

SM CITY ROSARIO

3-DAY SALE

FEB 27 - MAR 1

UP TO 70% OFF ON GREAT FINDS

SHOP AND GET A CHANCE TO WIN A SUZUKI DZIRE GL CVT HYBRID!

MAX DEALS. MAX VIBES.

Get ready to shop 'til you drop at your most loved mall, SM City Rosario's 3-DAY SALE! Max out your experience at our shopping gala and discover exciting deals up to 70% off this Feb 27, 28 & Mar 1. Plus, join the raffle for a chance to win a brand new Suzuki Dzire GL CVT Hybrid!

PhilHealth, Ipinagdiriwang ang Ika-31 Taon sa Serbisyo Para sa Kalusugang Segurado ng Pilipino



Ipinagdiriwang ng PhilHealth ang ika-31 anibersaryo nito kasabay ng paggunita sa National Health Insurance Month tuwing buwan ng Pebrero. Ang pagdiriwang ngayong taon ay may temang "Ka-YAKAP ang Pilipino sa Kalusugang Segurado," na sumasalin sa patuloy na pangako ng ahensiya na yakapin at alagaan ang kalusugan ng bawat mamamayang Pilipino. Bilang pagkilala sa mahalagang papel ng Phil-

Health sa buhay ng bawat Pilipino, idineklara sa pamamagitan ng Presidential Proclamation No. 1400 (2007) ang buwan ng Pebrero bilang National Health Insurance Month. Kinilala sa proklamasyong ito ang mahalagang papel ng PhilHealth sa pagbibigay proteksiyon sa kalusugan at pinansiyal na seguridad ng sambayanan. Kaya naman sa ika-31 taon nito, pinatitibay ng PhilHealth ang pangako nitong maghatid ng mas pinalawak at tumutugong benepisyo sa pamamagitan ng pagpapahusay ng mga benefit package, lalo na para sa mga pinaka-mabigat na sakit at karaniwang ina-avail na kaso, upang mabawasan ang gastos ng mga miyembro sa pagpapagamot.

Ngayong taon, nakatapon ang PhilHealth sa pag-aayos ng iba pang benepisyo upang mas tumugon sa aktwal na pangangailangan ng mga miyembro.



Sentro ng mga repormang ito ang PhilHealth YAKAP (Yaman ng Kalusugan Program)-isang proaktibong programa na naglalayong ilipat ang pokus mula sa reaktibong gamutan patungo sa preventive care. Layunin ng PhilHealth YAKAP na panatilihin "malayo sa sakit" ang bawat Pilipino sa pamamagitan ng maagang pagtukoy ng karamdaman at tu-

cont. on page 2

ANNUAL MASS WEDDING 2026



Love filled the City of Dasmariñas Arena today, February 14, 2026, as 554 couples exchanged vows in the annual mass wedding. The celebration was graced by Mayor Jennifer Austria Barzaga, Vice Mayor Elpidio A. Barzaga III, and the Sangguniang Panlungsod Members, with a heartfelt message delivered by Congressman Kiko A. Barzaga. It was a day of unity, joy, and new beginnings. 554 hearts, 554 promises, one unforgettable Valentine's Day.

LUCKY VIBES ARE IN FULL SWING AT SM CITY TRECE MARTIRES



Our Chinese New Year centerpiece is bringing all the festive energy — vibrant reds, dazzling details, and the perfect photo spot to welcome prosperity and good fortune! Celebrate with the fam, make your wishes, and enjoy a MAX OUT Chinese New Year experience filled with joy, abundance, and fresh beginnings. Gong Xi Fa Cai, SM Fam!



BABALA: COUNTERFEIT CIGARETTE OPERATIONS IN FULL FORCE P3

ISSN NO. 3028-1954

STRAIGHT NEWS PUBLISHING

TODAY'S NEWS AND BEYOND

VOL. III • NO. 35 • Febr. 25-March 03, 2026 • P 10.00

KWF Pinatatag ang Pamantayan ng Opisyal na Komunikasyon sa Wikang Filipino

Pinangunahan ng Komisyon sa Wikang Filipino (KWF) ang pagpapalakas ng opisyal na komunikasyon sa Filipino—isang mahalagang hakbang sa pagpapatibay ng pamantayan at propesjonalismo sa mga institusyon—sa isinagawang Seminar sa Koc-



cont. on page 6

DILG's 'Anti-Epal' drive gains traction in CALABARZON

City of Imus Park – Maharlika, pinasinayaan



TINGNAN: Pormal nang binuksan sa publiko ang City of Imus Park – Maharlika nitong Lunes, Pebrero 16, 2026, sa pangunguna ng Office of the City Tourism and Heritage Officer. Dumalo sa naturang pagbubukas si Imus City Mayor Alex "AA" L. Advincula, mga konsehal, at mga opisyal at residente ng Cluster 6 na kinabibilangan ng mga barangay Bagong Silang, Magdalo, Maharlika, Mariano Espeleta 1, 2 at 3,

