

SMC H1 CORE PROFIT UP 9% TO P36.7B ON BROAD-BASED GAINS

San Miguel Corporation (SMC) posted strong first-half results, with broad-based gains particularly across its food, beverage, infrastructure and power businesses, highlighting the conglomerate's strategic focus and sustained contribution to the Philippine economy.

Net income rose to P66.8 billion in the six months through June, from P13.6 billion a year earlier, boosted by foreign exchange gains and a valuation uplift on its 33% residual investment in the Ilijan power facility and Excellent Energy Resources Inc. (EERI) facilities.

Excluding these one-off items, core profit rose 9% to P36.7 billion, as most units delivered solid operational performance and maintained sound cost management.

Revenue fell 9%



San Miguel Brewery's revenues were down 1% to P74.6 billion, reflecting softer domestic demand, which offset gains overseas.

International sales rose 2% to US\$144.8 million, with growth in its



to P718.2 billion, reflecting lower contributions from the Power group after the Ilijan and EERI deconsolidation, and softer crude prices in the Fuel and Oil segment. Strong performances from the Food, Spirits, and Infrastructure businesses helped offset the decline.

Operating income grew 3% to P87.7 billion, led by gains in Food, Spirits, and Infrastructure, and supported by margin expansion in the Power business. Consolidated EBITDA increased 11% year-on-year to P126.3 billion.

"Our first-half results reflect the resilience and adaptability of our diverse portfolio. By staying focused on efficiency, discipline, and strategic priorities, we have sustained our growth momentum and continued to contrib-

ute to our country's progress," said SMC Chairman and CEO Ramon S. Ang.

FOOD AND BEVERAGE

San Miguel Food and Beverage, Inc. (SMFB) reported first half consolidated net income of P23.0 billion, up 15% from the previous year. Revenues rose 4% year-on-year to P201.2 billion. Operating income climbed 13% to P30.0 billion, while EBITDA increased to P39.3 billion.

San Miguel Foods recorded P94.4 billion in revenues, up 7%, on higher volumes and favorable pricing across core categories such as chicken, canned meats, spreads, and coffee. Operating income jumped 41% to P8.6 billion, while net income rose 53% to P6.0 billion. The segment also posted a 34% increase in EBITDA to P13.1 billion.

POWER

San Miguel Global Power's revenues fell 19% to P80.1 billion, reflecting the impact of the Ilijan and EERI deconsolidation. The decline was partly cushioned by the full six months contributions of new power facilities, and

significant contributions from its battery energy storage systems (BESS) facilities.

Operating income of P22.1 billion, was 4% lower due to the impact of the deconsolidation. However, operating income margin expanded by 400 basis

points with the sale of BESS capacities through the reserve market, and higher contracted capacities with distribution utilities. Meanwhile, EBITDA rose 14% to P34.4 billion.

SMGP's core income was higher at P12.6 billion.



FUEL AND OIL

Petron Corporation remained resilient amid market challenges, posting a net income of P5.3 billion for the first half of the year. Revenues reached P386.4 billion, down 13% from the same period last year, mainly due to lower international oil prices and decreased volumes from its trading operations in Singapore.

Combined sales volumes from Philippines and Malaysia improved

3% to 56.2 million barrels versus 54.7 million barrels in 2024, fueled by strong retail performance in the domestic market. Including trading transactions of the company's operations in Singapore, consolidated sales volume ended at 64.2 million barrels, down 7% from 69.1 million barrels last year.

CEMENT

SMC's Cement business, which includes Eagle Cement, Northern Cement, and South-

ern Concrete Industries, generated consolidated net sales of P17.8 billion, down 6% from the comparable period last year, due to lower sales volumes and weaker average selling prices. The decline was brought about by heightened competition amid the continued influx of imported traded cement, even as market demand also softened. EBITDA was down 3% to P5.2 billion while operating income fell 12% to P3.5 billion. **PR**



INFRASTRUCTURE

SMC Infrastructure registered a 7% growth in revenues to P19.9 billion in the first half, on the back

of a continued increase in average daily traffic at all its operating toll roads. EBITDA and operating income grew by 8% and

13% to P15.8 billion and to P11.1 billion, respectively, supported by effective operational management and cost control.

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BENTENG BIGAS MERON NA SA DASMA

Happy Birthday



Hon. JONAS GLYN P. LABUGUEN
CITY VICE MAYOR
CITY OF GENERAL TRIAS
FROM: STRAIGHT NEWS PUBLISHING

Congratulations!



MAHIGPIT NA YAKAP NG GOBYERNO UPANG ANG BAYAN AY MALAYO SA SAKIT: MARARAMDAMAN NA NG BAWAT PILIPINO



PhilHealth proudly launches its revitalized primary care benefit package, PhilHealth Yakap: Yaman ng Kalusugan Program — an initiative reaffirming the government's commitment to protecting every Filipino's health and well-being in line with President Ferdinand R. Marcos Jr.'s vision for a healthier nation. "Ang sakit, maaaring dumapo kahit kanino — wala

SENATOR ALAN BRINGS SUSTAINABLE LIVELIHOOD ASSISTANCE TO SILANG, CAVITE



The office of Senator Alan Peter Cayetano, in partnership with the Department of Social Welfare and Development (DSWD), extended support to 150 women in Silang, Cavite through the Sustainable Livelihood Program (SLP). This initiative aims to strengthen capacity-building efforts and provide support for their daily needs. The program was made possible through the assistance of Silang Mayor Kevin Anarna and municipal social welfare and development officer Fred Calos. **PR**



GO NEGOSYO SUPPORTS DTI TRADE FAIR. Go Negosyo founder Joey Concepcion with First Lady Louise Araneta-Marcos and Department of Trade and Industry Secretary Cris Roque at the DTI-Bagong Pilipinas Tatak Pinoy National Trade Fair last July 25, 2025 at the Megatrade Hall of the SM Megamall in Mandaluyong City.

