

Agri Trucks, PUVs to Enjoy 90-Day Toll Reprieve as CAVITEX Implements New Rates

MANILA, October 24, 2025 — The Toll Regulatory Board (TRB) has approved the toll rate adjustments for the Manila-Cavite Expressway (CAVITEX) following petitions filed by joint venture partners CAVITEX Infrastructure Corporation (CIC) and Philippine Reclamation Authority (PRA) in 2020 and 2023.

The new rates will take effect on October 28, 2025.

To help ease the impact of the toll increase, CAVITEX' "Abante Program" will be reactivated — a toll reprieve initiative allowing registered public utility vehicles (PUVs) and agricultural trucks to continue paying old toll rates for 90 days from implementation.

Transport groups not yet enrolled may contact 1-35000 or email customercare@mptc.com to know more about the program and how to avail.

"We appreciate the government's affirmation to honor its contractual obligations with the Private Investors and Toll Operators," said CAVITEX management".

While the rate adjustments are neces-



CAVITEX NEW TOLL FEES EFFECTIVE OCTOBER 28, 2025

ENTRY / EXIT POINT	ROKAS BLVD.	ZAPOTE	KAWIT	SUCAT INT. / DEL. A SANTOS AVE.
CLASS 1	ROKAS BLVD.	39.00	127.00	38.00
	ZAPOTE	39.00	88.00	38.00
	KAWIT	127.00	88.00	126.00
	C-5 ROAD EXT. C.P. GARCIA	38.00	38.00	126.00
CLASS 2	ROKAS BLVD.	78.00	254.00	76.00
	ZAPOTE	78.00	176.00	76.00
	KAWIT	254.00	176.00	252.00
	C-5 ROAD EXT. C.P. GARCIA	76.00	76.00	252.00
CLASS 3	ROKAS BLVD.	117.00	381.00	114.00
	ZAPOTE	117.00	264.00	114.00
	KAWIT	381.00	264.00	378.00
	C-5 ROAD EXT. C.P. GARCIA	114.00	114.00	378.00

HOTLINE: 1-35000

Facebook, Twitter, YouTube, Website icons and URL: www.cavitex.ph

sary to ensure continued maintenance, safety, and improvement of the expressway, we also recognize the need to support sectors most affected by rising transport costs. The toll reprieve initiative seeks to strike a fair balance between infrastructure sustainability and public welfare.

New Toll Rates
The TRB resolution grants the 2020 and 2023 petitions, authorizing the implementation of provisionally approved toll rates to support ongoing upgrades and maintenance activities.

CAVITEX R1 Portion (Seaside to Zapote) – VAT-inclusive rates effective October 28, 2025:

Class 1: ₱35 → ₱39

Class 2: ₱70 → ₱78

Class 3: ₱104 → ₱117

CAVITEX R1 Extension Segment 4 (Zapote to Kawit):

To moderate the impact on motorists, the rate adjustment will be implemented in two tranches (2025 and 2026). First tranche rates are as follows:

Class 1: ₱73 → ₱88

Class 2: ₱146 →

₱176 Class 3: ₱219 →

₱264 Infrastructure Improvements

CIC and PRA completed major infrastructure projects to ensure the expressway's safety and efficiency, even prior to the approval of toll petitions, including:

Expansion
Joint Replacement at the Parañaque Segment Bridges and Imus Viaduct, enhancing ride comfort and structural reliability

Upgraded RFID
systems and installation of Automatic License Plate Recognition (ALPR) technology for faster and more seamless transactions

Ongoing pavement
rehabilitation works in critical portions of both the Kawit and Parañaque segments

CIC and PRA reaffirm their commitment to deliver safe, reliable, and efficient expressways that support economic growth and regional connectivity.

Note: Due to adjustment at CAVITEX R1 portion, CAVITEX C5 Link Segment 2 (Sucat Interchange) toll rate will also be adjusted accordingly to the new VAT-inclusive rates: ₱38 (Class 1), ₱76 (Class 2), and ₱114 (Class 3).

MPTC GEARS UP FOR UNDAS 2025

Enhanced traffic management, shoulder lane regrading, and motorist assistance set across MPTC expressways

Metro Pacific Tollways Corporation (MPTC) is reactivating its "Biyaheng Arangkada" Motorists Assistance Program to ensure safe and convenient travel during the Undas season.

With an expected surge in traffic across NLEX, SCTEX, NLEX Connector, CALAX, CAVITEX, and CCLEX, MPTC is intensifying operations through increased personnel deployment, 24/7 traffic monitoring, and quick-response teams.

Free towing for Class 1 and Class 1M

(for CCLEX) vehicles to the nearest exit will be available from 6:00 AM to 6:00 AM of October 30 to 6:00 AM of November 3 to assist motorists, while roadworks will be suspended from October 29 to November 3, except for emergency repairs, to keep traffic flowing smoothly.

To reduce bottlenecks, NLEX Corporation has regraded shoulder lanes in key areas to support counterflow operations. Motorists are advised to plan their trips ahead and avoid peak hours, particularly during the following periods:

• Afternoon of October 29

• Afternoon of October 30 to evening of

October 31

• Morning of November 1

• Afternoon of November 2

• Morning until noon of November 3

Around 2,000 traffic, toll, and emergency personnel will be on duty across MPTC expressways, in coordination with the PNP, LGUs, and key agencies. At CAVITEX, "Biyaheng Arangkada" will be implemented with PEA Tollway Corporation, a subsidiary of the Philippine Reclamation Authority.

Motorists can use the MPT DriveHub app for real-time traffic updates, RFID reloading, and assistance.

As part of the MVP Group's efforts, Maynilad will provide free bottled water, while Smart Communications will offer free Wi-Fi and charging stations in select areas.

MPTC encourages motorists to ensure their vehicles are in good condition and RFID accounts are sufficiently loaded before traveling.

For updates, follow @NLEXexpressways, @OfficialCALAX, @CCLEXexpressway on Facebook, or call 1-35000 for 24/7 assistance.

MPTC is the tollways infrastructure unit of the Manuel Pangilinan-led Metro Pacific Investments Corporation.

