

Figaro Foundation Strengthens Commitment to Reviving Batangas' Coffee Heritage with Annual Coffee Tree Planting Drive



Lipa City, Batangas – September 13, 2025 – The Figaro Foundation marked the second year of its annual Coffee Tree Planting: From Crop to Cup 2025 by donating and planting 1,000 coffee seedlings in Purok 6, Sitio Bagbag, Brgy. San Isidro, Lipa City, Batangas. The initiative, joined by over 200 dedicated volunteers, highlights the Foundation's mission to preserve and revitalize Batangas' long-standing coffee cul-

ture while empowering local farming communities. As part of its long-term commitment, the Figaro Foundation has pledged to conduct biannual maintenance and cleaning of the planting sites for the next two years to ensure that the seedlings thrive and contribute to sustainable coffee production. This effort underscores the Foundation's dedication to not only planting trees but also creating lasting impact on the

environment and the local economy. "This tree planting program is more than just a one-day initiative—it is about cultivating the roots of Batangas' coffee heritage for generations to come," said Mary Joy Herrera, Administrator of the Figaro Foundation. "By engaging our volunteers, partners, and communities, we are building towards a future where local coffee farming continues to flourish."



The milestone event was strengthened by a Memorandum of Agreement (MOA) signed by key partners: Mary Joy Herrera (Figaro Foundation Administrator), John Christopher Laderas (Figaro Coffee Group Brand Manager), Mr. Ric Pesa (lot owner), and Hon. Tasiano Mea (Barangay Captain). This agreement formalizes support and partnership in sustaining the initiative's environmental and community-driven goals. Figaro Foundation Strengthens Commitment to Reviving Batangas' Coffee Heritage with Annual Coffee Tree Planting Drive

Through projects like this, Figaro Foundation continues to demonstrate its commitment to both environmental stewardship and socio-economic upliftment by supporting local coffee growers. The program ensures that Batangas, historically known as a cradle of Philippine coffee, retains and enhances its reputation as a center of coffee excellence. About FIGARO COFFEE GROUP, INC Figaro Culinary Group Inc. (FCG) was incorporated on July 6, 2018 as a wholly-owned subsidiary of Carmetheus Holdings, Inc. primarily to process, manufacture, package all kinds of food products, and establish,

invest, develop, operate and maintain restaurants, coffee shops and refreshments parlors, among others. FCG has one subsidiary, Figaro Coffee Systems, Inc. (FCSI), through which it operates and/or franchises a network of retail restaurants. These include Figaro Coffee, a coffee shop chain with domestic and international branches; Angel's Pizza, a pizza store chain; Tien Ma's, a Taiwanese cuisine restaurant chain; Koobideh Kebabs, a casual-dining kebab chain; and Café Portofino, a cloud-kitchen outlet which primarily serves a variety of food and pastries.

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

Metro Pacific Tollways South (MPT South), a subsidiary of Metro Pacific Tollways Corp. (MPTC), has once again been recognized as a valued tourism partner by the Office of the Provincial Government of Cavite during the Cavite Tourism Excellence Awards 2025, held last September 30, 2025, at the Cavite Provincial Capitol, Trece Martires City. The Cavite Tourism Excellence Awards serves as a platform to recognize individuals and organizations whose invaluable contributions help shape the province's tourism landscape and promote Cavite as a thriving cultural and travel destination. MPT South received a Plaque of Appreciation from Cavite Tourism, marking its second consecutive year of recognition for its strong partnership and contribution to the province's tourism initiatives. Through its tourism advocacy program, Biyaheng South, MPT South has actively collaborated with the Department of Tourism Region IV-A (DOT

IV-A) and the Department of the Interior and Local Government (DILG) IV-A on various initiatives that spotlight Cavite's rich heritage and culture. Some of these initiatives include the following: Cavite Tourism Passport, Tara! Let's Explore Cavite, Tara! Let's Explore Manila, Biyaheng South Summer Tour and Experiential Tour, and various trimestral tours that have encouraged travelers to rediscover the beauty of the south, made accessible through Manila-Cavite Expressway (CAVITEX) and Cavite-Laguna Expressway (CALAX). "This recognition inspires us to continue bridging communities through our expressways and initiatives that celebrate the culture, people, and destinations of the South. Together with Cavite Provincial Tourism Office, we aim to keep driving tourism forward," said Arlette V. Capistrano, Vice President for Communication and Stakeholder Management of MPT South. This recognition



MPT South receives the plaque of appreciation at the 2025 Cavite Tourism Excellence Awards (From right) Rozelle Sangalang, Provincial Tourism Officer, Province of Cavite; MPT South led by Arlette V. Capistrano, Vice President for Communication and Stakeholder Management

follows MPT South's recent win at the 21st Philippine Quill Awards, where it earned an Award of Merit for its Biyaheng South tourism advocacy program, underscoring the company's growing impact in promoting local travel, culture, and sustainable mobility. MPT South remains steadfast in its mission to promote sustainable tourism and inclusive growth in Southern Luzon by providing motorists with safe, convenient access to the region's thriving destinations and cultural landmarks. About Metro Pacific Tollways Corporation MPTC is the leading toll road developer and operator in the Philippines and the holding company of premier tollways, including NLEX, SCTEX, CAVITEX, CALAX, NLEX Connector, and CCLEX in Cebu.