CAVITE MARKS 47TH DISABILITY RIGHTS WEEK WITH CALL FOR INNOVATION AND INCLUSION

Bacoor chief executives lead 47th National Disability Rights Week

BACOR AND BAGUIO CITIES FORGE SISTERHOOD THROUGH MEMORANDUM OF UNDERSTANDING

PAGE 02 KWF, NAGSAGAWA NG SEMINAR SA KORESPONDIYA OPISYAL SA DBM

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itong pinipiling oras o edad. Upang tugunan ito, ating pinalawig ang benepisong pang-Primary at Outpatient Care," said Dr. Edwin M. Mercado, PhilHealth Acting President and CEO. "Sa PhilHealth Yakap, nais ng ating Pangulong Marcos na mai-paramdam sa bawat Pilipino na posibleng unahan ang sakit, posibleng mag-ing malayo sa sakit."

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Normalizing Mental Health Conversations: A call for Awareness and Collective Support

In an age shaped by digital advancement and constant connectivity, mental health has emerged as one of the most pressing yet often overlooked issues of our time. The modern generation, despite appearing more open and expressive, quietly endures a multitude of pressures. Academic expectations, career uncertainty, social comparison, and the persistent noise of curated perfection on social media. These challenges are not merely passing stressors; they have become deeply rooted in daily life, affecting how young people see themselves and interact with the world.

While society has made progress in discussing mental health more openly, stigma continues to linger. For many, acknowledging they are struggling still feels like an admission of failure rather than a courageous step toward healing. The truth is, in today's world, where people are digitally connected but emotionally disconnected, mental health struggles are becoming more common not because this generation is fragile, but because the environment is far more complex than ever before.

That's why mental health awareness is not just important, it's essential. Awareness allows us to identify the signs of distress, not just in ourselves but in others. It opens up conversations that break down stereotypes and challenge the outdated belief that seeking help is something to be ashamed of. When we talk about mental health honestly and without judgment, we help create a culture where vulnerability is not seen as weakness, but as a necessary part of being human.

But awareness, while powerful, is only the first step. It needs to be paired with something equally vital: support. A strong support system, whether it's family or friends, can offer the grounding someone needs when everything else feels unstable. Support doesn't always come in the form of big gestures; sometimes it's a message that says, "I'm here," or a moment of silence where someone simply listens. These small acts can make a world of difference to someone who feels like they're carrying everything on their own.

It's important to remember that support systems don't take the pain away, but they do remind us that we don't have to go through it alone. They provide safety, reassurance, and a sense of belonging; three things that are vital when facing internal battles that can feel invisible to others.

The responsibility to care about mental health isn't just on those who are suffering. It's a shared responsibility. One that belongs to all of us. Whether we're checking in on a friend, advocating for better mental health resources in our schools and workplaces, or simply educating ourselves, every effort counts. We don't have to be experts to make a difference; we just have to be present and willing to care.

Mental health should not be a silent struggle or a conversation that's saved for a crisis. It should be a part of our everyday lives, just like physical health. The more we speak about it, the more we understand it. And the more we understand it, the more we can build a world where compassion is prioritized, and where no one feels they have to suffer in silence.

Because in the end, every person deserves to be seen, heard, and supported. Not just when they're at their best, but especially when they're not.

By Charliz Brillantes

BIGAS...

Bumaba na sa Barangay Sto. Niño I sa lungsod ng Dasmariñas ang mas abot-kayang bigas sa ilalim ng P20 Rice Program noong Agosto 15.

Sa pakikipagtulungan ng pamahalaang lungsod, layon nitong matulungan ang mga residente lalo na ang mga higit na nangangailangan ng de kalidad at abot kayang bigas.

Naisakatuparan ang nasabing aktibidad sa tulon ng Dasmariñas City Agriculture at ang mga opisyal ng Barangay Sto. Niño I upang tiyaking maayos ang pila, transparent ang transaksyon, at sapat ang supply para sa mga residente. PIA

KWF...

Nagsagawa ng Seminar sa Korespondensiya Opisyal ang Komisyon sa Wikang Filipino (KWF) sa 28 kawani ng Kagawaran ng Badyet at Pamamahala na nagmula pa sa mga tanggapan nitó sa NCR, Rehiyon III, V, at IX kasama ang mga kawani sa sentral na tanggapan ng ahensiya mula sa Tanggapan nina OUSEC Libiran – MACRO, OUSEC Salcedo, OASEC, Dela Vega, ACTS, BILS, OADC, BMB-E, LGRCB, at OCIO.