Cavite Police gear up for safe, orderly Undas

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



SSS is proud to be recognized as Outstanding Performer in Complaints Resolution and Compliance (FY 2024 to 1st Semester 2025) under the Contact Center ng Bayan (CCB) Partner Recognition Program by the Civil Service Commission (CSC) during the Pasasalamat Ceremony held on 17 October 2025 in Quezon City. This recognition, given in celebration of the 125th Philippine Civil Service Anniversary (PCSA) with the theme "Bawat Kawani, Lingkod Bayani: Puso, Dangal, at Galing Para sa Bayan," affirms our commitment to deliver efficient, responsive, and caring public service for every Filipino.

DTI 4-A honors top cacao producers in 2025 Regional Quality Awards

DOE increases benefits for energy-hosting barangays

Property Company of Friends, Inc. (Profriends) and Land Bank of the Philippines formally signed a Memorandum of Agreement (MOA), marking the beginning of a new collaboration aimed at providing accessible financing facilities for homebuyers.



Present during the event are key officers of both institutions

Ateneo to open new campus in Cavite's Riverpark Township



Ateneo de Manila University has signed a Memorandum of Agreement (MOA) with GT Capital Holdings, Inc. (GT Capital) for the establishment of a new Ateneo campus in Riverpark, a flagship township development of Federal Land, Inc., GT Capital's wholly owned

Mahigit 40 kawani sa CALABARZON, sinamay sa Business Planning at Enterprise Assessment ng DA-4A

Paggamit ng Filipino sa mga Opisyal na Transaksiyon ng Local na Pamahalaan ng Valenzuela, Isinasakatapuran

DOST-Cavite Joins Cavite Province in Celebrating Cooperative Month 2025

POINT OF VIEW

27 Natural Health and Nutrition Tips That Are Evidence-Based

20. Avoid artificial trans fats Artificial trans fats are harmful, man-made fats that are strongly linked to inflammation and heart disease (68Trusted Source).

Avoiding them should be much easier now that they have been completely banned in the United States and many other countries. Note that you may still encounter some foods that contain small amounts of naturally occurring trans fats, but these are not associated with the same negative effects as artificial trans fats (69Trusted Source).

21. Use plenty of herbs and spices There is a variety of herbs and spices at our disposal these days, more so than ever. They not only provide flavor but also may offer several health benefits as well (70Trusted Source).

For example, ginger and turmeric both have potent anti-inflammatory and antioxidant effects, which may help improve your overall health (71Trusted Source, 72Trusted Source).

Due to their powerful potential health benefits, you should aim to include a wide variety of herbs and spices in your diet.

22. Nurture your social relationships Social relationships — with friends, family, and loved ones you care about — are important not only for your mental well-being but also your physical health.

Studies show that people who have close friends and family are healthier and live much longer than those who do not (73Trusted Source, 74Trusted Source).

23. Occasionally track your food intake Some people may benefit from working out how many calories they eat is by weighing their food and using a nutrition tracker (75Trusted Source, 76Trusted Source). Tracking can also provide insights into your protein, fiber, and micronutrient intake.

However, while tracking, may help some people manage their weight, there is also evidence it can lead to disordered eating tendencies (74Trusted Source, 77Trusted Source, 78Trusted Source, 79Trusted Source).

Always speak with a doctor before using this strategy.

24. Get rid of excess belly fat Excessive abdominal fat, or visceral fat, is a uniquely harmful type of fat distribution that is linked to an increased risk of cardiometabolic diseases like type 2 diabetes and heart disease (80Trusted Source).

For this reason, your waist size and waist-to-hip ratio may be much stronger markers of health than your weight.

Reducing refined carbs, eating more protein and fiber, and reducing stress (which can reduce cortisol, a stress hormone that triggers abdominal fat deposition) are all strategies that may help you get rid of belly fat (81Trusted Source, 82Trusted Source, 83Trusted Source, 84Trusted Source).

continue for the next issue (next week)



Cavite...

IMUS, Cavite (PIA) — The Cavite Police Provincial Office is all set to ensure a smooth, safe, and peaceful observance of Undas 2025 as part of the nationwide "Litgas Undas" operational plan of the Philippine National Police (PNP).

The Cavite PPO, led by Acting Provincial Director Police Colonel Ariel Red, has mapped out comprehensive security and public assistance measures in anticipation of the influx of visitors to cemeteries and memorial parks across the province from October 29 to November 4, 2025.

According to police estimates, around 451,300 people are expected to visit 116 cemeteries (54 public and 62 private sites) as well as five columbariums

ATNEO...

property subsidiary, located in General Trias City, Cavite.

The signing ceremony was held on October 24, 2025, at the GT Tower International Penthouse in Makati City. The signatories representing GT Capital were its Vice Chairman Alfred Ty and President Carmelo Maria Luza Bautista, while the signatory representing Ateneo de Manila University was its President Fr Roberto Yap SJ.

Also present during the ceremony were Ateneo de Manila University Board of Trustees Chairperson Bernadine Siy, Federal Land Vice

Mahigit...

Mahigit 40 kawani mula sa Department of Agriculture IV-CALABARZON (DA-4A), Tanggapan ng Panlalawigang Beterinaryo, Panlalawigang Agrikultur, at mga lokal na pamahalaan sa rehiyon ang sinamay ng DA-4A Agribusiness and Marketing Assistance Division (AMAD) sa paggawa ng business plan at pagsusuri ng mga enterprise noong ika-8 hanggang ika-10 ng Oktubre sa Tagaytay City, Cavite.

Layon ng pagsasanay na palakas ang kakayahan ng mga

throughout Cavite. To mitigate public safety risks and hazards, 2,422 personnel will be deployed in Cavite—comprising 1,250 PNP officers, 176 augmentation units, and 996 force multipliers from various community groups and organizations.

Red said force multipliers will be crucial in the operation, with 996 volunteers helping in different roles.

These include Barangay Tanods maintaining order in cemeteries and nearby communities; Barangay Peacekeeping Action Teams (BPATs) managing crowd control and public information; traffic enforcers directing vehicle flow;

security guards protecting private cemeteries and establishments; radio groups supporting

Chairman and FNG President William Thomas Mirasol, FNG Vice Chairman Yusuke Hirano, and Federal Land President Jose Mari Banzon.