The Plaque of Appreciation honored to MPT South for being a valued tourism partner by the Provincial Government of Cavite

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TODAY'S NEWS AND BEYOND

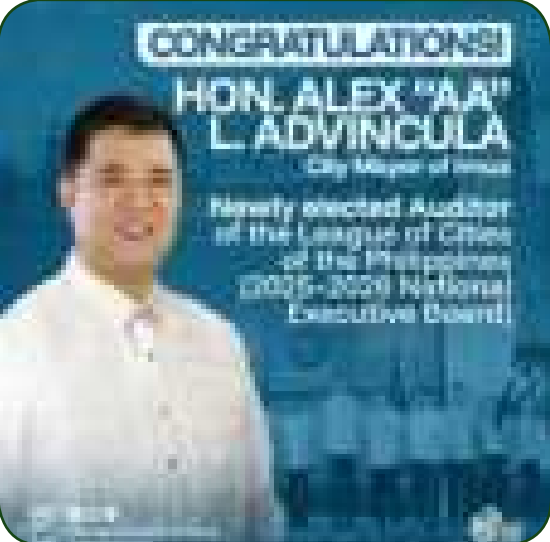
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Cayetano: More local health centers can ease 136% hospital strain

Mayor Revilla leads citywide disaster preparedness inspections in Bacoor

CONGRATULATIONS!



Forever Enchanted: Enchanted Kingdom Celebrates Three Decades of Magic

HAPPY BIRTHDAY!



PGC empowers Cavite farmers through "Livelihood on the Go"

Cavite strengthens CSO involvement in local governance

CARD and Cadence Properties ink joint venture agreement to address PH housing backlog



Cavite celebrates Cooperative Month 2025 strengthening unity and shared prosperity

SSS launches EMV equipped, dual-function MySSS Card

DOH urges hospitals to follow blood bank coordination policy amid shortages

Beyond the 4Ps: How an exemplary child found hope

“Even though I’m young, I can still make a difference.”

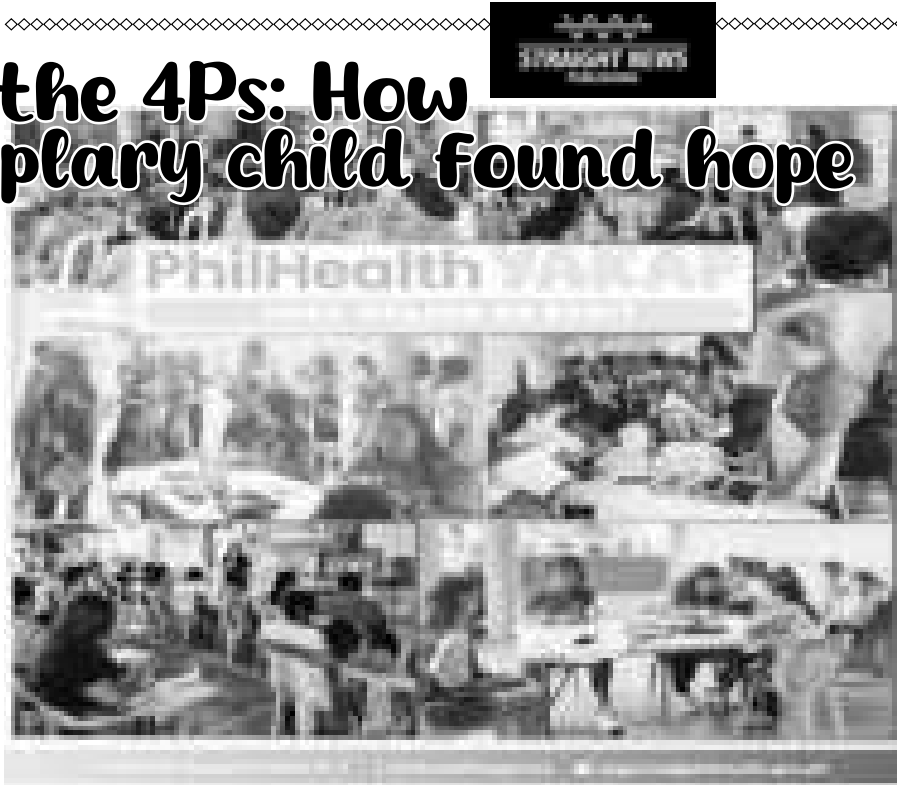
At 13, Klouie Susosco, an exemplary child beneficiary of the Pantawid Pamilyang Pilipino Program (4Ps), proves that her age doesn’t define what she can do. But through her determination, academic excellence, and community involvement, she can be an inspiration for others to hope and dream for a better future.

Hailed as the representative of Calabarzon in the National Child Congress, she embodies the program vision of 4Ps—a role model for 4Ps children who excel academically but also have community participation and influence.

As the youngest of four siblings, Susosco grew up in a modest home filled with love and hope.

“I’m the youngest among my four siblings. We grew up surrounded by the love of my parents. Though we don’t have much in terms of money, we are rich in discipline, faith, and hope in our family,” she said.