Ang pagpadala ng DBM ng mga kalahok na may ranggo na mulang Administrative Assistant III-V, Information Officer I-IV, Acting Chief Budget and Management Specialist, Budget and Management Specialist I, Administrative Officer III, Senior Budget and Management Specialist, at Executive Assistant II-III ay patunay lámang na seryoso itó sa pagbibigay espasyo sa Atas Tagapagpaganap Blg. 335 na pormal na nag-aatas sa paggamit ng Filipino sa mga opisyal

BACOR AND...

Baguio City, August 12, 2025 — The City Governments of Bacoor and Baguio formalized their partnership through the signing of a Memorandum of Understanding (MOU) at the City Government of Baguio City.

This sisterhood agreement marks the first of a series of collaborations aimed at fostering mutual growth and sharing best practices between the two cities.

The signing ceremony was witnessed by the full complement of Bacoor's department and unit heads, who joined Mayor Strike B. Revilla and City

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na trasaksiyon, komunikasyon, at korespondensiya sa mga ahensiya at lokal na yunit ng pamahalaan.

Nagbigay ng oryentasyon hinggil sa Kautusang Tagapagpaganap Blg. 335 si G. Jomar I. Cañega at nagsilbing tagapanayam sina Dr. Duclay para sa Patnubay sa Paghahanda ng Korespondensiya; Dr. Lamarca sa Ortograpiyang Pambansa, at Komisyoner Mendillo Jr. para sa Introduksiyon sa Pagsasalang Pampamahalaan.

Personal na sinaksihan at nagbigay ng hámon at inspirasyon sa mga kalahok hinggil sa halaga ng Filipino sa serbisyo publiko ang bagong hirang na Tagapangulo ng KWF na si Atty. Marites A. Barrios-Taran. Binigyang-diin din sa kaniyang talumpati ang hinggil sa pagdiriwang ng Buwan ng Wika ngayong Agosto.

Ang SKO sa DBM ang unang pormal na pagharap sa publiko ni Atty. Taran bílang tagapangulo ng KWF. PR

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Administrator Atty. Aimee Torrefrangca-Neri in Baguio for benchmarking purposes. Also present were Baguio City Mayor Benjamin Magalong and Councilor Yuri K. Weygan.

Following the signing, the Bacoor delegation paid a courtesy visit to Mayor Magalong's office, where tokens of appreciation were exchanged as a symbol of goodwill and partnership.

This sisterhood agreement aims to facilitate the exchange of knowledge, innovations, and best practices between Bacoor and Baguio. Both cities antic-

MAHIGPIT...

PhilHealth Yakap was developed as an evolution of the Konsultasyong Sulit at Tama (Konsulta) to fold in other primary and outpatient care initiatives of PhilHealth. It offers an expanded package of accessible health services, including medicines, check-ups and basic laboratory tests.

In the near term, cancer screening tests will be available for members free-of-charge at select hospitals through valid prescriptions from their accredited primary care providers. Members will also be able to access 54 additional medicines under our strengthened PhilHealth GAMOT (Guaranteed Accessible Medications for Outpatient Treatment). These benefits, components of the PhilHealth YAKAP, will be activated in the next few weeks.

"Kaakibat nitong ating pagpapalawig ay ang aktibong pakikipag-ugnayan sa mga pro-

BACOR CHIEF...

BACOR CITY, Cavite (PIA) — The Bacoor City Government, through the Persons with Disability (PWD) Affairs Office, recently celebrated the 47th National Disability Rights Week with a special event at the Strike Gymnasium.

The celebration brings together representatives from the 47 Federations of PWDs—one federation representing each barangay in the city—highlighting the strong commitment to inclusivity and empowerment for persons with disabilities.

The program featured the oath-taking ceremony of the newly elected officers of the 47 Federation of PWDs Bacoor, led by Kap Jorwin Bautista, Head of the PWD Affairs Office.

This milestone symbolizes a renewed dedication to uphold and advocate for the rights and

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viders sapagkat para saan pa ang benepisyo kung wala namang maghahatid ng serbisyo. Nais natin na ang mga providers na may kakayahan ay magpa-accredit nang mas marami pa tayong maabot na kababayan," encouraged Dr. Mercado.

To avail these benefits, Filipinos are encouraged to download the eGov mobile app for a convenient registration process to PhilHealth YAKAP (formerly Konsulta). Registration may also be conducted through other channels such as the PhilHealth Member Portal (www.philhealth.gov.ph), any PhilHealth Local Health Insurance Office nationwide, or the nearest PhilHealth-Accredited Primary Care Provider.

Sa pamamagitan ng PhilHealth YAKAP, nais nating maipadama sa bawat Pilipino ang adhikaan ng pamahalaan na alagaan ang kalusugan ng bawat mamamayan. PR

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welfare of PWDs throughout the city.

City officials, including Mayor Strike B. Revilla, Vice Mayor Rowena B. Mendiola, and Councilors from Districts 1 and 2, attended the event to demonstrate their unwavering support for the PWD community. In addition, relief goods from the Department of Social Welfare and Development (DSWD) were also distributed by the City Government of Bacoor to assist PWDs and their families.

Aligned with the theme "Innovation for Inclusion — Building Inclusive Communities Together," the celebration highlighted Bacoor's ongoing efforts to create a more accessible and supportive environment for all residents, ensuring that persons with disabilities are empowered and fully integrated into community life.



ipate further specific agreements in the near future to enhance public service delivery and community development for their constituents.

