY CERTIFIED that certain land situated in BARANGAY OF TIMALAN, MUNICIPALITY OF NAIC, PROVICE OF CAVITE, ISLAND OF LUZON, bounded and described as follows:

LOT NO: 34, BLOCK NO: 12, PLAN NO: PCS-04-031172
PORTION OF: CONS-SUBD. OF LOTS 2977 & 2978, FLS-986-D, NAIC ESTATE (VS-04-000597)
LOCATION: BARANGAY OF TIMALAN, MUNICIPALITY OF NAIC, PROVINCE OF CAVITE, ISLAND OF LUZON

BOUNDARIES:		
LINE	DIRECTION	ADJOINING LOT(S)
1-2	NE	LOT 1, BLOCK 12, PCS-04-031172
2-3	SE	LOT 35, BLOCK 12 PCS-04-031172
3-4	SW	ROAD LOT 5, PCS-04-031172
4-1	NW	LOT 33, BLOCK 12, PCS-04-031172

TIE POINT: MON. NO. 17, NAIC ESTATE, PROVINCE OF CAVITE

TO CORNER	LINE	BEARING	DISTANCE
	1	S.50°47'E	1841.89 M.
	1-2	S.41°25'E	5.00 M.
	2-3	S.48°35'W	8.00 M.
	3-4	N.41°25'W	5.00 M.
	4-1	N.48°35'E	8.00 M.

AREA: FORTY SQUARE METERS (40), MORE OR LESS
DESCRIPTION OF CORNERS: ALL PONTS ARE REFERRED ON THE PLAN BY P.S. CYL. CONC.MONS. 15X40 CMS.
BEARINGS: TRUE
DECLINATION:
DATE OF ORIGINAL SURVEY: JAN. 1907 – FEB. 4 1913
DATE OF SUBD/CONS SURVEY: JULY 1-30, 2017
DATE OF APPROVED SURVEY: FEBRUARY 22, 2018
GEODETIC ENGINEER: ELMERITO C. ROBLES
NOTES:

(SGD)ATTY. RONALD F. COLLADO
DEPUTY REGISTRAR OF DEEDS

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

Owner: ANGELITA L. LUAR SINGLE, FILIPINO, OF LEGAL AGE
Address: VILLA FATIMA SUBDIVISION BUCANDALA IV, IMUS, CAVITE

as owner thereof in fee simple, subject to such of the encumbrances mentioned in Section 44 of said Decree as may be subsisting.

IT IS FURTHER CERTIFIED that said land was originally registered as follows:

Case No.:	Record No.:
Orig. Reg. Date: 02 04 1913	Decree No.:
Original RD : PROVINCE OF CAVITE	OCT NO. : OCT-181
Volume No. : A-19	Page No. :

Original Owner:

This certificate is a transfer from TRANSFER CERTIFICATE OF TITLE 2018038440/(TOTALLY CANCELLED) by virtue hereof in so far as the above-described land is concerned.

Entered at Province of Cavite, Philippines on the 7th day of MAY 2019 at 11:23am,

(SGD)**Dominic B. Robosa**
Deputy Register of Deeds

In the event the public auction should not take place on the said date, it shall be held on September 04, 2025 without further notice.

Prospective bidders or buyers are hereby enjoined to investigate and verify for themselves the **TRANSFER CERTIFICATE OF TITLE NO. (T-057 2019017269)** the encumbrances thereon, if any there be.

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

Naic, Cavite, Philippines, July 2, 2025.

(SDG)REUEL SANTOS JIMENEZ
Clerk of Court & Ex-Officio Sheriff

(SGD)LEONELLE E. MENDOZA
Sheriff-In-Charge

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

Copy Furnished:

ATTY. AMELY D. AGMATA c/o
PAULINO E. CASES JR
CASES COLLECTION MANAGEMENT, INC
Cases Chun & Associated Law Offices

6th Flr JELP Business Solutions Building 409 Addition Hills,
Shaw Boulevard Mandaluyong City

ANGELITA L. LUAR
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DSWD BARES 1.M BENEFICIARIES
OF 2014 AICS IN CALABARZON

CALAMBA CITY, Laguna —Over 1.8 million Calabarzon residents have received financial aid from the Department of Social Welfare and Development (DSWD) since 2024 under its Assistance to Individuals in Crisis Situations (AICS).