In 2015, her fam-



ily became part of 4Ps, with her older siblings as the first monitored children. Though the grant they received helped financial burdens, her parents didn’t rely on it solely but still worked hard to provide for the family.

“The grant from 4Ps helps with our education expenses and for additional food needs, but my mother still does extra work as a massage therapist, cooks rice cakes, and makes handmade keychains.”

Susosco em-

phasized that she helped

her mother in selling keychains at school with her teacher’s permission, where she was able to save up some money.

Through the family development session (FDS), 4Ps beneficiaries learned practical knowledge in life and guided their family.

“Through the FDS, we learn a lot that shapes our future, from saving money, family values, proper discipline, and even the importance of family bonding,” Susosco said.

Her high hopes

are her driving force to persevere in achieving her dream for her family—a better future.

“I do have a lot of dreams: one of those is to build my parents a house, to have a successful life, and to rise from poverty,” she said.

For Susosco, her 4Ps journey is more than a financial grant but a strong hope for the future.

“Ang 4Ps ay hindi lang pinansyal na tulog sa amin, isa itong tulay at paalala at pag-asa.” (KA PIA4A)

Pagsasanay sa pagpapalakas at pagpoproseso ng produkto hatid ng DA-4A



Sampung Farmers’ Cooperatives and Associations (FCAs) ang sinanay ng Department of Agriculture IV-CALABARZON (DA-4A) Agribusiness and Marketing Assistance Division (AMAD) sa Phase 2 ng Capacity Building on Support for Food Processing/Manufacturing for Agri-Enterprises noong ika-17 hanggang ika-19 ng Setyembre sa Los Baños, Laguna.

Layunin ng pagsasanay na ito na palakasin ang kaalaman ng mga FCAs sa pagnenegosyo partikular na sa proseso sa packaging, labeling, branding, traceability, mga pamantayan sa sanitasyon, at pamamahala ng mga kagamitan.

Katuwang din sa aktibidad ang Department of Science and Technology (DOST) CALABARZON na nagbahagi ng

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mga makabagong pamaraan at teknolohiya tulad ng paggamit ng biodegradable o bio-based packaging gaya ng compostable trays, mangkok na gawa sa bagasse, pouch na yari sa abaka, at plant-based bioplastics na makatutulong sa pagpapabuti ng operasyon ng mga kooperatiba.

Ayon kay John Mark Soledad, Pangulo ng SICAP Cooperative, napakalaking tulong ng pagsasanay sa pagpapabuti ng kanilang pasilidad at operasyon, gayundin sa paghahanda ng kanilang mga produkto para sa pag-apruba ng Food and Drug Administration (FDA). Hiniling din niya na magkaroon pa ng katulad na mga aktibidad ang kagawaran upang higit pang matulungan ang mga agripreneurs sa rehiyon.

San Miguel Beer Rocks Okada with a Grand Oktoberfest Kick-off Party

There is no party like a San Miguel Oktoberfest party. The most-anticipated beer festival kicked off at Okada Manila last September 20 to 21, 2025. As San Miguel Beer celebrates its 135th year of serving great beers around the world, San Miguel Brewery Inc. (SMB) brings back the fiesta vibe that made the event an iconic spectacle.

Over 8,000 revelers flocked Okada Manila’s Crystal Pavilion during the two-day event filled with an array of specially crafted beers paired with top-notch food offerings over pulse-pounding music from a powerhouse lineup of top local acts.

The festivities were opened with a toast led by SMB President Carlos M. Berba, San Miguel Pale Pilsen Brand Ambassador Coco Martin, and Okada Manila Vice Chairperson Takako Okada. The event kicked off a series of San Mi-

guel Oktoberfest Events which will happen at the Paseo de Santa Rosa in Santa Rosa, Laguna on October 18, 2025 and at the Queensland Manor in Cebu City on October 31.

SMB lit up the famed integrated resort as guests were treated to complimentary beer samplers curated from San Miguel Beer’s global portfolio of brews as well as exciting new brews including India Pale Ale, Fruity Wheat Ale, Summer Ale and Specialty Lager.

Pop-ups lined the Crystal Pavilion’s signature winding walkway with gourmet restaurants Las Flores, Café Fleur by Chef Sau, Flipside Burgers, and Purefoods Deli setting up shop while SMB’s new Draft Beer Mobile Bar Truck added more to the overflowing beer at the venue. Party-goers also took home plenty of limited-edition San Miguel Beer merchandise to remember the



San Miguel Pale Pilsen brand ambassador Coco Martin gets beer fresh from the tap during the kick-off party of the San Miguel Beer Oktoberfest at Okada Manila.

epic event.

The San Miguel Oktoberfest party rocked to some of the country’s top acts including Rico Blanco, Lola Amour, December Avenue, Maki, Arthur Nery, Brownman Revival, The Dawn, Autotelic, The Juans, Over

October, The Cohens, Paprika, DWATA, Carousel Casualties, It All Started in May, Magiliw Street, Sean Archer, Acapellago, DJ Chelsea, and DJ Rammy. More good vibes went around when recently crowned PBA All-Filipino Cup Champions, the

San Miguel Beermen, shot hoops with Oktoberfest party goers. Billiards legends Efren “Bata” Reyes and Francisco “Django” Bustamante also played an exhibition match and challenged revelers who dare to showcase their pool table skills.