August 20-26, 2025

CARD Bank breaks ground for its Islamic Branch in Lanao del Sur



CARD MRI officer, Punta Biabao Barangay official, along with some CARD Paglambo staff and clients, attended the groundbreaking ceremony of the second CARD Islamic Bank in Marawi City.

CARD Bank, a microfinance-oriented rural bank under CARD MRI, held a groundbreaking ceremony for its second Islamic banking branch in Bangsamoro Autonomous Region in Muslim Mindanao (BARMM) on June 11, 2025. This initiative aims to serve unbanked and underbanked Muslim communities by providing inclusive and ethical Shari'ah-compliant financial products and services.

Following Islamic law, the branch will operate strictly under Shari'ah financing principles, offer-

ing a wide array of financial products and services aligned with Islamic finance. These include Wadiah deposit accounts—such as Wadiah Basic Savings, Wadiah Regular Savings, and Wadiah ATM Savings.

Financing is provided under "Murabahah", "Mudharabah" and "Musharakah" contract for Micro-Agri and Micro-Enterprise needs, as well as "Murabahah 2" for Supplemental Commodity Financing.

Also, "Ijarah" contract is provided for lease-

ing of motorcycles and/or motor vehicles. These are all in strict compliance with Islamic finance law.

CARD Bank President and CEO, Ms. Marivic M. Austria, stated, "This move reflects our strong commitment to financial inclusion and to creating opportunities for the economic empowerment of all people, regardless of faith or belief."

Located in Brgy. Punta Biabao, Marawi City, Lanao del Sur, the Islamic Branch is set to open in November 2025. PR

Tatlong cluster sa CALABARZON, kaisa sa F2C2 National Cluster Summit



Kaisa ang tatlong cluster mula sa rehiyon ng CALABARZON sa idinaos na ikatlong National Cluster Summit ng Department of Agriculture (DA) Farm and Fisheries Clustering and Consolidation (F2C2) Program sa Naga City, Camarines Sur noong huling linggo ng Hulyo.

Ito ay may temang "Nagkakaisang Lakas sa Agrikultura, Tagumpay ng Magsasaka at Mangingisda" kaakibat ang layunin ng F2C2 na palakasin ang sektor ng agrikultura sa pamamagitan ng pagsasama-sama ng mga grupo ng mga

magsasaka at mangingisda sa pagbuo ng magandang sistema.

Tampok ang pagpapamalalas ng mga produktong bunga ng kakaw, kape, at gatas ng mga cluster sa rehiyon na Lusiana Cacao Grower Producers Cooperative (LCGPC), Llano Farmers Multi-purpose Cooperative (LFMPC), at Mataas na Kahoy Coffee and Cacao Farmers Association.

Kabilang pa sa mga isinagawa sa aktibidad ay ang pagtalakay sa mga estratehiya o programa ng mga samahang nagsilbing modelo at inspi-

rasyon para sa mga cluster sa bansa. Sinundan pa ito ng pagbisita sa mga sakahan na nagpapakita ng mga makabagong teknolohiya gaya ng paglagay ng pataba gamit ang drone.

Ikinatuwa ni Rico Huertas, Board of Directors (BOD) sa marketing ng LFMPC, ang paunlak na maimbitahan sila sa summit dahil dito ay marami silang nabaon na kaa-laman at naipakilala pa ang mga ipinagmamalaki nilang produkto gaya ng fresh milk, pastillas, yema, white cheese, at iba pa. PR

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ABOITIZ INFRACAPITAL DRIVES PROGRESS THROUGH INFRASTRUCTURE AND COLLABORATION AT THE 2025 INNOVATORS SUMMIT



ABOITIZ INFRACAPITAL AT 2025 INNOVATORS SUMMIT. (From left) JCI Philippines NSDD Reynard Francisco, JCI Philippines National President Engr. Felix Vinson Chua, AIC President & CEO Cosette V. Canilao, - PCCI Iloilo President Engr. Fulbert C. Woo, and PCCI Iloilo Corporate Secretary and 2025 Innovators Summit Program Chairman Francis Gerona at the 2025 Innovators Summit held at the Grand Xing Imperial Hotel in Iloilo City. The event was co-presented by the Philippine Chamber of Commerce & Industry Iloilo and JCI Philippines as part of a multi-sector effort to accelerate sustainable solutions for national development.

With a powerful upswing in innovation and partnerships, Aboitiz InfraCapital, Inc. (AIC), the infrastructure arm of the Aboitiz Group, recently joined changemakers and development leaders at the 2025 Innovators Summit in Iloilo City to reaffirm its commitment to building smart, inclusive infrastructure that transforms communities and strengthens resilience.

From economic estates, water, digital infrastructure, and airports, AIC continues to bridge service gaps and create long-term value across the Philippines.

In her keynote address, AIC President and CEO Cosette V. Canilao emphasized that "Infrastructure is not just what we build—it's what it enables."

"In the Philippine context, the most radical act is not launching a startup or adopting AI. It's collaboration.

True innovation means getting government agencies to coordinate.

It means aligning the interests of investors, operators, regulators, and the public. It means breaking silos," Canilao said.

Canilao also spotlighted AIC's use of technology to improve service delivery.