The program aligns with the directive of President Ferdinand R. Marcos Jr. to ensure the swift and efficient delivery of aid, reaffirming the "Bawat Buhay Mahalaga" vision of Bagong Pilipinas.

According to DSWD Calabarzon, a total of 1,833,996 individuals have been provided with financial support since 2024 to help them cope with various economic shocks such as illness, hospitalization, or the death of a family member. Of this number, 587,000 individuals were assisted in the first half of 2025.

"If there's death in the family or hospitalization, you can't prepare for it, so we are helping them get back on track and recover. With the assistance that we give, it will help them be productive, start anew, and provide again for their needs," said Regional Director Barry Chua of DSWD Calabarzon.

DSWD emphasized that the provision of financial assistance under the program is based on the assessment and interview conducted by social workers, as well as the status of the clients.

According to DSWD data in 2024, a total of 1,246,996 individuals were assisted through the AICS program, with a total amount of P5.13 billion disbursed to cover medical, subsistence, burial, and educational needs.

To enhance the efficiency of aid delivery, DSWD partnered with the Land Bank of the Philippines and the Universal Storefront Services Corporation (USSC) to implement hybrid digital payments and streamlined disbursement methods.

"We started the implementation of hybrid digital payment of financial assistance in Batangas City last January 17, 2025, with 577 clients receiving a total of 1.8 million in medical or burial assistance. This is for efficient disbursement and minimizes security risks for DSWD personnel by handling large amounts of cash during payouts," Chua explained.

Through guarantee letters (GLs), the AICS program now allows access to medical assistance via selected branches of the leading drugstore chain, Mercury Drug. These GLs ensure that the government covers the cost of products and services, including medicines, provided by partner service providers.

"In Calabarzon there are five participating Mercury Drug outlets accepting guarantee letters, including Bayanan in Bacoor City, P. Guevarra Sta. Cruz in Laguna, Kumintang Ilaya in Batangas City, Cathedral in Antipolo City, and Merchan in Lucena City."

One of the AICS beneficiaries, Donna Talucod, 43, a resident of Victoria, Laguna, whose husband is a kidney transplant patient, expressed gratitude to the government for the help provided by the program.

"The assistance I received through GL helped me ease the financial burden on my shoulders, and getting the medicines at the nearest Mercury Drug assured me of quality medicine. This is such a big help," Talucod said.

Chua reaffirmed DSWD Calabarzon's commitment to assisting individuals and families through its social protection programs, underscoring the agency's goal to uplift those in crisis situations.

EDITORIAL: Where did P1 trillion flood control funds go?

IN PRESIDENT Ferdinand R. Marcos Jr.'s fourth State of the Nation Address before Congress last Monday (July 28), legislators and top national and local officials present greeted with a standing ovation his announcement to go hammer and tongs after those responsible for flood control projects that failed to prevent widespread flooding.

The president's announcement must have been no less than a punch in the gut for the lawmakers who allotted funds for flood control projects and public works officials who implemented these projects.

The question now is whether we can expect honest-to-goodness flood control projects that really work, and not projects that serve only to fatten the bank accounts of the unscrupulous and the hopelessly corrupt.

Sen. Panfilo Lacson is therefore on the right track in calling for a review of the government's flood control projects.

What he is saying is that almost half of

almost P2 trillion allocated for flood control since 2011 may have been lost to corruption.

"Isn't it absurd," he pointed out, "that the rise of floodwaters in our country is directly proportional to the increase in the annual budget for the national government's flood management program?"

