

SMC's Northern Cement Corp. wins at Asian Water Awards 2025

Large-scale water savings through a rainwater harvesting system, and advanced wastewater recycling facilities, earned top honors for Philippine firm, Northern Cement Corporation (NCC), at the 2025 Asian Water Awards.

NCC, a subsidiary of San Miguel Corporation (SMC), earned the "Water Conservation Initiative of the Year" award for conserving a total of 212,000 cubic meters of water and reusing 22.7 million liters of treated wastewater last year.

The company's water savings, which generated over US\$4.7 million in savings, was largely due to effective use of its 200,000 cubic meter Rainwater Harvesting Pond, and advanced wastewater treatment facility at its Pangasinan operations.

Its potable water system sourced 54.9% of drinking water from harvested rainwater, generating US\$35,396 in savings.

But more than



just generating water savings, NCC's initiatives have also benefitted surrounding communities and the environment. Apart from supplying water for its operating needs, NCC's Rainwater Harvesting Pond has also helped communities in flood mitigation and supports biodiversity.

Native aquatic species such as edible shells, freshwater crabs, and dragonflies thrive in restored bodies of water, while terrestrial ecosystems benefit from improved forest hydration. An avifauna inventory recorded 42 bird species within the concession area, alongside the Philippine long-tailed macaque.

NCC has also collaborated with local schools and farmers' groups on water-saving efforts. It has installed rainwater catchment systems and provided tanks to 12 sites under the National Greening Program.

The company also mobilizes over 200 volunteers for creek clean-up drives and processes plastic wastes through its co-processing system.

NCC's water conservation program complies fully with RA 9275, the Philippine Clean Water Act, and holds ISO 14001:2015 certification. Its efforts have also been recognized by the government, which has awarded the firm the Presidential Mineral Industry Environmental Award in 2024, the DENR-MGB Region I Best Performing Mining Contractor awards for 2024 and 2025, and the DENR-EMB Region I Outstanding Environmental Partner awards.

The Asian Water Awards highlights innovative water projects, initiatives, and organizations that contribute to improved water management, conservation, and sustainability in the Asian region. It aims to promote best practices, foster knowledge sharing, and encourage collaborations across the industry. PR

ATI CALABARZON to Stage 2025 Coco Fiesta, Techno Gabay Program Summit

TRECE MARTIRES CITY, Cavite—The Department of Agriculture—Agricultural Training Institute (DA-ATI) CALABARZON will stage two major events that will champion the innovative and empowering coconut industry this November 2025—the 2025 Coco Fiesta and the annual Techno Gabay Program (TGP) Summit.

Coco Fiesta

The Coco Fiesta 2025 will take place on November 18-22, 2025, at the third level of SM City Trece Martires, Cavite. Anchored on the theme "Transforming Communities, Advancing Sustainability: Toward a Modernized Coconut Agriculture and Agribusiness Sector," this five-day event aims to provide a platform for local exhibitors and innovators to market coconut-based products, technologies, and services—thereby expanding market access and income opportunities. It also seeks to empower farmers, cooperatives, and the public on emerging innovations and value-adding endeavors related to the coconut industry development.

This celebration will feature exhibitor booths showcasing coconut-based products, technologies, and services from smallholder coconut farmers and associations across CALABARZON, alongside a technology forum with over 50 participants per session. Topics to be discussed include homemade coconut value addition for health and hygiene, innovative uses of coconut waste for handicrafts, processing of functional coco-based food products, food safety and quality standards in coconut processing, packaging and branding for coconut products, sustainable coconut agribusiness models, opportunities in coconut agritourism, and integrating coconut-based urban gardening to foster green skills and sustainability.

TGP Summit 2025

Simultaneously, the DA-ATI CALABARZON, as the lead agency for the TGP, in partnership with the Cavite State University (CvSU), the Provincial Government of Cavite, and the Southern Tagalog Agriculture, Aquatic, and Resources Research Development and Extension Consortium (STAARR-DEC) will spearhead the TGP Summit 2025 on November 19-21, 2025, at CvSU, Indang, Cavite.

The TGP Summit will gather implementers from across the region to strengthen collaboration, exchange best practices, and recognize outstanding contributions to the program. Guided by the principles of the United Nations Sustainable Development Goals (SDGs)—particularly SDG 1 (No Poverty), SDG 2 (Zero Hunger), SDG 8 (Decent Work and Economic Growth), SDG 12 (Responsible Consumption and Production), and SDG 17 (Partnerships for the Goals)—the Summit will emphasize inclusive and sustainable agricultural transformation through innovation and multi-sectoral partnerships.

It also aims to recognize the achievements of Farmers' Information and Technology Services (FITS) Centers and Magsasaka Siyentista who have embraced agricultural technologies, digital innovations, and farmer-led extension systems. By bringing together key stakeholders and promoting collaboration, the summit strengthens the capacity of local actors to respond to current challenges and contribute to the long-term goal of a resilient, inclusive, and modern coconut industry.