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EDITORIAL: BREAKING THE SILENCE: ADDRESSING THE MENTAL HEALTH CRISIS IN A POST-PANDEMIC WORLD

As the world gradually recovers from the COVID-19 pandemic, the mental health crisis has come into sharper focus. The past few years have seen unprecedented levels of anxiety, depression, grief, and burnout, affecting people of all ages. Social isolation, economic uncertainty, and the loss of loved ones have taken a toll on millions, revealing the urgent need to prioritize mental well-being.

Despite the rising demand, mental health services remain insufficient and inaccessible for many. Stigmas and misconceptions still prevent individuals from seeking help, while funding for mental health pro-

grams often lags behind physical health initiatives. This disparity highlights the necessity for governments, organizations, and communities to invest more in accessible, stigma-free mental health care.

Today’s societal challenges—such as rising inequality, climate anxiety, and political polarization—only deepen the mental health struggles faced by many, especially youth. Schools and workplaces must foster supportive environments that promote emotional resilience and provide resources for those in need. Normalizing conversations around mental health is crucial to breaking down barriers and encouraging help-seeking behaviors.

Community support plays a vital role in

addressing this crisis. Acts of kindness, understanding, and open dialogue can significantly impact someone’s recovery journey. Public awareness campaigns and education are essential to dismantle stigmas and create a culture where mental health is treated with the same importance as physical health.

As we move forward, investing in mental health must be a top priority. Building resilient societies requires acknowledging mental well-being as central to human flourishing. By breaking the silence and expanding access to care, we can create a healthier, more compassionate world for everyone.

Sulat ni: E. Mendoza

DOH...

STA. ROSA CITY, Laguna (PIA) – The Department of Health (DOH) has reminded hospitals of their policy on blood supply coordination to ensure safe and quality blood supply for patients in need of transfusion.

Citing Department Circular 2024-0406, Joseph Balderas, Medical Technologist II at the

DOH-Center for Health Development in CALABARZON, emphasized that that hospitals and other healthcare facilities are responsible for coordinating with licensed or authorized Blood Service Facilities (BSF) to secure blood supplies for patients.

“It’s not the patient nor their relative’s

[responsibility] to look for the blood supply, but the hospital’s. Sadly, there are instances when the relatives themselves had to look for blood when the hospital supply was low.”

This follows complaints from patients and their relatives, who were instructed by healthcare facilities to directly coordinate and procure the needed blood.

Balderas noted that this practice comes with risks such as blood mismatch and spoilage when not stored properly.

“There have been some reports when the relatives do secure the blood supply. But for some reason, they had to go home first. Some even stored the blood in freezers which caused it to spoil. That’s what we want to avoid [with hospital-to-hospital coordination].”

In 2025, legislators passed House Bill 2132 to establish a modern and efficient blood services network. The measure seeks to upgrade transfusion services, enhance blood supply management, and implement an efficient program for collecting and providing blood services and products across the country.

CSO...

TRECE MARTIRES CITY, Cavite (PIA) — The provincial government of Cavite is promoting more inclusive governance and community-responsive policies and programs by strengthening its partnership with civil society organizations (CSOs) in various local special bodies.

In a joint meeting held recently, Provincial Administrator Gilbert Gandia emphasized the vital role of CSOs in local development and their contributions to promoting transparency, accountability, and inclusive governance.

Among the local special bodies where CSO participation is crucial are the Local Development Council, Local Health Board, Local School Board, and Local Peace and Order Council.

Provincial Planning and Development Coordinator Engr. Lorna R. Leyran said these coun-

cils serve as convergence platforms where the government and civil society organizations collaborate to craft policies and programs that address the needs of Caviteños.

During the meeting, officials from the Department of the Interior and Local Government (DILG) Cavite Provincial Office presented the mandates and functions of these bodies to help CSO representatives better understand their roles in participatory governance.

The discussions highlighted how these councils contribute to inclusive planning, effective service delivery, education development, and the promotion of peace and order at the local level.

These sessions provided CSO participants with valuable insights into their responsibilities within these governance structures, strengthening their capacity to actively con-

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tribute to local policy and program development.

According to the provincial government, the initiative aims to deepen CSO engagement in local governance by equipping them with the knowledge and tools needed to participate meaningfully in decision-making processes.

During the action planning session, CSO representatives drafted strategies to enhance civic participation and ensure that grassroots perspectives are integrated into provincial programs and policies.

Meanwhile, DILG Cavite OIC-Provincial Director Marcial A. Juangco reaffirmed the agency’s commitment to empowering civil society. He underscored that CSOs are not merely participants but vital partners in promoting transparency, accountability, and people-centered development across the province.