Canilao discussed water, a pressing issue in Iloilo City, by citing the bulk water supply project of AIC business unit Apo Agua Infraestructura, Inc. in partnership with the Davao City Water District (DCWD): an example of high-impact and multi-sector collaboration involving the Davao City government, DCWD, the national government, and host communities.

At present, Apo Agua's facility draws water from the Tamugan River, helps preserve aquifers, and supplies 300 million liters of safe, treated water daily, 24/7, to over one million Davaoeños.

Looking ahead, Canilao pointed to Iloilo City as an area with urgent water infrastructure needs.

"Here in Iloilo, where water demand already exceeds supply and is still growing rapidly, this kind of long-term planning and collaboration is not optional—it is urgent.

And we at AIC are again offering our capital and expertise to solve this crisis through our proposed partnership with Iloilo City," Canilao said.

Across its economic estates, AIC deploys smart meters, underground fiber, and digital payment systems.

In airport operations, AIC leverages digital tools to reduce congestion, enhance passenger experience, and lower carbon emissions.

These efforts are supported by centralized digital monitoring for improved transparency, safety, and efficiency.

As the operator of Mactan-Cebu, Bohol-Panglao, and Laguindingan International Airports, AIC continues to enhance regional connectivity with smart and sustainable infrastructure upgrades.

MCIA—the Philippines' first successful airport public-private partnership—is now fully operated by Aboitiz InfraCapital Cebu Airport Corporation.

Canilao challenged summit participants to grow and innovate further by solving real problems, thinking in systems, and partnering early.

"If we want a better country, we have to build it together. So to all of you—founders, students, government officials, corporate leaders—this summit is not just a chance to learn; it's an invitation to lead," Canilao said.

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, PROVINCE 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

LINE BEARING DISTANCE

TO CORNER	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 Fir JELP Business Solutions Building 409 Addition Hills, Shaw Boulevard Mandaluyong City

ANGELITA L. LUAR
Villa Fatima Subd., Bucandala IV Imus Cavite and Lot 34 Blk 12 Ph. 1, Pasinaya Homes North Brgy. Timalan, Naic, Cavite

STRAIGHT NEWS PUBLISHING:
Aug. 06, 13 & 20, 2025

Bebang's Famous Halo-Halo is Coming to Cavite!



The much-loved and best-selling Halo-Halo from Metro Manila is finally arriving in Cavite! Don't miss the grand opening of Bebang Halo-Halo at SM City Tanza on August 16 — with fun activities, games, and surprises in store for our KaBabangyans. See you there!

Tech Takes the Spotlight at TECH FAIR 2025 in SM City Trece Martires!



Explore the latest innovations and gadgets at TECH FAIR 2025, happening now at SM City Trece Martires! Shop all your tech needs in one place and enjoy exclusive Cyber Month deals.

SM City Dasmariñas Celebrates National Disability Rights Week 2025



SM City Dasmariñas proudly celebrated National Disability Rights Week 2025 on August 8 at the Main Event Center — a day filled with inspiration, empowerment, and a strong sense of community. The event brought together advocates, partners, and participants in support of inclusivity and equal opportunities for all.

EDITORIAL:

CAN THE PRIVATE SECTOR HELP SOLVE FLOODING IN METRO MANILA?

THAT'S exactly what tycoon and San Miguel Corp. president and CEO Ramon Ang is saying, as he has volunteered to help solve the flooding problem in Metro Manila at no cost to the government or the Filipino people.

Ang disclosed this in a recent meeting with the Metro Manila Development Authority and several city mayors.

What he told them was this: "I, Ramon Ang of San Miguel, am volunteering to be the first to help the whole of Metro Manila address flooding, at no cost to the people and no cost to the government...We will do the cleaning, but without your authorization, we can't proceed."

The tycoon proposed that waste clogging waterways and structures, such as houses built along rivers, be removed, as they block water flow toward drains and creeks.

He said that since houses along rivers must be cleared to address flooding, residents should also be provided with relocation sites: "Let's provide them with housing so they won't feel they are being evicted without

due consideration (to their situation)."

The tycoon's proposal to assist in mitigating flooding in the National Capital Region is timely and appropriate, as the MMDA itself has acknowledged that improper waste disposal significantly hampers flood-control efforts in Metro Manila.

It is clear the MMDA's problem with flooding in Metro Manila is compounded by the lack of proper waste management and the deteriorating state of drainage systems. According to the agency, trash accumulation in drainage systems is a major factor contributing to flooding in Metro Manila.

During recent cleanup operations, large items such as sofas, refrigerators, and other bulky waste were found blocking drainage systems and pumping stations.

The debris obstructs the flow of water, making it difficult for the drainage systems to function effectively.

It's not only the garbage problem that exacerbates flooding in Metro Manila, but also its antiquated drainage infrastructure, some of which were built more than 50 years ago and now unable

to cope with the amount of trash thrown even in waterways by a rapidly growing population.

To improve flood control, a collaborative effort between the government and the private sector is essential to ensure that waterways remain clear of trash and debris.

The offer of a big business conglomerate in the country to assist in mitigating flooding in Metro Manila is commendable and should perhaps be joined by other business groups that make the NCR the hub of their operations. We need all hands on deck to ensure that our political and economic center is free from floods.

During his inspection of flooded communities in Metro Manila, President Marcos Jr. pointed out: "We have more flood control now than before, but we now see the effects of climate change..."