"For 15 years since 2011, the DPWH (Department of Public Works and Highways) is supposed to have spent almost 2 trillion pesos... We also cannot discount the fact that of the P2 trillion in allocations, P1 trillion may have ended up in some people's pockets."

Climate change has been tagged as a factor in the flooding problem but

he government really needs to improve the preparation, planning and implementation of flood control projects.

The senator explained that two trillion pesos means an average daily expense of almost P350 million for the past 15 years. If a midsize cutter suction dredger costs anywhere from \$1.5 million to \$8 million at \$5 million or P285 million with

the current peso-dollar exchange rate, the government can actually buy one dredging machine every day and use part of the excess of P65 million for operating expenses and maintenance.

The lawmaker has also bared inequitable and distorted allocation of funds for flood-control projects in some areas in the 2025 budget, such as a small barangay in Oriental Mindoro that received P1.9 billion and a small town in the same province that received P10 billion.

Sen. Bam Aquino has also indicated he wants to take part in a thorough probe of flood control projects to determine which ones have worked and those that have failed miserably, so this can be a double-barreled attack on a problem that has persisted for so long.

The Senate probe is timely and appropriate since we can expect more weather disturbances in the country amid global climate change that can exact a heavy toll on lives and properties in the years to come.



DTI-Laguna Participates in the Orientation Meeting of Mag Negosyo Ta 'Day Project

Paete, Laguna — The Department of Trade and Industry (DTI) Laguna Provincial Office, through Negosyo Center Paete, in partnership with the Office of the Vice President (OVP) and the Local Government Unit (LGU) of Paete, successfully conducted the orientation meeting for the Mag Negosyo Ta 'Day (MTD) project on July 14, 2025.

MTD is a livelihood assistance program of the OVP that aims to uplift individuals and communities by supporting micro-entrepreneurs across the country.

The orientation gathered potential beneficiaries and community stakeholders who were introduced to the goals, processes, and benefits of the MTD project. The session served as an avenue to explain how the program is designed to assist aspiring and existing small business owners in starting, sustaining, and scaling their enterprises with the help of government resources and capacity-building initiatives.

Participants were

oriented on the various forms of assistance available through the program, including livelihood starter kits, business mentoring, and continuous support from the DTI and other partner agencies. The MTD project aims to strengthen economic activity at the grassroots level, with an emphasis on sustainability, community empowerment, and local development.

During the event, representatives from DTI Laguna, the OVP, and LGU Paete emphasized the importance of partnership and proactive engagement in achieving the project's mission. They encouraged the beneficiaries to maximize the support being extended to them and to view this opportunity as a stepping stone toward financial independence and community development.

The orientation also provided a platform

for attendees to raise their questions and share their entrepreneurial aspirations. The open forum fostered a spirit of collaboration and clarified how the program could be tailored to meet the specific needs of Paete, Laguna. Success stories from similar initiatives were also shared to inspire participants and reinforce the impact of inclusive government programs.

With the successful rollout of the MTD orientation in Paete, DTI Laguna and its partners remain committed to expanding the reach of the program across more communities. This initiative stands as a testament to the government's continued efforts in promoting inclusive economic development and in creating meaningful livelihood opportunities for Filipinos, especially in rural areas (JCMDrueco, DTI-Laguna).



Aboitiz Foundation Champions Financial and Digital Empowerment for Women in Misamis Oriental

Aboitiz Foundation, the corporate social responsibility arm of the Philippines' first techglomerate, in partnership with the Local Government Units (LGUs) of Tagoloan and Villanueva, Union Bank of the Philippines, and key community stakeholders, proudly supported the graduation of Batch 60 and 61 women beneficiaries of the Elevate AIDA program through a comprehensive Financial Literacy and Cybersecurity Training held in June in Misamis Oriental.

The initiative aims to equip women with essential knowledge and practical skills to achieve economic independence, promote responsible digital behavior, and foster sustainable livelihoods in their communities.