Pinagbuklod, at Pasong Buaya 1 at 2. Gaya ng Juan Munti Park, bukas ang City of Imus Park – Maharlika para sa lahat ng mga residente, anuman ang kanilang edad. Tampak dito ang palaruan, exercise equipment, activity area, palikuran, at pati na rin ang grotto ni Our Lady of Lourdes na matagal nang binabantayan ang naturang espasyo. Ang bagong parke ay idinisenyo bilang

pampublikong espasyo para sa mga Imuseño na layong magbigay ng ligtas, maaliwalas, at makabuluhang lugar para sa pamamahinga at iba't ibang aktibidad pangkomunidad. Ipinagkaloob sa Brgy. Maharlika ang lupang kinatatayuan nito ng Delfin Hermanos Inc. Bukas ito mula Lunes hanggang Linggo, 6:00 A.M. hanggang 8:00 P.M., at matatagpuan sa Belarmino St., Brgy. Maharlika.

Cavite Career Caravan offers expanded opportunities for Caviteño

SSS RESERVE FUNDS SURPASS PI TRILLION MARK SSS CHAIR GO: YOUR PENSIONS ARE SECURE: YOUR BENEFITS SUSTAINED

Aboitiz Power-JERA training center graduates its first batch of Filipino and Japanese technical professionals



AboitizPower-JERA training center graduates its first batch of Filipino and Japanese technical professionals

First batch of GTCOE graduates. Filipino and Japanese trainees take a class picture following their successful completion of the three-month program. **BATANGAS,** Philippines – The Global Technical Center of

Excellence (GTCOE), a training facility launched by Aboitiz Power Corporation (AboitizPower) and JERA Co., Inc. (JERA), successfully graduated 37 engineers and technical professionals from its inaugural training programs. After its launch last September 2025, the

GTCOE commenced with a three-month "Operations & Maintenance (O&M) Basic Training Program." The intensive curriculum graduated 18 trainees, composed of 12 Filipinos and six Japanese professionals. The curriculum cont. on page 2



Inflation is under control

IN AN era when economic missteps across the region have exacted a heavy toll on ordinary citizens, the Philippines offers a quieter but more reassuring story—one built on discipline, data, and institutional independence.

Recent headlines show inflation ticking up to 2.0 percent in January, ending a long stretch of unusually low price growth. Yet this figure remains squarely within the Bangko Sentral ng Pilipinas' 2-4 percent target band, and comes after inflation averaged just 1.7 percent in 2025, the slowest pace in nearly a decade. That context matters. A modest uptick within target is not a policy failure; it is evidence that inflation expectations remain anchored.

This outcome reflects the steady hand of the Bangko Sentral ng Pilipinas and its governing Monetary Board, whose decisions over the past three years were guided less by political pressure and more by hard numbers.

When inflation surged to a painful 8.7 percent in Jan. 2023, the BSP acted early and forcefully. Interest rates were raised decisively to prevent price pressures from becoming entrenched. That decision was unpopular at the time, but it spared Filipino households from a prolonged erosion of purchasing power. Inflation, after all, is the most regressive tax of all—one that hits wage earners, retirees, and the poor first.

Just as important, the BSP knew when not to overdo it. As inflation cooled, policy shifted carefully. The central bank cut rates by a cumulative 200 basis points, bringing the policy rate to 4.5 percent, while making clear that further easing would be cautious and data-driven. This avoided the boom-and-bust cycles now confronting some ASEAN neighbors that eased too early and are again battling price pressures.

The broader economy benefited. Growth held up at 5.6 percent in 2024, and multilateral institutions project around 6 percent growth in 2025 and 2026. Disinflation did not come at the cost of collapsing demand or mass unemployment. Jobs were preserved, consumption remained resilient, and businesses continued to invest—proof that price stability and growth are not opposing goals when policy is calibrated properly.

Currency management tells a similar story. The peso was allowed to adjust to global forces, but without panic or policy theatrics. The country ended 2025 with about US\$110.9 billion in gross international reserves, providing a strong buffer against external shocks and helping keep prices of imported essentials—from fuel to medicine—in check. Unlike in economies that burned through reserves defending unsustainable exchange rates, the Philippines preserved both credibility and capacity.