To rise on a 15-hectare property within Riverpark, the new Ateneo campus will bring holistic, world-class Jesuit education closer to learners and families in Cavite and neighboring provinces.

"The new Ateneo campus in Riverpark allows us to extend our mission and provide more families in Cavite and nearby provinces with access to quality education rooted in our Jesuit tradi-

teknikal na kawani bilang frontliners sa pagtulog sa mga Farmers' Cooperatives and Associations (FCA) sa pagbuo at pagpapaunlad ng kanilang mga enterprise.

Tinalakay ang mahahalagang bahagi ng business plan tulad ng organisasyon, merkado, operasyon, konsyumer, kakumpitensya, at pananalapi.

Ang business plan ay isa mga pangunahing pangangailangan para maging kwalipikado ang isang samahan sa mga tulong pinansyal,

communication; and volunteer organizations, including civic and faith-based groups, assisting visitors.

Cavite Police will also establish 117 Police Assistance Desks (PADs) and 23 Motorist Assistance Centers (MACs), supported by 19 Blue Teams that will conduct continuous patrols and monitoring.

Deployment highlights include 311 personnel for Police Assistance Desks (PADs), 68 personnel for Motorist Assistance Centers (MACs), 189 roving officers, 200 traffic marshals for major roads, 191 personnel for checkpoint and Oplan Sita operations, 87 officers for firewall operations, 34 personnel at transport terminals, and 167 personnel in areas of conver-

tion," said Yap. "This expansion reaffirms Ateneo's enduring commitment to be a force for good—forming persons who are not only competent but also compassionate, ready to lead and serve in a rapidly changing world."

For GT Capital, the partnership with Ateneo represents a shared vision of nation-building and sustainable development.

"Ateneo's presence in Riverpark not only strengthens the educational landscape of Cavite but also uplifts the lives of the communities we serve," said Ty. "Our investment in this cam-

mas marami pa ang samahan na kanilang matulungan.

Hiling naman ni Field Operations Division Chief Felix Jocelito Noceda na maging isa ang direksyon ng DA-4A at ng bawat opisina sa panlalawigan at lokal na pamahalaan sa pag-akay sa mga FCA ng rehiyon tungo sa masaganang pagnegosyo



FROM PAGE 01

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pus reflects our long-term commitment to creating sustainable value for generations of Filipinos, anchored on the values of excellence and service."

"We can finally say that the eagle has landed," Ty added.

Designed as a smart and sustainable community, Riverpark is envisioned to be the Next-Gen City of the South. With the inclusion of Ateneo de Manila University, Riverpark is poised to become a hub for growth, innovation, and holistic living—a fitting home for an institution committed to shaping leaders ready for tomorrow.

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DTI...

The Department of Trade and Industry Region 4-A successfully concluded the CALABARZON Cacao Quality Award (CCQA) 2025, a regional initiative recognizing excellence in fermented cacao bean production, through a two-part event held in Quezon Province this October. The initiative was carried out in partnership with the University of the Philippines Los Baños, the Department of Agriculture-Regional Field Office 4-A, the CALABARZON Cacao Industry Federation, Inc., the CALABARZON Cacao Industry Council, and the Offices of the Provincial Agriculturist (OPAs) of Batangas, Cavite, Laguna, Quezon, and Rizal.

The activity began with the Regional Technical Evaluation and Judging on October 7–8, 2025, at Flor and Daisy's Agricultural Farm in Sariaya, Quezon, followed by the Awarding Ceremony on October 22, 2025, at the Quezon Convention Center in Lucena City as one of the highlights of the CALABARZON Cacao Congress 2025. The two-day judging activity brought together cacao producers from across the region, with a total of 17 entries submitted from Cavite, Laguna, Batangas, and Quezon for a rigorous assessment based on internationally recognized grading protocols. All entries underwent

coding and blind judging to ensure impartiality, with evaluations focusing on moisture content, fermentation level, bean defects, mold presence, and other quality parameters. The process was conducted under the supervision of Prof. Romel M. Felismino, Lead Technical Consultant of the UPLB Institute of Food Science and Technology. The judging activity also provided participants with valuable technical feedback to help improve their postharvest practices and prepare them for the Philippine Cacao Quality Award (PCQA) 2026.

The culmination of the process took place during the Awarding Ceremony on October 22. The four regional winners were: Florencio Flores, Romeo Manalo, Luz C. Gusto and Paulino Sulibit. They were formally recognized for producing the best fermented cacao beans in CALABARZON. The event honored the outstanding efforts of farmers, cooperatives, and associations who have demonstrated excellence and sustainability in cacao production.

Distinguished guests who graced the awarding included DTI 4-A Assistant Regional Director Revelyn A. Cortez, DA 4-A Regional Executive Director Fidel M. Libao, Quezon Provincial Administrator Manuel Butardo, RCFI President Mr. Flor-

DATING FISH VENDOR NA LOLA, KINILALA BILANG CAVITEÑA CENTENARIAN

Isang dating fish vendor na tinaguriang Caviteña Centenarian ang pinarangalan at niregaluhan ng ₱100,000 mula sa lungsod ng Cavite ngayong araw, Oktubre 28, 2025.

Kinilala ang dating fish vendor na Lola na si Marina Dela Cruz Bonilla, ipinanganak sa Ternate Cavite, at kasalukuyang residente ngayon ng Dra. Salamanca Road, Brgy. 42-A, San Antonio, Cavite City.

Halos dalawang dekada ring nagtinda ng isda si Lola Marina sa Ciudad de Mercado ng Cavite. Kaya't marami sa kanya ang nakakakilala, na tunay nang nagmarka na sa kanyang mga suki ang kagandahang loob ni Lola sa pagtitiinda nito ng isda. Dito niya binuhay ang kanyang 9 na anak.

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Distinguished guests who

San Miguel Corporation (SMC) listed a combined P48.86 billion worth of preferred shares at the Philippine Stock Exchange, marking the country's first-ever preferred share exchange offer by a private company alongside a public offer.