"Through Elevate AIDA, we empower women not just to participate in the

economy but to thrive and lead within it. Financial literacy and cybersecurity are now basic life skills, and today's training reaffirms our commitment to making sure every woman in our communities is ready for the digital and financial realities of today," said Ginggay Hontiveros-Malvar, president of Aboitiz Foundation.

Led by Ms. Marisela "Tetel" Baluran of InLife, the Financial Literacy Training provided the graduates with practical tools to effectively manage household finances, save for the future, and make informed economic decisions. Meanwhile, UnionBank's cybersecurity experts, Mr. Zeus Araneta and Ms. Sherryl Ann Neri, led the Digital Safety Training, guiding the women on navigating digital spaces safely, protecting their personal information, and building confidence in using online platforms for personal and entrepreneur-

ial ventures. "This partnership is more than just a training—it's a long-term investment in women's empowerment and community development," added Hontiveros-Malvar.

The event brought together representatives from the LGUs of Tagoloan and Villanueva, including their Municipal Social Welfare and Development Offices (MSWDOs), SPI representatives Ms. Elnie Cagas and Mr. Jerome Soldevilla, and the Union Bank of the Philippines - Lapasan Branch team led by Ms. Jerrily Aguillon—a testament to the power of collaboration in advancing

inclusive and meaningful change.

The training reinforces the core objectives of the Elevate AIDA program: uplifting women through education, enabling economic self-sufficiency, and fostering safer digital communities. As these graduates take their next steps, they carry with them not only new skills but a renewed sense of purpose, confidence, and connection.

Aboitiz Foundation remains steadfast in its mission to co-create resilient, empowered communities by supporting programs that create lasting, inclusive impact.



Pag-IBIG Fund offers Housing Loan Moratorium in Calamity-Hit Areas, Heeds President Marcos' Call to Extend Assistance

Pag-IBIG Fund has offered a one-month moratorium on housing loan payments to assist members affected by Severe Tropical Storms Crising, Dante, Emong and the Southwest Monsoon, as part of its continuing response to President Ferdinand R. Marcos Jr.'s call to deliver swift and responsive relief to calamity-stricken members.

Pag-IBIG Housing Loan borrowers residing or working in areas officially declared under a state of calamity — including Manila, Quezon City, Cebu City, Marikina City, Malabon City, Dagupan City, the province of Cavite, Calumpit in Bulacan, Sebaste and Barbaza in Antique, Calasiao and Umingan in Pangasinan, and Cainta in Rizal — may apply for the moratorium to help ease their financial burdens and redirect their resources toward urgent recovery needs. Additional areas that may be declared under a state of calamity in the coming days will also be covered.

"Pag-IBIG Fund stands in full support of President Marcos' directive to extend immediate

assistance to our fellow Filipinos affected by Typhoons Crising, Dante and Emong and the heavy monsoon rains," said Secretary Jose Ramon P. Aliling, head of the Department of Human Settlements and Urban Development and chairperson of the 11-member Pag-IBIG Fund Board of Trustees. "This one-month moratorium on housing loan payments reflects our commitment to compassionate governance and our determination to help affected members rebuild their lives during these difficult times."

Under Pag-IBIG Fund's One-Month Housing Loan Payment Moratorium, qualified borrowers will have their monthly amortizations or installment payments temporarily suspended for one month, without incurring penalties or additional interest. Loan terms will be extended accordingly, with all other conditions, including interest rates, remaining unchanged.

Eligible housing loan borrowers may file their applications until August 24, 2025, either online through the agency's

Virtual Pag-IBIG platform or by visiting any Pag-IBIG Fund branch. No processing fee will be charged.