"The problem is, I hope people learn. Don't throw your trash anywhere, because it's the garbage that clogged our pumps, making them less effective than they could be."

SM City Dasmariñas Celebrates National Disability Rights Week 2025



SM City Dasmariñas proudly celebrated National Disability Rights Week 2025 on August 8 at the Main Event Center — a day filled with inspiration, empowerment, and a strong sense of community. The event brought together advocates, partners, and participants in support of inclusivity and equal opportunities for all.

CAVITE MARKS 47TH DISABILITY RIGHTS WEEK WITH CALL FOR INNOVATION AND INCLUSION



Nearly 400 participants from various local government units in Cavite gathered at the CarSIGMA Gymnasium in the City of Carmona on August 14-15, 2025, to celebrate the 47th Disability Rights Week with the theme "Innovation for Inclusion: Building Inclusive Communities Together."

The two-day event was hosted by the City Government of Carmona through the Persons with Disability Affairs Office (PDAO) headed by Ms. Rosebelle L. Mercurio. It opened with a motorcade followed by a welcome message from Vice Mayor Cesar L. Ines, Jr. and an inspirational address from Mayor Dahlia A. Loyola, who is recognized as a champion of PWD empowerment. Mayor Loyola underscored the importance of providing

equal opportunities and inclusive services to PWDs, ensuring that "no one is left behind."

The first day featured exciting competitions that showcased the talents, knowledge, and spirit of inclusivity among PWDs. The Dance Competition highlighted the celebration with the City of Carmona winning the championship and receiving ₱25,000, gold medals, a trophy, and tokens.

The City of Dasmariñas placed first runner-up with ₱20,000, silver medals, a trophy, and tokens, while Trece Martires City finished second runner-up with ₱15,000, bronze medals, a trophy, and tokens. Non-winning participants were each awarded ₱5,000 and tokens.

The Disability Knowledge Bowl Tournament (Quiz Bee) crowned General Trias as champion with ₱10,000, gold medals, and tokens. Cavite City won first runner-up with ₱7,000, silver medals, and tokens, while the City of Dasmariñas placed second runner-up with ₱6,000, bronze medals, and tokens. Participating LGUs also received a ₱1,000 consolation prize and tokens.

The second day focused on sports competitions that promoted teamwork and inclusivity. In Table Tennis, team Carmona dominated both the male and female categories, receiving ₱5,000,

gold medals, and tokens. The City of Dasmariñas came in second with ₱4,000, silver medal, and token, while Naic finished third with ₱3,000, bronze medal, and token.

In the Bocce Game – Male Category, the City of Carmona won the championship and received ₱10,000, gold medals, and tokens. Amadeo placed first runner-up with ₱8,000, silver medals, and tokens, while the City of Dasmariñas was second runner-up with ₱6,000, bronze medals, and tokens. In the Female Category, Amadeo took the championship with ₱10,000, gold medals, and tokens.

Trece Martires City earned first runner-up with ₱8,000, silver medals, and tokens, while General Mariano Alvarez placed second runner-up with ₱6,000, bronze medals, and tokens.

The event concluded with closing remarks from Ms. Marie Shiela Antenor-Haloc, who expressed gratitude to all participants and partner LGUs for their continued support in advancing disability rights and inclusion.

Capping off the event was the ceremonial turnover of the next Disability Rights Week Celebration to the City of General Trias, signifying the continuing commitment of Cavite to uphold and strengthen programs for PWDs. — A. Cabrera

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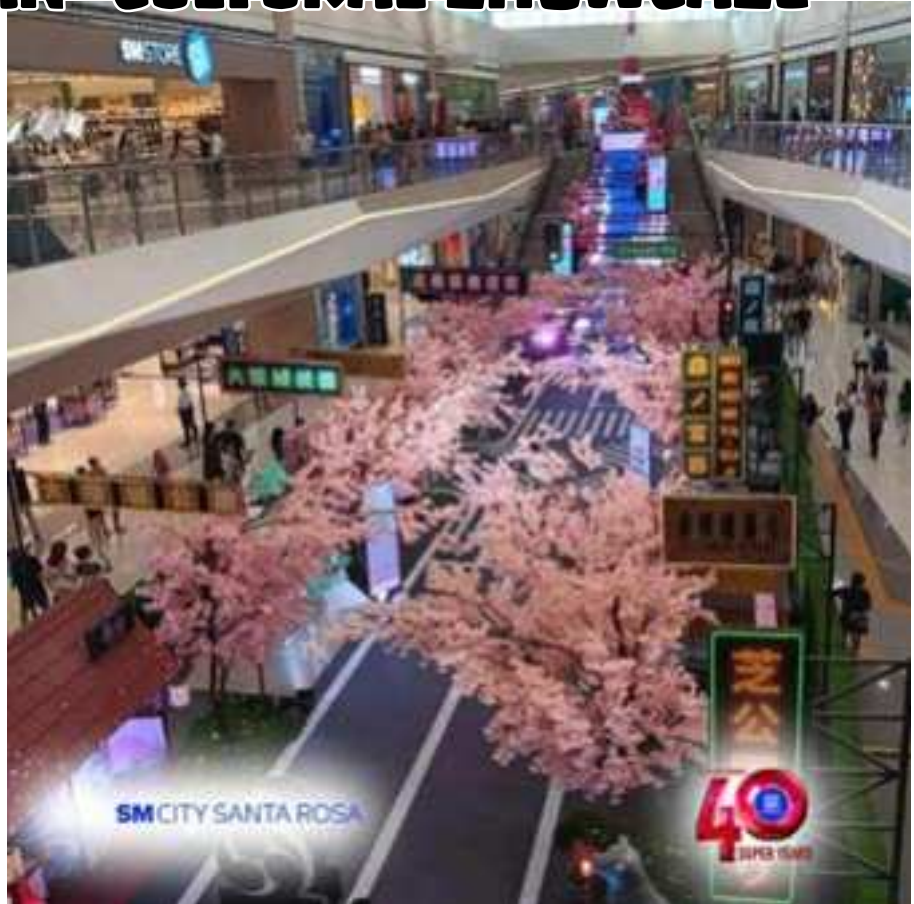
SM CITY SANTA ROSA BRINGS JAPAN TO LAGUNA WITH "KONNICHIIWA, JAPAN" CULTURAL SHOWCASE