Gracing the program are anticipated guests from various implementing agencies of the Coconut Farmers and Industry Development Plan (CFIDP) and Mr. Apl. De.Ap., international artist and founder of the Apl. De.Ap. Foundation, who recently launched his project to plant 100 million coconut trees—symbolizing a united front for sustainable coconut industry growth.

Through these back-to-back events, the DA-ATI CALABARZON reaffirms its commitment to building resilient, sustainable, and forward-looking agricultural communities that thrive through innovation, partnership, and shared purpose. PR

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Jobseekers Flock to Cavite Career Caravan in SM City Rosario P2



SM City Dasmariñas officially kicked off the holiday season with A Beary Merry March Christmas! Standing tall at 10 feet, the Big Bear Drummer Band welcomes shoppers with festive beats and beary merry charm, while a majestic 45-foot Christmas Tree lights up the mall atrium in dazzling splendor. Guests are invited to experience the music, magic, and heartwarming sights of the season only at SM City Dasmariñas! #BearyMerryMarchAtSMDasma #ChristmasFestivitiesAtSM #EverythingHereAtSM #FeelGoodAtSMDasma #DASHinDasma

Launching of Class 2 Electric Jeepneys

Nalalapat na ang pagpasada ng 30 modernong unit ng E-Jeepneys ng PERJODA Transport Corporative sa lungsod ng Gen. Trias sa paglunsad kamakailan nito sa City Park. Sa pakikiisa ng lokal na pamahalaan sa ilalim ng pamumuno nina Mayor Luis Jon-Jon Ferrer, Vice Mayor Jonas Labuguen at ng opisina ni Congressman Ony Ferrer sa pagsulong nito



ng modernisasyon ng transportasyon sa bansa. Kasama rin ang mga opisyal ng e-Future Motors PH, Inc. at Department of Transportation partikular na sa PUV Modernization Program na siyang nagbigay-daan sa mga karagdagang E-Jeep units na ito na tatahakin ang rutang Rosario at Dasmariñas via Gen. Trias.

Provincial Government of Cavite Brings Free Medical and Dental Services to Noveleta Residents

PGC Brings Health Services to BJMP Dasmariñas NNC, DOST, and Letran Calamba Completes Trial Run for NutriSys PH

DSWD Calabarzon inks new agreements to support 4Ps beneficiaries



Groundbreaking Ceremony of Waltermart Mall Lancaster



Pinangunahan ni Imus City Mayor Alex L. Advincula at Profriends President and Chairman of Profriends Mr. Gerry Choa and Waltermart Management ang groundbreaking ceremony ng Waltermart Mall Lancaster sa Barangay Alapan 2-A kamakailan. Sa tulong ng proyektong ito, mas marami pang maibibigay na oportunidad sa trabaho at kabuhayan para sa mga kababayang Imuseño at karatig lugar.

SSS extends calamity loans to Tino-affected members in Cebu

DTI Rizal holds Food Safety Awareness Webinar thru its local mentoring program

FROM PAGE 01



POINT OF VIEW

27 Natural Health and Nutrition Tips That Are Evidence-Based

25. Avoid restrictive diets

Diets are generally ineffective and rarely work well long term. In fact, past dieting is one of the strongest predictors for future weight gain (85Trusted Source).

This is because overly restrictive diets actually lower your metabolic rate, or the amount of calories you burn, making it more difficult to lose weight. At the same time, they also cause alterations to your hunger and satiety hormones, which make you hungrier and may cause strong food cravings for foods high in fat, calories, and sugar (86Trusted Source, 87Trusted Source).

All of this is a recipe for rebound weight gain, or “yo-yo” dieting.

Instead of dieting, try adopting a healthier lifestyle. Focus on nourishing your body instead of depriving it.

Weight loss should follow as you transition to whole, nutritious foods — which are naturally more filling while containing fewer calories than processed foods (14Trusted Source).

26. Eat whole eggs

Despite the constant back and forth about eggs and health, it’s a myth that eggs are bad for you because of their cholesterol content. Studies show that they have minimal effect on blood cholesterol in the majority of people, and they’re a great source of protein and nutrients (87Trusted Source, 88Trusted Source).

Additionally, a review involving 263,938 people found that egg intake had no association with heart disease risk (88Trusted Source).

27. Meditate

Stress has a negative effect on your health. It can affect your blood sugar levels, food choices, susceptibility to sickness, weight, fat distribution, and more. For this reason, it’s important to find healthy ways to manage your stress (88aTrusted Source).

Meditation is one such way, and it has some scientific evidence to support its use for stress management and improving health (89Trusted Source, 90Trusted Source).

In one study involving 48 people with high blood pressure, type 2 diabetes, or both, researchers found that meditation helped lower LDL (bad) cholesterol and inflammation compared with the control group. Additionally, the participants in the meditation group reported improved mental and physical wellness (91Trusted Source).

The bottom line

A few simple steps can go a long way toward improving your eating patterns and wellness.

Still, if you’re trying to live a healthier life, do not just focus on the foods you eat. Exercise, sleep, and social relationships are also important.