This follows the agency's earlier announcement that its Calamity Loan Program is now open for members in areas declared under a state of calamity, and that Housing Loan Insurance claims are available for borrowers with damaged homes financed through Pag-IBIG Fund. "Our priority is to reduce the financial burden on our members as they recover from the impact of recent calamities," said Pag-IBIG Fund Chief Executive Officer Marilene C. Acosta. "This housing loan moratorium provides immediate relief so they can focus on their families, safety, and rebuilding. We understand what it means to face uncertainty after a disaster, and that is why we are here. We are ready to assist, to serve, and to provide not only financial support, but peace of mind to our members. Through our moratorium, calamity loan, and housing insurance services, Pag-IBIG Fund remains a dependable partner in every Filipino worker's path to recovery."

Josephine Romero, inspirational speaker Francis Kong, FoodDee Global Concepts' Rikki Dee, Go Negosyo's veteran entrepreneurship mentors, and nearly a thousand Filipino entrepreneurs. MSME Summit 2025 was held in time for the Philippines' celebration of National MSME Month and Go Negosyo's 20th Anniversary.

Key players from the government and private sector were in full force at the Music Hall of the SM Mall of Asia in Pasay City last July 19, 2025 for Go Negosyo's MSME Summit 2025. Go Negosyo founder Joey Concepcion led the celebrations, along with the Department of Trade and Industry Sec. Blesila Lantayona, Pasay City Vice-Mayor Mark Calixto, SM Investment

Corp's Tessie Sy-Coson, PCCI's George Barcelon, WomenBizPH's Rhoda Castro-Caliwara, Malaysia Amb. Melvin Castellino, PCW Comm. Myrna Yao & Comm. Rosemarie Rafael, PALSCON's Armando Gutierrez, Angkas's George Royeca, ICSB's Eric Caeg, Prop-tech PH's Emma Imperial, W Group's Rosalind Wee, San Miguel Foundation's Kin Lichauco, PCORP's

MSME Summit 2025



Arlene B. Borres, 53, a proud CARD SME Bank client and entrepreneur from Barangay Malubog, Cebu City, shows that with faith and perseverance, life blooms at the right time despite the toughest odds.

In the quiet, flower-filled hills of Barangay Malubog, Cebu City, the story of Arlene Borres begins. Born the eldest of nine children in a farming family, the rows of vegetables, the scent of cut blooms, and the responsibility of helping her parents make ends meet shaped Arlene's childhood. At just five years old, Arlene was already selling flower bouquets after school, an early sign of the determination and business mindset that would one day transform her life.

"I had to grow up quickly," Arlene says. "My parents worked hard, and I knew I had to help. Even as a child, I wanted to do something," she added.

Her early efforts were the seeds of a future destined to flourish despite all challenges. With no guarantee of finishing school, Arlene's story could have easily ended in struggle. But her dedication caught the attention of generous souls who helped her complete high school.

With big dreams and the support of her family, she worked hard and eventually earned a technical-vocational college certificate, a milestone made possible by her determination and perseverance.

Rooted in Resilience

When Arlene decided to turn her passion into a formal business, she had just PHP 750, determination, and years of experience bundled into every bouquet. She started small. She visits flower farms, selects fresh blooms, and crafts arrangements with care and precision.

The road was far from easy. Arlene faced tight competition, natural calamities, and the constant challenge of limited capital. But she never allowed those hardships to uproot her dreams.

"Growing up in poverty, I never allowed it to stop me from pursuing a better life," Arlene shares. "My faith in God gave me the strength and determination to move forward and chase the life I have always dreamed of for myself and my family."

With faith and hard work, Arlene's business began to blossom. An important moment came when she became a

client of CARD SME Bank, a thrift bank under CARD MRI. Starting with a modest loan of PHP 5,000, her credit line eventually grew to PHP 100,000, providing essential capital to support her growing business and maintain a steady inventory for her expanding customer base.

"For more than 10 years of being a client of CARD SME Bank, I have found a reliable partner that has consistently provided financial assistance whenever I needed it. They have always supported me and other local entrepreneurs, empowering us to achieve great things and continue being a source of inspiration to many. With their support, I have learned that no dream is too big when you have the right people behind you," Arlene said.