Raising the Bar for Cacao: DTI 4-A Holds Regional Judging for Calabarzon’s Finest Beans

The Department of Trade and Industry Region 4-A successfully conducted the Regional Judging and Evaluation for the Calabarzon Cacao Quality Award 2025 on October 7-8, 2025 at Flor and Daisy Agricultural Farm, Sariaya, Quezon. The activity was conducted in partnership with the Department of Agriculture 4-A, the University of the Philippines Los Baños- Institute of Food Science and Technology, and the Calabarzon Cacao Indus-



try Federation, Inc., with support from the Offices of the Provincial Agriculturists in Batangas, Cavite, Laguna, Quezon and Rizal. The CCQA aims to recognize outstanding fermented cacao beans in the region and promote quality standards and best postharvest practices among cacao producers. Results will be formally announced during the Calabarzon Cacao Congress 2025, to be held on October 22-24 at the Quezon Convention Center, Lucena City.

CAVITE CAREER...

The Cavite Career Caravan continues to bring employment opportunities closer to Caviteños as it made its stop at the Gen. Emilio Aguinaldo Town Plaza on October 10, through the initiative of the Office of the Provincial Public Employment Service Manager (OPPESM) headed by Ms. Rizalie P. Enero.

The activity provided job seekers with a convenient venue to explore local and overseas employment opportunities, with around 60 applicants participating in the

event. Out of these, eight applicants were hired on the spot, a testament to the program’s effectiveness in linking job seekers with employers.

Gen. Emilio Aguinaldo Mayor Dennis Glean, together with the Sangguniang Bayan members, graced the event and expressed their appreciation to the Provincial Government of Cavite for its continued efforts to create livelihood opportunities and strengthen employment support services across the province.

Also present were national agencies and partner institutions with programs and services related to employment, further assisting applicants with job matching, documentation, and career guidance.

Through the Cavite Career Caravan, the Provincial Government of Cavite reaffirms its commitment to empowering Caviteños by promoting gainful employment and fostering inclusive economic growth in the province. — OPIO



SSS...

October 22-28, 2025

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Republic of the Philippines
Fourth Judicial Region
Regional Trial Court of Cavite
Office of the Clerk of Court & Ex-Oficio Sheriff
New Justice Hall, J.P. Rizal Avenue, Kaybagal
South, Tagaytay City

BANK OF THE PHILIPPINE ISLANDS,
Petitioner-Mortgagee,

EJF NO. TG-25-001
FOR: Extra-Judicial Foreclosure of
Real Estate Mortgage under Act No.
3135 as amended by Act No. 4118

-versus-

JAMES PALAYLAY A.K.A. JAMES A.
PALAYLAY A.K.A. JAMES APILADO
PALAYLAY, AND SPOUSES FERLILIAN A.
PALAYLAY A.K.A. FERLILIAN APILADO
PALAYLAY AND SANTIAGO ABRIGO
PALAYLAY A.K.A. SANTIAGO A.
PALAYLAY A.K.A. SANTIAGO PALAYLAY,
Respondent/s-Mortgagor/s-Borrower/s.

X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-judicial foreclosure sale under Act 3135, as Amended by Act No. 4118, filed by Petitioner-Mortgagee, **BANK OF THE PHILIPPINE ISLANDS**, a banking corporation duly organized and existing under and by virtue of the laws of the Republic of the Philippines, with principal office and place of business at 22/F-28/F Ayala Triangle Gardens Tower 2, Paseo de Roxas cor. Makati Ave., Bel-Air, Makati City, pursuant to the terms and conditions of the Uniform Loan and Mortgage Agreement (Real Estate) ("MORTGAGE") executed and notarized on March 28, 2022 by Respondent/s-Mortgagor/s-Borrower/s, **JAMES PALAYLAY A.K.A. JAMES A. PALAYLAY A.K.A. JAMES APILADO PALAYLAY, AND SPOUSES FERLILIAN A. PALAYLAY A.K.A. FERLILIAN APILADO PALAYLAY AND SANTIAGO ABRIGO PALAYLAY A.K.A. SANTIAGO A. PALAYLAY A.K.A. SANTIAGO PALAYLAY**, with residence and postal addresses at (1) Purok 1, Brgy. San Julian, Dagupan, Tabuk City, Kalinga and (2) Unit 2318, 23rd Floor, Tower 5, Wind Residences, Brgy. Salaban, Maharlika West, Tagaytay City and (3) 1619 East 22nd Avenue, Vancouver, British Columbia V5N 2P3, Canada, represented by **FLORENCE A. DELA CRUZ** as per Special Power of Attorney executed and notarized on January 27, 2022 in favor of the Petitioner-Mortgagee, over a real estate property including improvements thereon, described in and covered by **CONDOMINIUM CERTIFICATE OF TITLE NO. 076-2023000673** of the Registry of Deeds for Tagaytay City, in order to satisfy the outstanding loan obligation of the Respondent/s-Mortgagor/s-Borrower/s in the amount of **FIVE MILLION SEVEN HUNDRED FIFTY-FOUR THOUSAND SIX HUNDRED NINETY-TWO PESOS AND 28/100 (Php5,754,692.28)** inclusive of interest, penalties and other charges, as of December 13, 2024, the undersigned Clerk of Court & Ex-Oficio Sheriff of the Regional Trial Court of Cavite thru her deputy, Oliver N. Mendoza, will sell at public auction on **December 9, 2025 at 10:00 o'clock in the morning** or soon thereafter, at the **New Hall of Justice of Tagaytay City**, to the highest bidder, for Cash or Manager's Check and in Philippine Currency, the following property with all its improvements thereon, to wit:

**CONDOMINIUM CERTIFICATE OF
TITLE NO. 076-2023000673**
Registry of Deeds for Tagaytay City

"IT IS HEREBY CERTIFIED that the unit identified and described as:

WIND RESIDENCES TOWER 5
FLOOR LEVEL: TWENTY-THIRD FLOOR
UNIT NUMBER: UNIT-2318
UNIT TYPE: RESORT RESIDENTIAL UNIT 2
UNIT AREA: 34.89 SQUARE METER

in the diagrammatic floor plan appended to the enabling or master deed of the condominium project annotated on TRANSFER CERTIFICATE OF TITLE 2012004161 which embraces and describes the land located at BRGY. SALABAN, MAHARLIKA WEST (NOW), CITY OF TAGAYTAY with an area of FIVE THOUSAND SEVEN HUNDRED NINETY-SEVEN (5,797) Square Meter, is registered in the name of:

Owner: **JAMES PALAYLAY, CANADIAN CITIZEN, OF LEGAL AGE, SINGLE**

Address: 1619 EAST 22ND AVENUE, VANCOUVER, BRITISH COLUMBIA V5N 2P3, CANADA

Owner: SPOUSES FERLILIAN A. PALAYLAY, FILIPINO CITIZEN AND SANTIAGO ABRIGO PALAYLAY, CANADIAN CITIZEN, BOTH OF LEGAL AGE

Address: 1619 EAST 22ND AVENUE, VANCOUVER, BRITISH COLUMBIA V5N 2P3, CANADA"

In the event the public auction should not take place on the said date, it shall be held on December 16, 2025, without further notice.

In the event the public auction should not take place on the said date, it shall be held on December 16, 2025, without further notice.

Prospective bidders or buyers are hereby enjoined to investigate and verify for themselves the CONDOMINIUM CERTIFICATE OF TITLE NO. 076-2023000673, the encumbrances thereon, if any there be.

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

Tagaytay City, Philippines, October 2, 2025.

(SGD) **ATTY. VARBRA ANN A. VARIAS-DIMAYUGA**
Clerk of Court & Ex-Oficio Sheriff

(SGD) OLIVER N. MENDOZA
Sheriff-In Charge

WARNING:

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

Copy Furnished:
BANK OF THE PHILIPPINE ISLANDS
Petitioner- Mortgagee
22/F-28/F Ayala Triangle Gardens
Tower 2, Paseo de Roxas cor.
Makati Ave., Bel-Air, Makati City

JAMES PALAYLAY A.K.A. JAMES A. PALAYLAY A.K.A. JAMES APILADO PALAYLAY, AND SPOUSES FERLILIAN A. PALAYLAY A.K.A. FERLILIAN APILADO PALAYLAY AND SANTIAGO ABRIGO PALAYLAY A.K.A. SANTIAGO A. PALAYLAY A.K.A. SANTIAGO PALAYLAY
Respondent/s-Mortgagor/s-Borrower/s

(1) Purok 1, Brgy. San Julian, Dagupan, Tabuk City, Kalinga

(2) Unit 2318, 23rd Floor, Tower 5, Wind Residences, Brgy. Salaban, Maharlika West, Tagaytay City

(3) 1619 East 22nd Avenue, Vancouver, British Columbia V5N 2P3, Canada

FLORENCE A. DELA CRUZ
Attorney-In-Fact of the
Respondent/s-Mortgagor/s-Borrower/s P
urok 1, Brgy. San Julian, Dagupan,
Tabuk City, Kalinga

**Straight News Publishing:
Oct. 08, 15, 22, 2025**

QUEZON CITY – In response to the 8 September 2025 directive issued by Department of Finance Secretary and Social Security Commission ex-officio Chair Ralph G. Recto to roll out faster services to pensioners and members, the Social Security System (SSS) has officially launched the MySSS Card – designed to transform the way Filipino workers, pensioners, and their beneficiaries access their social security benefits and financial services.

SSS President and Chief Executive Officer Robert Joseph Montes De Claro stated that the MySSS Card fulfills two purposes. It acts as an official ID, replacing the long-standing Unified Multi-Purpose Identification (UMID) card. It also operates as a fully functional debit card linked to a savings account.

De Claro noted that the card is equipped with an EMV chip. It is integrated with the Philippine Identification System (Phil-Sys) eVerify and biometric authentication. This provides a safe and convenient way for members to access SSS benefits and loans, as well as manage their daily financial transactions.

It merges social security benefits with digital banking, offering members a comprehensive way to access benefits, loans, and pensions quickly and conveniently. The card can also be used for shopping, public transport fares, and online purchases, De Claro explained.

The card will be issued exclusively through SSS partner banks. Issuance will start with Rizal Commercial Banking Corporation (RCBC) and will later include other banks such as Asia United Bank (AUB), China Bank, and Union Bank of the Philippines.

De Claro said the MySSS Card will automatically serve as the main disbursement account for SSS members. "Once members apply for the MySSS Card, we will link their partner bank savings accounts to SSS for benefits, loans, and other proceeds. They no longer need to enroll the MySSS Card in the Disbursement Account Enrollment Module (DAEM)."