With the evidence-based tips above, it’s easy to introduce small changes that can have a big impact on your overall health.

Just one thing

Try this today: There are lots of suggestions on this list that can help you improve your health, but it’s best to put just one or two into practice at a time so you do not get burned out. As more of these healthy actions become habits, you can add more into your routine.

Job...

A wave of optimism swept through the activity center of SM City Rosario on November 4, 2025, as the Cavite Career Caravan once again delivered on its promise of bringing employment closer to the people.

The event was spearheaded by the Provincial Government of Cavite, through the Office of the Provincial Public

Employment and Service Manager (OPPESM) headed by Ms. Rizalie Pinpin-Enero, in partnership with the Municipality of Rosario under the leadership of OIC-PESO Mr. Aries Abutin.

A total of 31 companies—29 local and 2 overseas—joined the fair, offering a combined 7,218 job vacancies in various industries. Gov-

ernment services were likewise present, with 9 National Government Agencies (NGAs), including PSA, PNP, DTI, SSS, BIR, Pag-IBIG, Phil-Health, OWWA, and TES-DA extending assistance to jobseekers.

The event drew 238 applicants—101 male and 137 female—all eager to explore fresh employment opportuni-

ties. Among them, 62 job-seekers were hired on the spot (HOTS), proving that success truly comes to those who show up prepared.

The Cavite Career Caravan continues to make its rounds across the province, reaffirming that in Cavite, opportunity doesn’t wait — it travels to where the people are. - R. Dones

Cayetano...

Senate Minority Leader Alan Peter Cayetano on Monday urged the Department of Public Works and Highways (DPWH) to take the lead not only in building infrastructure but also in restoring integrity and accountability within the agency, starting with a strong crackdown on ghost projects.

“I don’t want a revolution, I want a revival. Many revolutions did not bring the reforms that were promised. Do you agree with me na dapat yung low-lying fruit, y’ung obvious na obvious, iyon y’ung [dapat] unahin?” Cayetano asked DPWH Secretary Vivencio “Vince” Dizon during the DPWH budget briefing on October 20.

Cayetano described ghost projects as the clearest and most blatant form of corruption and

said this should be the department’s top priority in investigating irregularities.

“Ang definition ng ‘ghost [projects],’ nag-allocate ng pera [at] binayaran, pero wala tagalangang project. It’s easier to focus on that kasi walang mapapaliwanag y’ung guilty,” he said.

Cayetano said the DPWH’s mission in nation-building should be two-fold — to build infrastructure and to clean up corruption within its ranks. He added that the agency’s reform must go beyond merely preventing corruption.

“The biblical principle is prevent evil, do good, pero if you’re going to be spiritual, may isa pa: align with what God wants. If you apply it to civil government, it’s not enough that we prevent corruption and do good.

We have to align the priorities sa kung ano ang priority ng administration,” he said.

Dizon agreed, saying that more than 400 suspected ghost projects have already been identified by a validation team. He gave assurance that those involved will be held accountable.

Hearing the figure, Cayetano urged the department to act quickly on these cases and use the documents already in its possession as evidence.

“Anything that’s also obvious, we would appreciate action on it. Whether you refer it to the ICI [Independent Commission for Infrastructure] or the Ombudsman. Ang punto ko lang naman, nasa inyo ang papeles,” he said.

He also suggested a simple way to verify

FROM PAGE 01

ongoing and completed projects by requiring district engineers (DEs) and local officials to take and submit photos of project sites.

The senator said this would help ensure transparency and prevent ghost projects from slipping through the cracks.

“Is it possible that you ask your DEs or the lowest level whatever, kunan lang ng picture... para at least may reference ka,” Cayetano told Dizon.

Cayetano said the effort to clean up the DPWH should not be seen as a political purge but as a moral and institutional revival to rebuild public trust.

“Reform doesn’t come from tearing things down but from rebuilding them right,” he said. “That’s the kind of revival our country needs. PR

FROM PAGE 01

accounts and no outstanding restructured loans;

Not have been granted any final benefit;

Of legal age and under 65 years of age at the time of the loan application; and

Have not been disqualified due to fraud committed against the SSS.

In addition, SSS also activated a separate CLP for members who were affected by Tropical Storm Ramil in Roxas City and in the Municipality of Sigma in Capiz. Qualified SSS members who live or work in these areas may apply for calamity loan from 5 November 2025 up to 4 December 2025.

De Claro emphasized that calamity loans act as bridge for affected members to tide them over and hasten recovery.

and their families in Cebu. Our priority is to provide immediate, accessible support to help them get back on their feet,” De Claro said.

The National Disaster Risk Reduction and Management Council (NDRRMC) has placed all 53 cities and municipalities in Cebu under a state of calamity after Tropical Cyclone Tino struck the province last 4 November 2025.

NDRRMC estimates show more than 200,000 families and 700,000 individuals were affected, with more than 200,000 pre-emptively evacuated and more than 400,000 displaced.