Arlene's journey is not just one of personal success, but it's one of community impact. She actively supports local flower farmers in Busay, ensuring that her business not only thrives but also uplifts those around her.

"My heart and passion truly lie in this business. Through it, I can give back by supporting local floral growers and

helping keep our community blooming," she says. Blooms of Dedication

Today, Arlene caters to clients from Manila, Negros Oriental, Iloilo, Bohol, and across Cebu. She now owns a comfortable home and two vehicles. Her eldest child has earned a degree in Secondary Education. True to her generous nature, she also financed two years of college for her nephew, who pursued engineering. Arlene's floral offerings now include both local and select imported flowers, but her advocacy remains rooted in championing local farmers. Her loyal suppliers in Busay continue to play an important role in her operations. It mirrors the mutual respect and community spirit she nurtures.

Her story is not just about business, but a symbol of perseverance, faith, and the strength of women who rise above life's hardships.

"The journey to success is never easy. Some ups and downs test our patience, dedication, and faith. But like a flower, we bloom at the right time and in the right place, despite the odds," she concluded.



BIR, LANDBANK team-up for tax portal for digital services



QUEZON CITY — The Bureau of Internal Revenue (BIR) has tapped LANDBANK to develop the Value-Added Tax on Digital Services (VDS) Portal, a dedicated platform for Digital Service Providers (DSPs) located outside the Philippines to conveniently file and pay Value-Added Tax (VAT) obligations online for their in-country services.

BIR Commissioner Romeo D. Lumagui Jr. and LANDBANK President and CEO Lynette V. Ortiz formalized the partnership through a Memorandum of Agreement (MOA) signed on 8 July 2025 at the BIR National Office Building in Quezon City. The collaboration is in line with Republic Act No. 12023, which mandates the imposition of VAT on foreign digital service providers for services consumed within the country.

LANDBANK will serve as the solution provider for the portal's development and maintenance, while BIR will oversee implementation and policy compliance, to support the

SERBISYONG MAY MALASAKIT, IPINADAMA NI SENATOR BONG GO SA ROSARIO, CAVITE

Matapos tulungan ang mga kababayan nating nasunugan sa Manila City, diretso naman si Senator Kuya Bong Go sa Rosario, Cavite para makapagbigay ng tulong at suportang mga pasyente, solo parents, estudyante at sa mga mahihirap nating kababayan.

Ngayong Huwebes, July 31, sa SM City Rosario, namahagi ang senador ng grocery packs, meryenda, pamaypay, shirts, at bola sa 1,033 na benepisaryo. May iba ring nakatanggap ng bisikleta at sapatos. Makakatanggap din sila ng tulong pinansyal mula sa lokal na pamahalaan.

Nakasama ni Senator Bong Go sa pagseserbisyo ngayong araw sina Vice Mayor Joanne Michelle "Bamm" Gonzales, at iba pang lokal na opisyal ng Rosario City.

Calabarzon governors hail PBBM's fourth SONA

Calamba City, Laguna (PIA) — Calabarzon leaders praised President Ferdinand Marcos Jr. for assuring the broader number of Filipinos in his fourth State of the Nation Address (SONA) that basic government services like free health care and P20 per kilo-rice in Kadiwa stores nationwide will continue.

Quezon Governor Helen Tan thanked the President for his continued assurance that national programs and services will reach even the most vulnerable sectors.

"His message offers assurance to every Filipino on the kind of services they can expect from the national government, especially those who are facing difficulties in different aspects of life," Tan said.

She expressed full support for the continuation of the zero-balance billing policy in public hospitals, which the chief executive confirmed would remain in effect to ensure free medical services at facilities of the Department of Health (DOH).

Meanwhile, Batangas Governor Vilma Santos-Recto also commended the President's address.

"He was transparent and humble. He acknowledged his administration's shortcomings and laid out clear plans for the next three years," Santos-Recto said in a media interview.