Leading the ceremony were SM Supermalls Executive Vice President for Marketing Joaquin San Agustin (farthest right), Senior Assistant Vice President for Marketing Operations Ritzgerald Gonzales (farthest left), Assistant Vice President for Mall Operations Angel Torea, Atty. Karen Agapay, Interim National President of the League of Vice Governors of the Philippines, Mr. Matsuda Shigehiro, Director of the Japan Information and Culture Center (JICC) /First Secretary of the Embassy of Japan in the Philippines, Laguna Vice Governor JM Carait, and former Biñan City Councilor Hershey Tan Carait.



Teen Cosplay Group Icon from the lens of Mr. Vanz at the Konnichiwa, Japan Torii Gate — striking a pose where culture meets cosplay! #KonnichiwaJapan #SMCitySantaRosa #ToriiVibes #SugoiSantaRosa



SM City Santa Rosa brought the sights, sounds, and spirit of Japan to life through Konnichiwa, Japan, an immersive cultural showcase featuring sakura blooms, iconic photo spots, and enriching traditional experiences — launched in time for the celebration of Japan-Philippines Friendship Day.

A highlight of the week-long celebration was the Hello! Japan cultural session, held in partnership with the Japan Information and Culture Center (JICC) and SM Supermalls, where students from Polytechnic University of the Philippines — Sta. Rosa Campus were given a unique opportunity to explore Japanese culture, customs, and education opportunities.

To complete their cultural journey, students also took part in a kimono-wearing demonstration and an origami workshop — gaining firsthand experience of the elegance of Japan's traditional attire, the art and meaning behind the symbolic paper crane, and the cultural significance of bowing, a gesture of respect deeply rooted in Japanese etiquette.

The one-of-a-kind display — a first in Laguna — also became a vibrant playground for cosplayers and a haven of Instagram-worthy photo spots for digital-savvy visitors and content creators.

Throughout the event, mallgoers of all ages were invited to experience Japan in full bloom. From the stunning cherry blossom tunnel, Torii gate, and Hachiko statue, to the nostalgic Glico Man wall, lantern-lit walkways, and wishing walls — every corner of the mall was transformed into a slice of Tokyo's springtime charm. Traditional performances, cultural installations, and kimono displays further brought the celebration to life.

This cultural initiative marks a meaningful collaboration between the Embassy of Japan in the Philippines and SM Supermalls, fostering deeper understanding and friendship between the Filipino and Japanese communities through shared cultural appreciation.

The Konnichiwa, Japan experience continues at SM City Santa Rosa until August 8 — but the celebration doesn't end there. The exhibit will travel to SM City Dasmariñas from August 15 to September 6, giving Caviteños a unique opportunity to immerse themselves in the vibrant culture of Japan.

As one of the country's largest and most accessible lifestyle destinations, SM Supermalls serves as a hub for international cultural exchanges — providing a dynamic platform where communities can meaningfully engage, learn, and celebrate global traditions.

Through partnerships like this, SM continues to bring the world closer to Filipino families, one cultural experience at a time.

The Department of the Interior and Local Government (DILG) announced today that the recently released ASEAN Guideline on the Implementation of the Non-Punishment Principle affirms a key protection for victims of human trafficking—recognizing that trafficked persons should not be penalized for unlawful acts committed as a direct consequence of their trafficking experience.

The guideline explains that victims of human trafficking shouldn't be blamed or punished for illegal things they were forced to do because of their situation.

If they broke the law because they were trafficked, they shouldn't face criminal or administrative charges.

According to the DILG, the release of the guideline marks a proud moment for the Philippine government, which demonstrated strong leadership as the Country Lead Shepherd for the Trafficking in Persons (TIP) priority area.

It is also a milestone for the DILG, which served as the ASEAN Ministerial Meeting on Transnational Crime (AM-MTC)-Philippines and the Senior Officials Meeting on Transnational Crime (SOMTC)-Philippines lead.

Through the DILG, SOMTC-Philippines held extensive consultations with other ASEAN Member States, in collaboration with the ASEAN Intergovernmental Commission on Human Rights (AICHR), to craft the guideline aimed at preventing further persecution of trafficking victims.

Officially launched and published in June 2025, the ASEAN Guideline institutionalizes the principle of non-penalization for trafficked persons who commit unlawful acts as a result of their exploitation.