CLP terms and eligibility

Under the CLP, qualified members may borrow up to P20,000

Aboitiz Equity Ventures’

Earnings Jump 71% in Q3



Aboitiz Foods, through its producer brands Pilimco and Gold Coin, continues to deliver strong performance and expand its portfolio, contributing to Aboitiz Group’s solid third-quarter results

Aboitiz Equity Ventures Inc. (AEV) gained strong momentum in the third quarter of 2025, reporting a consolidated net income of ₱8.9 billion — a 71% increase from the previous quarter. This improvement was driven by stronger performance across most of its business units, underscoring the group’s resilience and continued progress toward becoming the Philippines’ first techglomerate — a future-ready conglomerate powered by innovation, sustainability, and collaboration.

For the first nine months of 2025, AEV posted a net income of ₱17.3 billion, lower than ₱18.8 billion during the same period last year, as the strong third quarter helped offset a softer first half. The rebound highlights the company’s ability to adapt to market conditions while

maintaining focus on long-term growth and transformation.

“AEV’s results this quarter reflect the resilience of our portfolio and the dedication of our teams across all our businesses,” said Aboitiz Group president and CEO Sabin M. Aboitiz. “We con-

tinue to invest in growth areas that create long-term value for our stakeholders.”

AboitizPower, which accounts for ₱12.5 billion of AEV’s earnings in the first nine months of 2025, benefitted from higher generation margins, better hydro inflows,

and new solar capacity from projects in Laoag, Armenia, and Calatrava and continues to be the Group’s largest contributor. The Food and Beverage segment followed with ₱5.2 billion, up 25% year-on-year, reflecting stronger results from AboitizFoods’ flour, farms,



AboitizPower’s expanding renewable portfolio supports the Philippines’ 35% clean energy goal and drives AEV’s sustainable, tech-driven growth.

and trading businesses, as well as full nine-month contributions from Coca-Cola Europacific Aboitiz Philippines. Union-Bank contributed ₱3.2 billion to AEV’s earnings, lower year on year, as the bank’s improved net interest margins and higher fee-based income were

offset by one-time write-offs and other credit costs. Aboitiz Land reported ₱879 million in income, up 69%, fueled by asset monetization gains. Aboitiz InfraCapital also returned to profitability with ₱137 million in income, supported by growth in economic estates, airport operations, digital infrastructure, and the ramp-up of Apo Agua.

As of September 30, 2025, AEV’s total assets reached ₱971.1 billion, 9% higher than the previous year-end, while cash and cash equivalents stood at ₱90.8 billion. The group maintained a healthy financial position with a current ratio of 1.3x and a net debt-to-equity ratio of 0.9x.

“AEV remains well-positioned for growth as we advance our transformation into the Philippines’ first techglomerate,” Aboitiz added.

Cavite host 4th CALABARZON Culture Summit

The Province of Cavite, through the Office of the Provincial Tourism Officer, hosted the 4th CALABARZON Culture Summit dubbed as “Hibla ng Kamalayan” – Paghabing ng Malikhaing Diwa: Weaving the Creative Spirit of CALABARZON” on October 23, at the International Convention Center, Cavite State University, Indang, Cavite.

The annual summit gathered hundreds of participants from various local government units, the academe, and other cultural stakeholders across Region IV-A, all united in their commitment to preserve, promote, and enrich the region’s diverse cultural heritage.

The event formally open through the welcome remarks delivered by Dr. Ma. Agnes P. Nuestro, President of Cavite State University, expressing her gratitude to the Provincial Government of Cavite and the National Commission for Culture and the Arts (NCCA) for choosing the discussions and workshops.

Through this joint effort, Bacoor City aims to position itself as a rising innovation hub in Cavite, paving the way for more sustainable, inclusive, and technology-driven economic growth in the region.

ing CvSU as the venue of this year’s gathering. She highlighted the importance of academic institutions in safeguarding culture and heritage, emphasizing that universities play a vital role in nurturing the next generation of culture bearers and creative leaders.

This was followed by the opening remarks delivered by Ms. Caroline B. Mizal, Head of NCCA Planning and Policy Office, on behalf of Ms. Marichu G. Tellano, Deputy Executive Director of the NCCA. In her message, Ms. Mizal, underscored the significance of the summit as a platform for collaboration, innovation, and dialogue among culture and arts advocates in the region. She noted that weaving the creative spirit of CALABARZON is not just about preserving traditions but also about strengthening the region’s identity through shared stories and artistic expressions.

The event formally open through the welcome remarks delivered by Dr. Ma. Agnes P. Nuestro, President of Cavite State University, expressing her gratitude to the Provincial Government of Cavite and the National Commission for Culture and the Arts (NCCA) for choosing the discussions and workshops.

Another exciting highlight of the event was the announcement of winners for the Digital Photography and Logo-Making Contests, which showcased the creativity and cultural passion of CALABARZON’s artists. Mr. Jeffrey Sandoval won

the grand prize in the Digital Photography Contest for his entry “Mga Kamay ng Pamanang Bahayin,” while Christopher Macerin emerged as the grand prize winner in the Logo-Making Contest for his design that captured the spirit of cultural unity and creativity across the region.