"It was good to see and hear that he concentrated on basic needs—education, agriculture, peace and order. We hope the administration succeeds in delivering these essential services," the governor added.

Citing the benefit of the policy to more Filipinos, Tan urged the DOH and PhilHealth to conduct further reviews to ensure that the policy is strictly implemented in all govern-

GSIS releases over P1.5B in emergency loans to 44,000 members, pensioners

The Government Service Insurance System (GSIS) has released a over P1.5 billion in emergency loans, providing immediate financial relief to government workers and pensioners affected by Tropical Storm Crising, Dante, Emong, and other calamities across the country.

This benefitted more than 44,000 emergency loan applications from active members and pensioners.

"As soon as the loan window opened, thousands of our members and pensioners turned to GSIS for help. This reflects how deeply the recent calamities have affected their lives and how urgently they need support," said GSIS Officer-in-Charge Juliet M. Bautista.

The program offers a one-time loan of up to P40,000 for active members and P20,000 for pensioners. It carries a 6 percent interest rate per annum, computed in advance, and is payable in 36 equal monthly installments. The loan is also covered by Loan Redemp-

tion Insurance, meaning that in the event of the borrower's untimely death, the loan will be considered fully paid provided repayments are up to date.

"We want our members to know they are not alone in recovering from the impact of recent storms. GSIS is here to extend support where it matters most," added Bautista.

The Emergency Loan is available to GSIS members whose residence or place of work is in a declared calamity area. Pensioners who live in these areas may also avail of the loan. Loan availingment periods vary depending on the date of the declaration and the submission of documentary requirements by the concerned local government units.

As of this writing, the loan is open until August 15 in the province of Siquijor; until August 23 in Calumpit, Bulacan and Umingan, Pangasinan; from July 24 to October 23 in Cavite, Manila, and Quezon City; from July 25 to October 24 in Mala-

bon, Marikina, Las Piñas, Navotas, Valenzuela, Roxas in Palawan, Agoncillo in Batangas, Balagtas in Bulacan, Malasiqui in Pangasinan, Bataan, Panganga, and Dagupan City; from July 26 to August 25 in Mangaldan and Mangatarem in Pangasinan; from July 26 to October 24 in the province of Rizal; from July 26 to October 25 in Calocan; from July 27 to October 26 in Muntinlupa; from July 29 to August 28 in the municipalities of Moncada and Paniqui in Tarlac, Anda and Lingayen in Pangasinan, Provinces of La Union and Laguna, and City of San Carlos, Pangasinan.

The list of covered areas is continuously updated as more localities are declared calamity areas. For the latest list of eligible areas, members and pensioners are advised to visit the GSIS website (www.gsis.gov.ph) or check its official social media platforms.

For more information, members may also call the GSIS Contact Center or email gsis-cares@gsis.gov.ph.

ment hospitals nationwide.

She added that the provincial government of Quezon has already been enforcing the No Balance Billing policy in its health facilities.

Tan also backed the "Benteng Bigas Meron Na" program, which the President announced will be expanded nationwide.

"We're happy to hear from the President that the P20-per-kilo rice will soon be available across the country. This means Quezon will benefit as well. We will begin mapping registered Kadi-

wa outlets in the province and coordinate with them to make this accessible to our constituents," she said.

On education, the governor lauded the administration's move to provide teachers with overtime pay, additional allowances, and the prioritization of filling plantilla positions.

Tan expressed hopes that teachers in remote island barangays will be given priority.

"I hope our teachers in island barangays will no longer rely on local

funding and will finally be granted permanent positions," she said.

Citing condition of roads in Quezon Province, Tan pledged to join the administration in protecting public funds, combating corruption, and ensuring high-quality implementation of government projects.

In his SONA, President Marcos announced plans to hold accountable both government officials and private contractors involved in corrupt practices, particularly in flood control projects.

"A LITTLE PROGRESS EACH DAY ADDS UP TO BIG RESULTS."

SATYA NANI