The conglomerate's P18.86 billion exchange offer covered its Series 2-P, 2-Q, and 2-R preferred shares, allowing holders of its Series 2-J and 2-K shares to swap their investments on a one-for-one basis instead of waiting for redemption.

The move introduces greater flexibility and liquidity for investors, an innovation in the local capital markets traditionally limited to straightforward redemptions.

A total of 251.47 million shares were tendered under the exchange offer, comprising 173.76 million Series 2-J and 77.71 million Series 2-K shares.

CAYETANO...

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

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

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

The programs have seen repeated funding cuts despite growing

The remaining 92.91 million Series 2-J and 106.19 million Series 2-K shares will be redeemed on October 29 and December 10, 2025, respectively.

At the same time, SMC launched P30 billion public offer of preferred shares—Series 2-S, 2-T, and 2-U—consisting of a P20 billion base offer and a P10 billion oversubscription option, priced at P75 per share which was fully subscribed.

SMC said the twin offerings are part of its broader strategy to align capital structure with long-term value creation and to give investors more avenues to participate in its growth.

The company, one of the Philippines' largest and most diversified conglomerates, is invested in industries essential to nation-building and remains among the most active corporate issuers in the domestic capital markets

FROM PAGE 01

demand and enrollment in both public and private higher education institutions.

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

Senators also pointed to low fund utilization and delays in project implementation among SUCs, along with Commission on Audit (COA) findings on slow liquidation of scholarship funds and inconsistent monitoring of school performance.

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



NOV. 05 - Nov. 11, 2025

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

RIZAL COMMERCIAL BANKING CORPORATION,
(in its capacity as successor-in-interest of RCBC Savings Bank, Inc.)
represented by Atty. Leonardo A. Yepes, Jr.,
Petitioner-Mortgagee,

EJF NO. TG-25-084

FOR: Extra-Judicial Foreclosure of Real Estate Mortgage Under Act No. 3135, As Amended by Act No. 4118

-versus-

JOSHUA PAUL V. ANGELES and MARK JOSEPH V. DIAMONON
as represented by Attorney-in-Fact **Glendale V. Angeles,**
Respondents-Mortgagors

x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon extra-judicial foreclosure sale under Act 3135, as amended, filed by Petitioner/Mortgagee, **RIZAL COMMERCIAL BANKING CORPORATION,** (in its capacity as successor-in-interest of RCBC Savings Bank, Inc.), a corporation organized and existing under and by virtue of the laws of the Republic of the Philippines, with principal office and place of business at *28 Floor AT Yuchengco Centre, 25 & 26 Sts., Bonifacio Global City, Taguig City,* pursuant to the terms and conditions of the Real Estate Mortgage ("MORTGAGE") executed and notarized on March 26, 2024 by Mortgagor/Debtor, **JOSHUA PAUL V. ANGELES and MARK JOSEPH V. DIAMONON,** Co-debtor, all of legal ages, Filipino citizens, with residence and postal addresses at (1) *Blk. 3 Lot 11 Carisbad St... Phase 1 Covina Subd., Imus City, Cavite, Philippines;* (2) *Unit No. MV1-603 6th Floor Monteluze, Brgy. Lalaan 1, Silang, Cavite, Philippines,* represented by **GLENDALE V. ANGELES** as per Special Power of Attorney executed and notarized on February 13, 2024, in favor of RCBC SAVINGS BANK, INC. (RSB), which the same has been assigned in favor of Petitioner/Mortgagee as a result of merger, over a real estate property including improvements thereon, described in and covered by **CONDOMINIUM CERTIFICATE OF TITLE NO. 076-2023000898** of the Registry of Deeds for Tagaytay City, in order to satisfy the outstanding loan obligation of the Mortgagor/s/Debtor/s in the amount of **THREE MILLION FIVE HUNDRED FORTY-FOUR THOUSAND SEVEN HUNDRED FIFTY-EIGHT PESOS AND 57/100 (Php3,544,758.57)** exclusive of any penalties and interest, as of June 03, 2025, the undersigned Clerk of Court & Ex-Officio Sheriff of the Regional Trial Court of Cavite thru her deputy, Oliver N. Mendoza, will sell at public auction on **February 5, 2026 at 10:00 o'clock** in the morning or soon thereafter, at the New Hall of Justice of Tagaytay City, to the highest bidder, for Cash or Manager's Check and in Philippine Currency, the following property with all its improvements thereon, to wit

CONDOMINIUM CERTIFICATE OF TITLE NO. 076-2023000898

Registry of Deeds for Tagaytay City

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

UNIT NO MV1-603-SIXTH FLOOR-2 BED-ROOM-LOFT UNIT-41 SQ.M.

in the diagrammatic floor plan appended to the enabling or master deed of the condominium project annotated on **TRANSFER CERTIFICATE OF TITLE T-84380, T-84381** which embraces and describes the land located at **BRGY. LALAAN I, SILANG, CAVITE** with an area of **(50,674 SQ. METERS)** Square Meter, is registered in the name of

Owner: JOSHUA PAUL V. ANGELES, SINGLE, OF LEGAL AGE, FILIPINO
Address: BLOCK 3 LOT 11, CARISBAD STREET, PHASE 1, COVINA VILLAGE, BAHAY NA TUBIG, IMUS, CAVITE

In the event the public auction should not take place on the said date, it shall be held on February 12, 2026 without further notice.

Prospective bidders or buyers are hereby enjoined to investigate and verify for themselves the CONDOMINIUM CERTIFICATE OF TITLE NO. 076-2023000898, 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 23, 2025.