The summit also featured vibrant cultural intermissions that added color and rhythm to the event, with captivating performances by the CvSU Chorale Ensemble, CvSU Cultural Dance Group, Las Cuerdas Caviteños–Rondalla, ARTIST, Inc., and some Indigenous Peoples from Tanay, Rizal.

One of the event’s most anticipated moments was the turnover ceremony of hosting responsibilities to the Provincial Government of Laguna, which will serve as the next host of the CALABARZON Culture Summit.

The program concluded on an inspiring note with Mr. Edward Perez, CALABARZON SCC Co-Chairperson, leading the closing segment, capped off by a heartfelt performance from ARTIST, Inc. The event truly embodied the summit’s theme—

weaving the creative spirit of CALABARZON—celebrating the region’s shared heritage, creativity, and collective cultural pride. — OPIO

In its continued effort to promote accessible healthcare for all sectors, the Provincial Government of Cavite, through the Office of the Provincial Health Officer (OPHO), conducted a Medical and Dental Mission on November 4, 2025, at the Bureau of Jail Management and Penology (BJMP) Dasmarinas, benefiting more than 600 persons deprived of liberty (PDLs).

Various health services were offered during the health activity, including electrocardiogram (ECG), X-ray, medical and dental consultations, and tooth ex-

FROM PAGE 01

tractions, all rendered by the OPHO medical and dental team.

The initiative reflects the provincial government's commitment to ensuring that quality health services reach every Caviteño, including those in correctional facilities, by addressing their medical and dental needs and promoting overall well-being.

The success of the activity underscores the importance of collaboration and compassion in upholding the province's mission of delivering inclusive public health care. - JDP

DTI...

CARDONA, RIZAL | DTI Rizal through its Collaborative Harnessing Assistance for Mentoring Program for SMEs (CHAMPS) held its Food Safety Awareness module on October 22, 2025 and was attended by 75 attendees, consisting of CHAMPS Beneficiaries and other existing and potential MSMEs.

Negosyo Center Cardona Business Counselor Johanna Faye R. Javier facilitated the session, while Ms. Charo Ola, President of SARAP, Inc., delivered the welcome remarks highlighting the vital role of food safety in sustaining customer trust and business success.

Ms. Niña Sheryle Giron, Supervising Science Research Specialist from DOST-Rizal, served as the resource speaker. She provided a detailed discussion on the meaning, importance, and practical applications of food safety—from understand-

FROM PAGE 01

ing types of food hazards to implementing control measures that reduce the risk of foodborne illnesses.

Ms. Giron encouraged participants to adopt good manufacturing practices and consistent sanitation protocols in their daily operations. For her parting words, Ms. Giron stressed that "Food Safety is a shared responsibility" to remind participants that everyone – from farmers, manufacturers, to the final consumers is responsible in safeguarding the quality and integrity of the food that we serve and consume.

Now on its sixth year, the Collaborative Harnessing Assistance for Mentoring Program for SMEs (CHAMPS) Rizal is a local mentoring program designed to groom Rizal-based MSMEs to qualify for flagship programs of DTI such as Kapatid Mentor ME and OTOP Next-Gen.

DSWD...

CALAMBA CITY, Laguna (PIA) — The Department of Social Welfare and Development (DSWD) Calabarzon has signed new partnership agreements to strengthen the implementation of the Pantawid Pamilyang Pilipino Program (4Ps) in the region.

According to DSWD Field Office IV-A, four new partners namely: the Global Peace Foundation, Joy-Nostalg Foundation, Fast Logistics Group, and Quezon National Agricultural School signed an

FROM PAGE 01

agreement with the agency on October 27 to help improve the lives of 4Ps beneficiaries. "As part of the partnership agreement with the DSWD, all these partners target to provide different interventions addressing the needs of 4Ps households and communities in their respective areas of coverage," DSWD IV-A said in a statement.

Fast Logistics Group and Quezon National Agricultural School will focus on providing livelihood support through job

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**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**

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

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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 Monteluce, 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 Monteluce, 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

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fairs, employment help, and skills training. Meanwhile, the Global Peace Foundation and Joy-Nostalg Foundation will offer community-based projects such as installing solar and street lights in off-grid communities (Global Peace Founda-

tion) and holding sessions on responsible homeownership and financial literacy (Joy-Nostalg Foundation). To date, there are 44 external stakeholders, including civil society organizations, non-government organizations, academic institutions,

and private sectors, which have existing partnerships with the DSWD Field Office IV-A. "These partners work together with the DSWD in addressing gaps hampering the improvement of the level of wellbeing of 4Ps beneficiaries in the region,"

the agency stated. According to DSWD IV-A, there are about 309,000 active 4Ps beneficiaries in Calabarzon receiving health, education, and financial assistance to help improve their quality of life.