He stated that starting today, 1 October 2025, SSS will accept applications for the MySSS

Card. RCBC, through its digital arm DiskarTech, will be the card's first implementer.

"The SSS and RCBC partnership marks a significant milestone in the digital transformation of government services," he continued. "The MySSS Card's rollout will expand as more partner banks join the program. This will provide more options for card issuance and banking features."

How to Apply for the MySSS Card

The MySSS Card is available to all SSS members, pensioners, individual claimants, beneficiaries, and representative payees who meet the following requirements:

Possess a permanent SS number;
Have an active account on the MySSS Portal with updated personal details, including local address, mobile number, and email; and

Be registered with the Philippine Statistics Authority (PSA) under the National ID system, previously known as the Philippine Identification System (Phil-Sys).

Members with old SSS, UMID, or previous ID cards may apply for the MySSS Card to replace lost or existing cards.

De Claro said the MySSS Card application is simple and can be completed via My.SSS. "Members choose their partner bank—initially RCBC—and consent to data sharing between SSS, the National ID system, and the bank."

After online verification and identity confirmation, members open a bank account either using their online app or by visiting a branch. For RCBC, members use the DiskarTech app to open the account.

The partner bank will produce and distribute the cards. Metro Manila residents will receive their cards within 15 working days, while those outside Metro Manila will receive theirs within 20 working days.

He concluded that launching the MySSS Card is part of a larger government push. This initiative is led by Finance Secretary and Social Security Commission ex-officio Chair Recto, who has championed reforms within the SSS to enhance its service delivery.

October 22-28, 2025



Republic of the Philippines
Fourth Judicial Region
REGIONAL TRIAL COURT
OFFICE OF THE CLERK OF COURT
City of Bacoor
Email: rtc1bcrocc@judiciary.gov.ph
Telephone No. 09273707489

BDO UNIBANK, INC.,
Mortgagee.

Foreclosure No. 2025-126
For: Extra-Judicial Foreclosure of
Real Estate Mortgage

-versus-

CARL ERIC L. VILLANUEVA,
Debtor.
**SPS. LOLITA L. VILLANUEVA AND
CARLOS N. VILLANUEVA,**
Mortgagors.

X-----X

NOTICE OF EXTRA JUDICIAL FORECLOSURE

Upon Extra-judicial Petition for Sale under Act 3135 as Amended by Act 4118 filed by the mortgagee, **BDO UNIBANK, INC.** at 33 Floor BDO Corporate Center Ortigas, No. 12 ADB Avenue, Mandaluyong City, and against the mortgagors, **CARL ERIC L. VILLANUEVA signing for herself as Co-Debtor and as Attorney-in-Fact of SPS. LOLITA L. VILLANUEVA AND CARLOS N. VILLANUEVA** all at Bukana Gatid, Brgy. Gatid, Santa Cruz, Laguna, and Lots 8 and 10 Block 16, Road Lot 14 (Now Primerose St.,) Addas Village IV Subd., Brgy. Mambog, Bacoor, Cavite, to satisfy the mortgagee indebtedness which as of September 8, 2025, amounts to **ONE MILLION NINE HUNDRED NINETY THOUSAND NINE HUNDRED FIFTY TWO PESOS & 32/100 (P1,990,952.32)**, Philippine Currency, inclusive of interest, and penalty charges but exclusive of other fees incident to this foreclosure, the undersigned or her duly authorized representative will sell at the public auction on **November 6, 2025 at 10 o'clock in the morning** or soon thereafter, at the main entrance of the Hall of Justice of Bacoor City, Cavite, to the highest bidder for CASH and In Philippine Currency, the following described properties with all the improvements thereon, to wit;

TRANSFER CERTIFICATE OF TITLE NO. (057-2020012421) (057-T-734542) 167-2021006768

A PARCEL OF LAND (LOT 10, BLOCK 16, OF THE CONS.-SUBD. PLAN, PCS-04-005817, BEING A PORTION OF THE CONS. OF LOTS 4762-A, FLS-2076-D, LOT 4762-B-2, (LRC) PSD-99595 & LOT 4755-A, PSD-04-018362, L.R.C. REC. NO.), SITUATED IN THE BO. OF MAMBOG, MUN. OF BACOOOR, PROVINCE OF CAVITE, X XX, CONTAINING AN AREA OF SIXTY (60) SQ. METERS."

TRANSFER CERTIFICATE OF TITLE NO. (057-2020012420) (057-T-734541) 167-2021006767

A PARCEL OF LAND (LOT 8, BLOCK 16, OF THE CONS. SUBD. PLAN, PCS-04-005817, BEING A PORTION OF THE CONS. OF LOTS 4762-A, FLS-2076-D, LOT 4762-B-2, (LRC) PSD-99595 & LOT 4755-A, PSD-04-018362, L.R.C. REC. NO.), SITUATED IN THE BO. OF MAMBOG, MUN. OF BACOOOR, PROVINCE OF CAVITE. X X X, CONTAINING AN AREA OF SIXTY (60) SQ. METERS."

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

"In the event the public auction should not take place on the said date, it shall be held on November 13, 2025, without further notice."

Prospective buyers or bidders are hereby enjoined to investigate for themselves the title to the said property and encumbrances, if any there be.
City of Bacoor, September 30, 2025.