(SGD)ATTY. VARBRA ANN A. VARIAS-DIMAYUGA
Clerk of Court VI & Ex-Officio 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
RIZAL COMMERCIAL BANKING CORPORATION
Petitioner-Mortgagee
28th Floor AT Yuchengco Centre, 25th & 26th St. Bonifacio Global City, Taguig City

JOSHUA PAUL V. ANGELES
Mortgagor-Debtor
(1) B3Lot 11 Carisbad St. Phase 1 Covina Subd, Imus City, Cavite, Philippines
(2) Unit No MV1-633 6 Floor Monteluze, Brgy. Lalaan 1, Silang, Cavite, Philippines

MARK JOSEPH V. DIAMONON
Co-debtor
(1) Bk. 3 Lot 11 Carisbad St, Phase 1 Covina Subd, Imus City Caste, Philippines
(2) Unit No. MV1 603 6 Floor Monteluze, Brgy Laman 1. Silang, Cavite, Philippines

GLENDALE V. ANGELES
Representative of Mortgagor/s/ Debtor/s
Blk. 3 Lot 11 Carisbad St. Phase 1 Covina Village Bahay na Tubig, Imus City, Cavite, Philippines

**STRAIGHT NEWS PUBLISHING:
OCT 29, NOV 05 & 12, 2025**

and its attached institutions. Cayetano also renewed his call for the creation of the Third Congressional Commission on Education (EDCOM III), which seeks to review and align the country's education system from basic to higher and technical learning to ensure that policies and budgets promote employability, innovation, and inclusive growth. "If we are to produce a globally competitive workforce and make education the true driver of national development,

IS IT a clear case of political harassment, as Vice President Sara Duterte claims it is?

Or is it simply because, as part of the Duterte political dynasty that has monopolized political power in Davao for decades, she believes she is inherently entitled to a huge security detail second only to the Presidential Security Group?

In other words, she believes she's not just a VIP or Very Important Person, but the next in line to the Chief Executive and Commander-in-Chief no less who deserves to be assigned a security detail numbering more than 400 or a battalion of policemen and soldiers armed to the teeth who will protect her from any harm.

After her election as Vice President, Duterte was appointed as Education Secretary rather than as Defense Secretary she had earlier said she wanted.

She headed the Department of Education or DepEd despite her utter lack of experience in the field of education.

And in her two-year stint in DepEd, did we hear her expound on her philosophy of education or the key reforms she wanted to implement to improve our basic education system?

We ask now: Did she leave the DepEd a better and more capable institution seriously implementing basic education that encourages respect for human rights, inculcates patriotism and nationalism, strengthens critical and creative thinking, develops moral character and personal discipline as the fundamental law mandates the DepEd to do?

Now that she is out of DepEd, Sara Duterte has all the time in the world to basically twiddle her thumbs and do nothing but wait to take over the presidency as the 1987 Constitution provides that the Vice President assumes the highest elective position in case of death, permanent disability, removal from office or resignation of the President.

Can the incumbent Vice President be relied upon to serve the public interest and welfare at all times good and bad?

That question has been raised after she decided to leave for a vacation abroad with her family while the country was being battered by a strong typhoon that spawned deep floods in many places and forced to flee their homes for safer ground.

Earlier, Duterte reaped public scorn for demanding confidential and intelligence funds for the DepEd, an agency without any mandate to undertake programs properly belonging to the police and the military.

No wonder therefore that the Vice-President's approval rating based on the latest surveys indicate a steep drop from 91 percent in 2022 to below 50 percent at present.

What's alarming and divisive is that the Vice President has declared open war and intensified tirades against the Marcos Jr. administration in what appears to be an effort to recover lost political ground and prettify her image with an eye toward a presidential bid in 2028.

But are Filipinos willing to reinstate a member of the Duterte dynasty in the Philippine presidency after her lackluster performance at DepEd and the bloody war on drugs of her father Rodrigo Duterte as Chief Executive from 2016 to 2022 that the International Criminal Court believes now merits prosecution for crimes against humanity?



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**REPUBLIC OF THE PHILIPPINES
REGIONAL TRIAL COURT
FOUICTH JUDICIAL REGION
NAIC CAVITE
OFFICE OF THE CLERK OF COURT AND
EX-OFFICIO SHERIFF**

LOLC BANK PHILIPPINES INC.,
(A THRIFT BANK)
Petitioner-Mortgage,

FNC-2025-142

-versus-

DIANA RICA N. MARTAL
Respondents-Mortgagons,
x-----x

NOTICE OF EXTRA-JUDICIAL SALE

WHEREAS, upon Extra-Judicial Petition for Sale under Act No. 3135 as amended by Act No. 4118, filed by **LOLC BANK PHILIPPINES INC., (A THRIFT BANK)** Mortgagee formerly known as Inter-Asia Development Bark, is a domestic corporation with postal address at G/F Bravo Business Centre, Lot 17 Block 4. JP Laurel Highway, Poblacion 04, Tanauan City, Batangas, Philippines, the bank is duly represented by **JOHN RUEL C. ALARCA,** Legal Associate, against **DIANA RICA N. MARTAL** with postal address at **BLOCK 3 LOT 28 VISTA BONITA SUBD. SAN JOSE DASMARIÑAS, CAVITE,** to satisfy the mortgage indebtedness, which as of September 4, 2025, amounted to **ONE MILLION THREE HUNDRED THREE THOUSAND SEVEN HUNDRED EIGHTY THREE PESOS & 82/100 PESOS (Php 1,303,783.82)** Philippine Currency, excluding penalties, attorney's fees, and expenses of the foreclosure, the undersigned authorized Sheriff IV will sell at public auction on **November 25, 2025 at 9:00 in the morning** or soon thereafter at the Regional Trial Court, Naic, Cavite, to the highest bidder in **CASH or MANAGER'S CHECK** and in Philippine Currency the property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. 057-2020001135

IT IS HEREBY CERTIFIED that certain land situated in BARRIO OF TIMALAN, MUNICIPALITY OF NAIC, PROVINCE OF CAVITE, ISLAND OF LUZON, naic and described as follows:
LOT NO: 1462-B-3-D
PLAN NO: (LRA) PSD-52017007036
PORTION OF: LOT 1462-B-3, PSD-04-236768
LRA CLR REC. NO.: 8340
LOCATION: BARRIO OF TIMALAN, MUNICIPALITY OF NAIC, PROVINCE OF CAVITE ISLAND OF LUZON

TECHNICAL DESCRIPTION
BOUNDARIES

LINE	DERECTION	ADJOINING LOT/S
1-2	SE	LOT 1462-B-3-F (R.O.M.), (LRA) PSD-E2017007036
2-3	SW	LOT 1462-A, BSD-04-001888
3-4	NW	LOT 1462-B-3-C, (LRA) PSD-E2017007036
4-1	NE	LOT 1462-B-3-E, (LRA) PSD-E2017007036

TIE POINT: MON. NO. 2, NAIC ESTATE, PROVINCE OF CAVITE

LINE	BEARING	DISTANCE
TO CORNER 1	N. 72° 31' E	1004.51 M.
1-2	S. 78° 39' W	14.08 M.
2-3	N. 14° 47' W	13.82 M.
3-4	N. 78° 39' E	14.91 M.
4-1	S. 11° 21' E	13.80 M.