**EDITORIAL:
The vice presidency after two years**

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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LAND BANK champions responsible financial management and access to credit by partnering with PNOEC Exploration Corporation (PNOEC EC) for the implementation of the Electronic Salary Loan (ESL) facility, offering employees a safe, convenient, and empowering way to manage their finances.

The partnership was formalized through a Memorandum of Agreement (MOA) signing on September 1, 2025, at the PNOEC EC, Energy Center, BGC, Taguig City, led by LANDBANK Energy Center Branch Head Joey P. Resurreccion (2nd from left) and PNOEC EC President and CEO Atty. Adrian Ferdinand S.

Sugay (3rd from left). Serving as witnesses were PNOEC Vice President for Management Services Candido M. Magsombol (3rd from right), Vice President for Corporate Services Maria Luthgarda M. Lacaba (2nd from right), Department Manager for Treasury and JV Accounting Elenita R. Cimanan

(rightmost), and LANDBANK Acting Branch Service Officer Ma. Teresa D. Muñoz-Cruz (leftmost). With the ESL program, PNOEC employees can now conveniently avail of collateral-free salary loans, empowering them to meet personal and family needs with ease and confidence.

NNC...

The NutriSys PH Project marked another milestone on 30 October 2025 with the successful conduct of its Pilot Testing at Colegio de San Juan de Letran Calamba. The activity was led by the Letran Calamba NutriSys PH Team, with representatives from the Department of Science and Technology (DOST) Calabarzon and the National Nutrition Council (NNC) Calabarzon, headed by Regional Nutrition Program Coordinator (RNPC) Ms. Lourdes Bulante-Orongan, in attendance.

The activity commenced with a brief Statement of Purpose from Dr. Floricon V. Encabo, Project Leader of NutriSys PH and Vice President for Academics of Letran Calamba. Dr. Encabo revisited

the project's background, objectives, and the day's expected outcomes. This was followed by an overview of the system's development by Dr. Lorielem E. Ferrera, NutriSys PH Project Staff and Dean of the School of Computer Studies and Technology.

Subsequently, the NutriSys PH Team provided a comprehensive system walkthrough, demonstrating the registration process, the interface of all five (5) system modules, as well as all the data entry fields. Ms. Kyla C. Guarda, Nutrition Officer II of NNC Calabarzon, tested the system and gave preliminary feedback on its functionality and usability. The session also involved actual data entry of sample nutrition data from Calabarzon to assess the system's re-

al-time performance. After the initial testing, another walkthrough and feedback session ensued, with both NNC and DOST Calabarzon representatives sharing observations and suggestions for improvement. The Letran Calamba Team took note of all inputs for system refinement.

The pilot testing was graced by Rev. Fr. Roman L. Santos, O.P., Rector and President of Letran Calamba, who expressed his appreciation for the collaborative effort among Letran, NNC, and DOST. He emphasized the importance of innovative solutions like NutriSys PH in addressing malnutrition and thanked everyone for their contributions before leading the group in a short prayer.

FROM PAGE 01

In her message of appreciation, RNPC Bulante-Orongan acknowledged the collective efforts of all stakeholders and reaffirmed NNC Calabarzon's commitment to enhancing the system. Science Research Specialist II Ms. Maria Teresa A. Pamplona of DOST Calabarzon delivered the closing remarks, reiterating their agency's continued partnership in the development and further implementation of the project.

Following the pilot testing, NNC Calabarzon, DOST Calabarzon, and Letran Calamba are set to reconvene before the year ends to review the system updates based on the feedback gathered.

With steady progress and strong collaboration among partners, NutriSys PH continues to show great promise as an innovative tool for collecting, organizing, and analyzing nutrition data in Calabarzon. Once fully implemented, it is expected to support NNC Calabarzon, the Regional Nutrition Evaluation Team (RNET), and Local Government Units (LGUs) in developing data-driven solutions to improve nutrition outcomes across the region.

PROVINCIAL...

In its continuous effort to promote accessible and quality healthcare for every Caviteño, the Provincial Government of Cavite extended its free medical and dental services to the residents of Barangay San Rafael III, Noveleta, Cavite, on November 6, 2025.

The activity was spearheaded by the Office of the Provincial Governor's-Medical Mission

Team, in partnership with the Office of the Provincial Health Officer, 1st District Board Member Jgys R. Gandia and Noveleta Mayor Davey Reyes-Chua. The joint effort reflects the province's continuing mission to bring essential healthcare directly to communities, especially those who have limited access to medical facilities.

A total of 451

FROM PAGE 01

residents benefited from the program, wherein they availed various free health services such as ECG for 23 patients, X-ray for 10 recipients, and dental services for 58 beneficiaries. Through these sustained efforts, the province continues to promote the well-being of its constituents and ensure that quality healthcare remains accessible to all. - F. Tamio

Strengthening Enterprise-Based Education and Training for sustainable growth and national development

In a collaborative effort to enhance workforce competencies and strengthen the link between education and industry, the Office of the Provincial Public Employment Service Manager (OPPEM), in partnership with the Technical Education and Skills Development Authority (TESDA), successfully conducted the seminar on "Strengthening Enterprise-Based Education and Training (EBET) for Sustainable Growth and National Development" on October 28, at the New Provincial Government Center, Trece Martires City.