MELY C. HERMOSURA-VISTA
Clerk of Court VI

By:

DEMETRIO T. VILLANUEVA, JR.
Sheriff IV

Copy Furnished:
BDO UNIBANK, INC.
REMEDIAL MANAGEMENT UNIT
33th Floor BDO Corporate Center Ortigas, #12 ADB Avenue, Mandaluyong City

**CARL ERIC L. VILLANUEVA &
SPS. LOLITA L. VILLANUEVA AND CARLOS N. VILLANUEVA**
-Bukana Gatid, Brgy. Gatid, Santa Cruz, Laguna
-Lots 8 and 10 Block 16, Road Lot 14 (Now Primerose St.,) Addas Village IV Subd., Brgy. Mambog, Bacoor, Cavite

WARNING:

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

**Straight News Publishing:
October 08, 15, 22, 2025**

ERRATUM

A publication of NOTICE OF EXTRAJUDICIAL SALE filed by UNION BANK OF THE PHILIPPINES versus CINDY JOY M. OGENA published on Straight News Publishing on October 01, 08 & 15, 2025. Incorrectly written as "indebttedness", but it should be "indebtedness"; in the amount of indebtedness, it should be "TWO MILLION NINE HUNDRED FORTY NINE THOUSAND THREE HUNDRED SEVENTY NINE PESOS" and TCT NO. should be " TRANSFER CERTIFICATE OF TITLE NO.". We apologize for this error and any confusion it may have caused.

**Straight News Publishing:
October 22, 2025**

CAYETANO...

Senate Minority Leader Alan Peter Cayetano on Tuesday said building more community-based health facilities is one way to address the worsening congestion in public hospitals, after the Department of Health (DOH) admitted that hospitals nationwide are operating far beyond capacity.

During the organizational meeting of the Senate Committee on Health and Demography on September 23, 2025, DOH officials revealed that government hospitals are running at 136 percent occupancy, with an authorized bed capacity of more than 118,000 but only around 28,000 actually in use, leaving a shortage of about 90,000 beds.

Cayetano said many patients are forced to seek hospital care for minor illnesses and preventive services that could otherwise be managed at the community level.

"It can help ease the burden on patients who would otherwise need to travel to distant hospitals for basic treatments or consultations," he said.

The senator is pushing his Super Health Centers in All Cities and Municipalities Act (SB 420), which mandates at least one 24/7 facility in every city and municipality to provide outpatient services, stock essential medicines and vaccines, and deliver preventive care.

He is also battling for his Health Centers in All Barangays Act (SB 421), which requires every barangay to establish its own health center within three years, noting that only 26,500 of the coun-

CARDBANK...

Makati City, Philippines — In a strategic collaboration that brings together inclusive finance and responsible real estate development, the CARD Mutually Reinforcing Institutions (CARD MRI) (composed of CARD MBA, CARD, Inc., CARD MRI PROPERTY MANAGEMENT and CARD EMPC) and Cadence Properties, the ICCP Group's newest company, signed a joint venture agreement on August 6, 2025, at the Makati Sports Club. The partnership marks the formal establishment of a new company: Cadence-CARD Property Ventures, Inc. (CCPV).

In line with its goal to help reduce the national housing backlog, CCPV aims to develop thoughtfully planned, affordable, and high-quality residential communities for more Filipino families, beginning with its inaugural project in Bay, Laguna.

Guillermo D. Luchangco, Chairman and CEO of The ICCP Group, shares, "We are honored and very happy to now be able to collaborate with CARD MRI, which is known for its success for building grassroots economic empowerment. There are only very few organizations that are able to accomplish this. For me, today's partnership between CARD MRI and

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Cadence Properties embodies a shared resolve to raise the standard of living and nurture sustainable communities for more Filipinos."

Leonardo B. Dayao Jr., President and CEO of Cadence Properties and current Chairman of the Subdivision and Housing Developers Association (SHDA) also underscored the significance of the agreement. "This project will expand homeownership opportunities for the underserved income deciles, including CARD MRI members and beyond. We're very eager to be able to help more families realize their dream of owning their own home."

Dr. Jaime Aris-totle B. Alip, CARD MRI Founder and Chairman Emeritus, also attests to the partnership's importance. "This is our first time working on a housing project—a dream come true not only for CARD MRI, but for many of our clients. A safe and secure home is more than just four walls and a roof—it is one of the foundations to break free from poverty. With it, families can dream bigger, work harder, and build a future filled with hope."

With over 36 years of experience, The ICCP Group is a respected Philippine diversified conglomerate engaged in investment banking, venture capital, exhibition halls operations and management, and residential and industrial estate property development. Cadence Properties, its newest real estate arm, brings to the partnership deep expertise in building livable, sustainable communities.

CARD MRI, a mission-driven organization with a long track record of empowering Filipino families through microfinance, microinsurance, and livelihood programs, expands its reach through this collaboration—bridging social development with accessible housing. The organization currently has nearly 10 million clients across its various institutions.

Rooted in shared principles of nation-building, long-term value creation, and inclusive progress, CCPV reflects a forward-thinking approach to community development—one that carefully balances commercial viability with social impact.