AREA: TWO HUNDRED SQUARE METERS (200), MORE OR LESS

All sealed bids 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 **December 2, 2025** at the same time and at the same place mentioned above without further notice.

Prospective bidders/buyers are hereby enjoined to investigate for themselves the title to the said property and the encumbrance existing thereon, if any there be.

Municipality of Naic, Province of Cavite, October 19, 2025.

(SGD) JANELLE V. LAGADON, MBA
Sheriff, IV

Copy furnished:
LOLC BANK PHILIPPINES INC.,
(A THRIFT BANK)
- G/F Bravo Business Centre, Lot 17 Block 4, JP Laurel Highway, Poblacion 04, Tanauan City, Batangas, Philippines

DIANA RICA N. MARTAL
-BLOCK 3 LOT 28 VISTA BONITA SUBD., SAN JOSE DASMARIÑAS, CAVITE

ATTY. YZABELLE P. CHAVEZ,
Counsel for Petitioner-Mortgagee,
LOLC BANK PHILIPPINES, Inc.
- G/F Bravo Business Centre, Lot 17 Block 4, JP Laurel Highway, Poblacion 04, Tanauan City, Batangas, Philippines

**STRAIGHT NEWS PUBLISHING:
OCT 29, NOV 05 & 12, 2025**

DOST-Cavite joins Cavite Province in Celebrating Cooperative Month 2025

The Department of Science and Technology – Cavite Provincial Science and Technology Office (DOST-Cavite) joined the province-wide celebration of Cooperative Month 2025, carrying the theme "Cooperatives United in Purpose and Action, Sharing Prosperity to Build a Better World."

Held on October 10 at the Strike Gymnasium in the City of Bacoor, the event was organized by the Provincial Government of Cavite through the



Office of the Provincial Cooperatives Development Officer (OPCDO) and the Provincial Cooperative Development Council (PCDC). The celebration featured a trade fair and exhibits highlighting the products and services of

local cooperatives.

A highlight of the program was the King and Queen of Koop-Munity 2025, where DOST-Cavite Provincial Director Gilda S. De Jesus served as one of the judges.

Through its active participation, DOST-Cavite expressed continued support for the cooperative movement as a key partner in promoting innovation, inclusive growth, and sustainable community development in the province. PR

ONE SPOT FOR ALL YOUR CRAVINGS: SM FOOD COURT OPENS IN TRECE MARTIRES

October 29, 2025, Trece Martires, Philippines-Cavite, ready na ba kayo? Your favorite mall finally has an SM Foodcourt! SM Foodcourt just launched at SM City Trece Martires and its giving unstoppable foodtrip. This spot is basically the new "G" for barkada hang-outs, family bonding, and all the sudden cravings you shouldn't ignore. One roof, one mission: be full before you get home

The roster brings together all the right picks for every kind of Caviteño foodie. Japanese cravings? Nagomi Zakura got you. Korean hype? Mr. Kimbobb and Leo Dosirak said "Annyeong, let's eat." Fruitas is also available for your fresh and fruity glow-up, Siomai Balai for quick-lakad snacks, plus Kanlungan Café repping Cavite with proud hometown energy.



house, because there is basically no wrong time for juicy wrap. Kain keeps the Filipino comfort food energy alive, Tops Sizzling brings the hot-and-sizzling drama to your plate, and the Crunch Express guarantees crispy happiness every single time.

SM Foodcourt at SM City Trece Martires is officially the new tagupan for every Caviteño in and out of Trece Martires! Spread the word, because



this foodie hotspot is too good to stay lowkey. Find SM Foodcourt at level 2, SM City Trece Martires.

Cavite entrepreneurs empowered through technology and innovation

Over 150 participants composed of local entrepreneurs, members of various cooperatives across Cavite, Public Employment Service Office (PESO) Managers from different local government units, and representatives from various Provincial Government of Cavite offices gathered on October 24, 2025, for the event "Empowering Cavite Entrepreneurs Through Technology."

Held at the Admin Function Hall of the New Provincial Government Center, the program was spearheaded by the Department of Science and Technology (DOST) in partnership with Board Member Camille V. Del Rosario, Chairperson of the Committee on Transportation and Communications, and the Provincial Information and Communications Technology Office (PICTO).

In her welcome remarks, BM Del Rosario underscored the significance of information technology as an essential tool in daily life and business. She emphasized that "technology is no longer optional—it is a necessity

that drives productivity, efficiency, and innovation."

A video message from Dir. Emelita Bagisit, Regional Director of DOST CALABARZON, inspired participants to see the value of science and technology in community and economic development. "Science works best when it works for the people," she said, adding that "small innovations can spark big changes."

Provincial Administrator Engr. Gilbert V. Gandia also delivered an inspirational message, encouraging participants to fully embrace technological advancements to further improve and grow their businesses. "Let us continue to explore and use technology to enhance productivity and competitiveness," he said.

The event featured in-depth discussions on DOST programs and initiatives designed to support and empower local entrepreneurs. During the program, Provincial Director Gilda S. De Jesus presented the Start-Up Program, highlighting how innovation serves as a key driver in accelerating enterprise growth.