The program formally opened with a welcome message from TESDA Provincial Director Gerardo R. Marasigan, who underscored the importance of partnerships between the government, private sector, and training institutions in cultivating a competitive work-

force. This was followed by a message from Engr. Jovencio M. Ferrer, Jr., TESDA Regional Director, highlighting the role of enterprise-based training in bridging education and real-world industry needs.

Governor Francisco Gabriel D. Remulla, Jr. also graced the event and expressed his full support for initiatives that promote skills development and sustainable employment for Caviteños.

The discussion on the Enterprise-Based Education and Training (EBET) Framework was facilitated by Mr. Joel M. De Guzman, Senior TESD Specialist, while Engr. Jerry Webb E. Muhi, President and Executive Director of Dualtech Training Center, presented insights on "Bridging Skills and Industry: A TVI Perspective on Education for Employment."

Both sessions were followed by open forums, allowing participants to

share perspectives and raise inquiries on implementation and collaboration opportunities.

To conclude the program, OPPEM Head Ms. Rizalie P. Enero delivered the closing message, emphasizing the continued partnership between the government and private sector in advancing enterprise-based education and training programs.

The event was attended by human resource personnel from various private companies across Cavite, reflecting a shared commitment to developing industry-ready workers and supporting national growth through education and skills development. – JDP

LANDBANK Q3 income climbs 42% year-on-year to P.35.65 B, reflecting strong financial momentum

LANDBANK achieved a significant 42% jump in net income to P35.65 billion as of the third quarter of 2025, already surpassing its full-year earnings of P35.36 billion in 2024, and underscoring the Bank's robust financial trajectory and performance above historical averages.

Total assets expanded to a record P3.45 trillion, supported by growth in loan and investment portfolios. This solidifies LANDBANK's position as the country's second-largest universal and commercial bank in terms of assets.

"LANDBANK's strong performance as of the third quarter underscores our prudent management, operational efficiency, and continued investments in digital innovation. We remain steadfast in our mission to drive inclusive growth, empower the agriculture sector, and deliver innovative financial solutions for all Filipinos," said LANDBANK President and CEO Lynette V. Ortiz.

The Bank's loan

portfolio is now at its peak at P1.70 trillion, propelled by the higher volume of loans across all segments. Deposits rose to a new high of P3.07 trillion, demonstrating continued trust from both government and private sector depositors.

LANDBANK's digital transformation continued to accelerate, processing 550.73 million digital transactions valued at P3.14 trillion as of September 2025. This represents a 51% increase in volume from the previous quarter.

The state-run Bank remained steadfast in its developmental mandate, with outstanding loans to Agriculture, Fisheries, and Rural Development (AFRD) reaching over P812 billion, accounting for over 47% of LANDBANK's total loan portfolio.

Under LANDBANK's flagship AGRISSENSO Plus Lending Program, the Bank has extended P1.95 billion in loans as of September 2025 to over 12,300 borrowers since its launch

last year, most of whom are small farmers and fishers. Through the Program's capacity-building component, a total of 25,296 small farmers and fishers have been trained.

LANDBANK's nationwide network continued to expand with 10,582 touchpoints, including 609 branches, 60 lending centers, 3,244 automated teller machines (ATMs), and 1,091 LANDBANKasama partners, ensuring broad access to financial services across the country. Customers can also transact free of charge at over 3,800 7-Eleven ATMs nationwide through the Bank's partnership with Pito Axm Platform, Inc. (PAPI).

ABOUT LANDBANK
LANDBANK is the largest development financial institution in the country promoting financial inclusion, digital transformation, and sustainable development. Present in all 82 provinces in the county, the Bank is committed to provide accessible and responsive financial solutions to empower Filipinos from countryside to countryside.

Naging pokus dito ang pagtukoy ng mga programa, aktibidad, o proyekto na maaari pang makapag-

Cavite's Ugnayan sa Barangay makes another stop in Indang



On October 28, the Provincial Government of Cavite's Ugnayan sa Barangay program made another stop in Indang, Cavite, visiting residents of Tambo Munti Kulit to strengthen community engagement and foster closer collaboration between the provincial government

and local residents. Joining Governor Abeng Remulla were Vice Mayor Ram Revilla Bautista, Mayor Virgilio Fidel and Vice Mayor Ferdinand Papa along with 7th District Board Members Aldrin R. Anacan and Camille V. Del Rosario. Apart from the governor's updates on

development programs for the benefit of Caviteños and messages of support from the provincial leaders, BM Del Rosario also invited Indangeños to participate in the Free Medical Mission to be held in Indang on November 5, in celebration of her birthday month. – F. Tamio

ing sa mga magsasaka at mangingisda ng mga serbisyo ng Kagawaran batay sa pananaliksik. Ayon kay Research Division Chief Eduardo Lalas, ang aktibidad ay bahagi ng pakikipagtulungan sa DA-Bureau of Agricultural Research (BAR) na nagpopondo sa mga project proposal na isinulong ng mga researcher sa bawat regional office ng DA. Kaya naman aniya ang pagpupulong ng AFRREDN ay silibing pagbibigay direksyon sa mga Research for Development and Extension (R4DE) sa rehiyon.