Even though the guideline isn't a law, it reminds ASEAN countries that they still have a responsibility to follow this principle and protect trafficking victims, based on

their own laws and international rules.

DILG Undersecretary and SOMTC-Leader Sanares emphasized the need for a human rights-based approach in addressing human trafficking. "Victims of trafficking often endure severe exploitation, and it is our duty to ensure that they receive protection rather than prosecution," he stated in the published guideline.

Emerging forms of trafficking continue to evolve, with trends such as Online Sexual Abuse and Exploitation of Children (OSAEC), forced criminality in scam hubs, cross-border trafficking, and surrogacy-related exploitation posing new challenges.

As the Philippines prepares to host the upcoming ASEAN SOMTC consultations, the government—through the DILG—reiterates its commitment to fostering a responsive and compassionate ASEAN region in the fight against trafficking in persons.

The Biz iCREATE Training Program is the onset of new opportunities for the aspiring entrepreneurs, affirming that it reflects their dedication and determination to pursue their business ventures. Ms. Gabatan also reiterated the continuous effort and assistance

of the OPCDO for the advancement of Cavite MSMEs. She concluded her message by congratulating everyone with hopes for brighter entrepreneurial future, stating "Let this event be the beginning of an exciting journey as you turn your dreams into thriving enterprises."

Ms. Rizalie Pinpin-Enero, former OPCDO Officer-in-Charge, expressed their heartfelt appreciation to everyone who contributed to program's success, on behalf of Governor Abeng Remulla. Additionally, she shared the importance of reflecting on and acknowledging the failures alongside successes, encouraging the participants to have an open mindset. She hoped that the training would provide valuable knowledge and guidance for the growth and sustainability of their businesses.

In the final sessions of the training, participants strategically presented their innovative business plans to a distinguished panel of judges, composed of Dr. Leo Manansala and Mr. Allan Reclusado for Group 1, and Dr. Zandro Catacutan and Ms. Melody Plaza for Group 2. During the graduation ceremony, 16 aspiring entrepreneurs were recognized for completing of the training program:

1. Ms. Karen Alejandro – 818 Oceans Harvest

2. Mr. Luisito

3. Mr. Christ Mark Bergonio – Kabeete Colônia Honey Products Mfg.

4. Ms. Aurora Casim – Coffee To Go PH

5. Mr. John Romano Delos Lado – Francart Corp.

6. Ms. Delia Gambol – Dhelightful Creations Arts and Crafts

7. Ms. Jenilyn Garcia – Joshua Bakery

8. Ms. Nieves Lim – BnA Farm

9. Ms. Ma. Leni Luya – Amabella PH OPC

10. Ms. Jennifer Nuque – Deliclass Corporation

11. Ms. Rosario Peliño – Hidden Tummy Food Products

12. Ms. Merian Penetrante – Krista's Water Refilling Station

13. Ms. Ma. Mimi Posada – Six Avenues Event Catering Services

14. Ms. Rose Angeline Rodriguez – DamDobs Tapsilogan

15. Mr. Bayani Trinanés – Esperanza de Soledad Pizzeria

16. Ms. Jaessa Villa – Klan & Kiel Sweet Tooth

The Biz iCREATE remains one of the active programs of OPCDO designed to provide intensive training for Cavite's Responsible Entrepreneurs Aiming Towards Economic sustainability. - J. Reyes

DILG: ASEAN Guideline Affirms Non-Punishment Principle to Protect Victims of Trafficking in Persons

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ENCHANTED KINGDOM AND KLOOK JOIN FORCES TO UNLOCK MORE MAGICAL PERKS FOR EVERY GUEST

Enchanted Kingdom (EK), the first and only world-class theme park in the Philippines, teams up with Klook, Asia's leading travel and experiences platform, to create more magical experiences in time for all guests.

Nico R. Mamon, EK's Head of Integrated Marketing, shared the premier theme park's exciting plans and exclusive offers in line with its 30th anniversary celebration this October 2025 - highlighting a limited-time anniversary offer for Klook users which includes in-park spending credits worth Php 300 Wizard Money for every purchase of three regular day passes for visits during Fridays from August 15 to September 15, 2025.

EK and Klook first came together in 2017 to make booking admission

tickets more convenient, and have since worked together on crafting exciting promotions and irresistible deals. "Collaborating with Klook for the last eight years has allowed us to provide a more seamless online booking experience — making the magic more accessible and hassle-free so our guests can simply focus on creating memories that last a lifetime here at Enchanted Kingdom. That's why we're committed to take this partnership further by offering exclusive perks to Klook users, making every visit even more enchanting," Mamon shared.

He added that guests can also look forward to even more surprises, including exciting freebies to be given away throughout the park.

"Enchanted Kingdom, to many Filipinos,

is a very iconic childhood experience that many revisit to relive memories, or introduce to their kids. To this day, it remains to be one of the most sought-after activities on Klook," shared Michelle Ho, General Manager of Klook Philippines. "It's exciting to be celebrating this milestone with them after years of mutual trust and support. We hope that this most recent collaboration makes everyone's next trip to the park an extra magical one!" she concluded.

For more information and updates regarding this exclusive offer along with EK's other events and offers, visit <https://www.enchantedkingdom.ph> and EK's official social media accounts @enchantedkingdom.ph for Facebook and TikTok, and @ek_philippines for Instagram.

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