This was followed by Ms. Verjo Angelie M. Sisante, who discussed the Small Enterprise Technology Upgrading Program 4.0 (SETUP 4.0) and Innovation for Filipinos Working Distantly from the Philippines (iFWD PH), emphasizing the importance of innovation-driven solutions in strengthening small businesses. Meanwhile, Ms. Anna Marie S. Daigan elaborated on DOST's Community-Based Project Grants-in-Aids (GIA), Community Empowerment thru Science & Technology (CEST), and the iSTART and SMART Cities and Sustainable Communities Programs, all of which aim to build resilient and sustainable communities through the effective use of science and technology.

An open forum followed the sessions, providing an avenue for participants to engage directly with the speakers and explore opportunities for partnership and support.

The highlight of the event was the sharing of success stories from Cavite-based entrepreneurs Mr. Noriel Bergonio of Daine 1 & 2 Farmers

Association, Inc. and Mr. Harry Binos, of Fish2Go, who both shared how government assistance and DOST programs helped them expand and sustain their businesses.

Board Member Lloyd Emman D. Jaro, Chairperson of the Committee on Cooperatives and Rural Development, delivered the Closing Remarks, commending DOST and all participants for their commitment to empowering local entrepreneurs. He emphasized the importance of continuous collaboration between the government and the private sector to ensure inclusive and sustainable growth in Cavite's business landscape.

Through initiatives like this, Cavite continues to strengthen its position as a hub for innovation, technology, and entrepreneurship — paving the way for a smarter, more progressive province. - A.Cabrera



DOE...

FROM PAGE 01

CALAMBA CITY (PIA) – Barangays in CALABARZON hosting energy sources and power-generating facilities will receive additional benefits starting January 2026.

Under Department Circular No. 2025-10-0023 signed by Energy Secretary Sharon Garin, barangays that host power plants and other power-generating facilities will enjoy increased financial benefits from Php0.01 to Php 0.03 per kilowatt-hour (kWh) of electricity generated and sold.

In a press release, Garin noted the directive as a 'major turning point for energy-hosting communities'.

"We are shifting our approach to focus on empowering people and giving them a greater stake in our country's energy growth.

By reinvesting the benefits of power generation back into local areas, we are building shared prosperity and a stronger foundation for a sustainable future."

Under the ER 1-94 program, the funds allocated to host commu-

nities will increase to 2.5 centavos per kWh. The DOE said barangays can use the additional funds to support projects tailored to their locality's needs, such as livelihood development, environmental protection, healthcare, and educational initiatives.

The strengthened ER 1-94 framework promotes community-driven planning by empowering host local government units (LGUs) and indigenous cultural communities or indigenous peoples (ICCs/IPs) to identify and approve priority projects through their respective local council resolutions.

The CALABARZON region hosts a long list of power plants that provide provinces with a wide variety of sources, including coal, solar, and agro-solar power, catering to residential communities, industrial and commercial spaces alike.

Most recently, President Ferdinand Marcos Jr. led the ceremonial switch-on of Citicore Solar Batangas 1 Power Plant in Tuy, Batangas, the country's first agro-solar power plant.

PROFRIENDS...

FROM PAGE 01

led by Danny Bautista, Profriends Vice President and Head of Client Relations and Kristine Marie Cuevas, Land Bank First Vice President and Head of Retail Banking Group.

"We are grateful to Land Bank for the partnership and the support extended to our clients, especially in making homeownership more attainable," said Danny. Land Bank, in turn, welcomed the alliance

and thanked Profriends, "We're looking forward to develop our collaboration before this year ends, as we anticipate the delivery of the accounts," said Kristine.

This partnership underscores both institutions' shared commitment to creating opportunities for families to realize their dream homes, while contributing to community development and growth.

Taal LGUs report 'minimal' impact from phreatic eruption

CALAMBA CITY (PIA) – Local government units surrounding the Taal volcano have reported minimal impact following its minor phreatic eruption on Sunday morning, October 26.

According to the CALABARZON Regional Disaster Risk Reduction and Management Council (RDRRMC), rains with ashes were observed in the municipalities of Laurel and Agoncillo, prompting residents from Barangay Banyaga in Agoncillo, and Barangay Gulod in Laurel

to seek temporary shelter in nearby barangay halls and relatives' homes.

As of reporting time, the CALABARZON RDRRMC said the total number of affected families is still being verified.

Meanwhile, the Local Disaster Risk Reduction and Management Offices (LDRRMOs) in the municipalities of Balete, Laurel, Talisay, San Nicolas, and Agoncillo are closely coordinating with provincial authorities to keep residents informed on the latest activities at the volcano.

Tinapang Salinas: A Cultural Treasure and Booming Industry in Cavite

ROSARIO, CAVITE (PIA) — Every year, the coastal town of Rosario bursts with color and celebration as it holds the Tinapang Salinas Festival, a joyful tribute to the sea's abundant harvest.

The annual festivity, filled with lively performances and traditional rituals, also coincides with the 180th founding anniversary of the Diocesan Shrine and Parish of Our Lady of the Holy Rosary Reina del Caracol—a testament to the town's deep faith and vibrant heritage.

A Legacy of Smoke and Flavor

The tinapa (smoked fish) industry has long been the lifeblood of Rosario. Passed down through generations, the art of smoking fish has transformed from a humble livelihood into a thriving local enterprise recognized across the country and even abroad.

For many families, tinapa has not only brought sustenance but has also paved the way for better education and improved living conditions.

Though the smoky aroma of burning wood is ever-present in the air, locals say it's a scent of hard work—and even believe the smoke

drives away diseases and pests.

It symbolizes perseverance, pride, and hope for a better future for their children.

The Town that Smokes Prosperity

Rosario, formerly known as Salinas, is home to the largest fish port in Region IV and a growing industrial hub thanks to the Export Processing Zone Authority (EPZA) located within its borders. Yet amid modernization, traditional tinapa-making remains a cornerstone of community life.

Prominent families have long sustained this craft. In Barangay Bagbag-I, families like Ayot Saysay, Baby Reyes, Katche Mata, and Nancy Patiga are well-known for their smoky kilns. Over in Bagbag-II, the families of Aida Delos Santos and the Palag clan continue to keep their fires burning, while in Ligdong-IV, other tinapa makers proudly uphold the trade.