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Pananaliksik na magpapalakas ng serbisyong pang-agrikultura, handog ng DA-4A at AFRREDN

Pinulong ng Department of Agriculture IV-CALABARZON (DA-4A) Research Division ang mga bumubuo ng Agriculture and Fishery Resources Research Extension for Development Network (AFRREDN) para sa patuloy na pag-aaral at pananaliksik sa mga serbisyong magpapalakas sa sektor ng agrikultura sa rehiyon, noong ika-16 ng Oktubre sa Lipa City, Batangas.

Bahagi ito ng layon ng AFRREDN na paigtingin ang pagtutulongan ng mga institusyon na nagpapat-

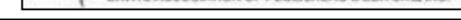
pataas sa produksyon ng walong prayoridad na commodity sa rehiyon, partikular ang manok, baboy, lowland vegetables, niyog, palay, yellow corn, kakaw, at kape.

Dito ay hinati sa limang grupo para sa limang probinsya sa rehiyon ang mga partisipante mula sa Research Division ng DA-4A, mga katuwang na ahensya, State Universities and Colleges (SUCs), at pribadong sektor.

Bahagi ito ng layon ng AFRREDN na paigtingin ang pagtutulongan ng mga institusyon na nagpapat-



The holiday spirit sparkled bright at SM Center San Pedro as snowflakes shimmered and twinkling lights illuminated the night during the Christmas centerpiece lighting Ceremony. Joining the celebration were (L-R) SM Center San Pedro Assistant Mall Manager Michael Diaz, SM Hypermarket Supervisor Jen Rafof, SM Assistant Vice President for South 3 Angel Toreja, and SM Appliance Supervisor Joshua Penacame. The Winter Wonderland-themed centerpiece captured the hearts of mallgoers with its radiant beauty and festive atmosphere, marking the joyful beginning of the Christmas season at SM Center San Pedro. #SMCenterSanPedro #ChristmasAtSM #ChristmasFestivitiesAtSM



**REPUBLIC OF THE PHILIPPINES
REGIONAL TRIAL COURT
FOUICHT 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**, bounded 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

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-Mortgager,
LOLC BANK PHILIPPINES, Inc.
- G/F Bravo Business Centre, Lot 17 Block 4, JP Laurel Highway, Poblacion 04, Tanauan City, Batangas, Philippines

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Steamed with Love



Teodorica Corables proudly holds out a tray of freshly steamed siopao, a labor of love, perseverance, and hard work.

To preserve the siopao business her husband has started, Teodorica Cabales from Calapan City dedicated herself to perfecting a recipe that would win the hearts of many customers.

Originally from San Teodoro, Teodorica later settled in Calapan City with her family. Life was not easy early on. After finishing elementary school, she began working as a household helper for relatives. As she grew older, she continued working as a helper for different families. At 16, she chose to live with her partner, longing for someone she could depend on.

Her husband was a meat butcher, while she became a meat vendor at a local market. The couple spent many years working side by side in the market. Then in 1989, her husband decided to venture into the siopao business.

The story behind the business

Teodorica's husband often delivered meat to a siopao store, which sparked his interest in starting a similar business. Encouraged by the idea, he decided to give it a try. However, just a year later, and for some reason, he decided to drop the venture, which pushed Teodorica to take over. With no prior knowledge of siopao making, the process initially proved difficult for her, but she persevered tirelessly until she developed a siopao recipe she was proud of.

To promote her product, she personally went from place to place, selling at stalls, schools, and neighborhoods. What began with a simple cart

eventually evolved into a mobile food cart mounted on a tricycle in 2018.

With the help of her children, they can produce around 300 pieces of siopao each day. One of her children helps her make the siopao, while the other takes charge of selling it. Their production starts at 10:00 am and ends at 2:00 pm, and they sell it from 3:00 pm to 7:00 pm.

Even her other children, now living in Batangas and Laguna, have followed their footsteps and started their own siopao business, carrying on the family legacy. For over three decades, Teodorica's business has stood the test of time. Through all the years, she has remained committed to maintaining the same quality and taste that keeps customers coming back.

Whenever she falls short on capital, she turns to CARD Bank, a microfinance-oriented rural bank. She became a client in 2007 and has since relied on the institution for business loans to support her siopao business. Currently, she has a loan of PHP 150,000.00, which she uses to purchase raw materials, especially now that prices are continuously increasing.

Teodorica offers her siopao at affordable prices, ranging from PHP 15.00 to PHP 30.00, ensuring that everyone can enjoy and experience the taste of her product.

"For the future of my business, my biggest hope is to have my own store. I am working hard every day, together with my children, to make that dream come true," she concluded. PR