Among the most prominent are Corazon C. Concha, Melinda C. Guijo, Gemma Villanueva, Mayeth Caballero, Rebecca Mosse, Liberty Alvarez, Benigno Pascual, Elena Alfaro, Chona Convento, Evelyn Mendoza, Nita

Molina, Rosario Guevarra, Hermie Torres, Florinia Cayarian, Victor Francisco, Jorma Castillo, and Aling Carmen Barrera, who owns the town's largest tinapa factory.

The Secret of Salinas

The town's old name, Salinas, comes from the Latin word for salt. Long before tinapa became its signature product, Rosario was known for its salt-making industry, with an Irasan or salt factory that thrived during the hot months of March to May.

Today, that legacy continues in the distinct, salty-sweet flavor of Tinapang Salinas, made from fish such as galunggong, salinase, tilapia, bangus, tamban, and lawlaw.

Locals proudly say that the unique taste of Tinapang Salinas cannot be replicated elsewhere—it's the blend of skill, tradition, and the spirit of Salinas that makes it special.

A Celebration of Sea and Spirit

The Tinapang Salinas Festival is more than a showcase of local products; it's a celebration of identity.

The festivities feature a Karakol proces-

PAGGAMIT...

Sa layuning lalo pang maisapanahon ang kakayahan ng mga lingkod-bayan ng LGU Valenzuela, aktibo silang lumahok sa Seminar sa Korespondensiya Opisyal (SKO) sa pangunguna ng Komisyon sa Wikang Filipino (KWF) noong 15–16 Oktubre 2025. Dinaluhan ito ng higit sa 30 kinatawan mula sa iba't ibang opisina gaya ng City Agriculture Office, Cultural Affairs and Tourism Development Office, Cooperative Development Office, Population Management Office, Valenzuela City Emergency Hospital (VCEH), City Health Office, Housing and Resettlement Office, Local Economic Development and Investment Office, Office of Senior Citizens Affairs, Valenzuela City People's Park, Persons with Disability Affairs Office, Public Employment

Service Office, Valenzuela City Command and Coordinating Center, Valenzuela City Disaster Risk Reduction and Management Office, Veterinary Service Office, City Environment and Natural Resources Office (CENRO), Finance Offices City Assessor's Office, Geographic Information System-Data Management Office, City Budget Office, Digital Communications Office (DCO), Public Information Office, Motor-pool Office, Public Sanitation and Cleanliness Office, Public Sanitation and Cleanliness Office – Flood Control Division (PSCO-FCO), Public Sanitation and Cleanliness Office – Waste Management Division (PSCO-WMD), Public Order and Safety Group (POSG) Traffic Management Division (TMD), Higher Education Pamantasan ng Lungsod

in honor of Poong Nuestra Señora Del Rosario, drawing throngs of devotees.

Nights come alive with free concerts at the town plaza, where locals and visitors dance, sing, and celebrate their shared pride.

Sustaining Heritage and the Sea

Rosario's local government continues to support programs that protect the sea and sustain the tinapa industry.

Artificial coral reefs have been planted in nearby waters to preserve marine life, ensuring the bounty that fuels the town's livelihood endures for generations.

Indeed, the tinapa industry mirrors the resilience and unity of the people of Rosario—from the salty air of the past to the smoky prosperity of today.

Tinapang Salinas remains not just a delicacy but a symbol of Caviteño culture, craftsmanship, and community pride.

Valenzuela, Valenzuela City Technological College (ValTech), Livelihood Office, People's Law Enforcement Board (PLEB), Valenzuela Anti-Drug Abuse Office, at Valenzuela City Library Office.

Naging tagapangayam sina Bb. Kirsteen D. Abustan sa Korespondensiya Opisyal, Dr. Wilbert M. Lamarca sa Ortograpiyang Pambansa, at G. Jomar I. Cañega sa Introduksiyon sa Salin. Kasama rin sa nagbigay ng pagsasanay at lektura si Dr. Joel B. Lopez hinggil sa Pinagyang Baybayin.

Ang programang ito ay pagtalima sa Atas Tagapagpaganap Blg. 335 na humihimok sa mga ahensiya ng pamahalaan na gamitin ang wikang Filipino bilang opisyal na wika ng komunikasyon at korespondensiya sa serbisyo publiko. PR

Chinabank affirms commitment to governance excellence



From left: CBC Corporate Secretary Atty. Leilani Elarmo, CBC Chief Compliance and Governance Officer Atty. Aileen Paulette de Jesus, Securities & Exchange Commission Chairman Francis Lim, SM Investments Corporation Chairman and Former BSP Governor Amando Tetangco Jr., CBC Deputy Chief Compliance Officer Rhoel Reyes, and CBC Corporate Governance Officer Bryan Servando.

Chinabank was again recognized for its unwavering commitment to global governance standards, earning the Four-Golden Arrow Award

reinforcing the bank's reputation for transparency, accountability, and beyond compliance approach.

Since 2019, ICD has consistently distinguished Chinabank's governance excellence,

Corporate Governance Scorecard (ACGS), the basis for the coveted award. The latest award cycle used the revised ACGS, which introduced

enhanced criteria and more rigorous measurement standards aligned with global best practices.

At the 2025 Golden Arrow Awards ceremony on October 23 at Okada Manila, Chinabank and seven other SM Group companies were honored, underscoring the entire conglomerate's commitment to world-class governance: Pacific Online (Two-Golden Arrow Award), APC Group and Atlas Mining (Three-Golden Arrow Award), BDO Unibank and Belle Corporation (Four-Golden Arrow Award), and SM Investments Corporation and SM Prime Holdings (Five-Golden Arrow Award).

is an assessment tool for corporate governance performance, evaluating publicly listed companies on key principles such as the Rights and Equitable Treatment of Shareholders, Sustainability and Resilience, Disclosure and Transparency, and the Responsibilities of the Board.

For achieving consistently high scores in the ACGS, Chinabank earlier this year was named an ASEAN Asset Class by ACMF for the second time, cementing the bank's reputation for governance excellence across the Southeast Asian region.

This designation signals to international investors that Chinabank is an attractive investment due to its proactive, transparent, and ethical practice.

Developed by the ASEAN Capital Markets Forum (ACMF), the ACGS