Perhaps the clearest benefit to the common man lies in financial stability. Philippine banks remain solid, with capital adequacy ratios around 15-16 percent, well above regulatory minimums. Bad loans are contained, with the gross non-performing loan ratio at 3.32 percent as of November 2025, down from a year earlier. While bank failures made headlines in the United States and Europe, Filipino depositors faced no runs, no rescues, and no taxpayer-funded bailouts.

Modernization, too, has been managed with care. Digital payments now account for 52.8 percent of retail transactions, reducing costs and improving access for small merchants and consumers alike. Crucially, this shift was accompanied by tighter cybersecurity and compliance rules, avoiding the disruptions seen in countries where fintech growth raced ahead of regulation.

Compared with several ASEAN peers still correcting policy errors, the Philippines' experience stands out. Inflation is under control, growth remains intact, the currency is stable, banks are sound, and innovation is advancing responsibly. These are not abstract achievements. They translate into steadier prices at the market, safer savings in the bank, and greater confidence about tomorrow.

Good economic management rarely makes for dramatic headlines. But for the economy—and for the common good—the BSP and the Monetary Board have shown that discipline, independence, and respect for data remain the most reliable path forward.

PhilHealth



FROM PAGE 8

loy-tuloy na pagbabantay ng kalusugan.

Sa ilalim ng PhilHealth YAKAP Program, magkakaroon ang lahat ng Pilipino ng access sa isang komprehensibong primary care benefit package sa pamamagitan ng mga accredited YAKAP Clinics. Kabilang sa mga benepisyong ito ang primary care consultations, laboratory at diagnostic tests, PhilHealth GAMOT, at cancer screening services.

Bilang bahagi ng mga aktibidad sa pagdiriwang ng ika-31 anibersaryo, ilulunsad ng PhilHealth ang GAMOT App ngayong Pebrero na gaganapin sa apat na probinsiya nationwide. Sa region 4A, gaganapin ang launching sa Quezon Convention Center, Lucena

Aboitiz

FROM PAGE 1

covered Safety Training, Power 101, Plant Systems, and Maintenance Disciplines, along with modules on liquefied natural gas-to-power and battery energy storage systems or BESS.

Trainees also underwent simulator training and line tracing activity at the GNPowr Mariveles Energy Center and GN-Power Dingin power facilities in Bataan.

Separately, the GTCOE also conducted its three-week "Advanced Global Start-Up Trainee Program", which certified 19 trainees — 18 Japanese and a Filipino.

A Filipino engineer from Samal Island in Davao, Engr. Jhanrod Jobell Enoc, clinched the highest distinction in the three-month O&M Basic Training Program.

In his valedictory speech, he shared the personal conviction that drove him to succeed.

"Our island has been in a state of calamity due to an unreliable power supply since 2016.

Growing up, I saw firsthand how much electricity affects our daily lives—our comfort, our productivity, and even our safety," the Cadet Engineer from Therma Luzon said "It reached a point where I knew I had to act instead of simply com-

DILG's

FROM PAGE 1

CALAMBA CITY, Laguna (PIA) — Public support for the order by the Department of the Interior and Local Government (DILG) to remove political branding on government properties has remained positive in the CALABARZON region.

Under the DILG Memorandum Circular No. 2026-006, the Anti-Epal Drive requires all provincial, city, municipal, and barangay officials, including DILG central, regional, and field offices and attached agencies, to ensure that no public official's name, photo, logo, initials, color motif, slogan, or any identifying symbol appears on project signage, markers, tarpaulins, and similar materials funded by public money.

In Cavite, Governor Francis Gabriel Remulla has ordered the removal of all existing signage, tarpaulins, and other materials of the Provincial Government that violate the DILG policy.

He has also enlisted the help of barangays in the province-wide clearing effort.

Home to around 9.7 million voters—the highest in the country, the CALABARZON region expressed positive views toward the Anti-Epal policy, with many expressing their support for the initiative.

Iglesia also noted that the public understood the merits of the policy and prompted discussion on various fora.

"The removal of personalized signages has been viewed as a reaffirmation that public projects are funded by taxpayers and should not be used for political promotion. While there are isolated expressions of concerns for some sectors, public discourse largely reflects an understanding of the policy's intent and its alignment with the principle that public office is a public trust."

In an interview, Ariel Iglesia, Regional Director for DILG Region IV-A, emphasized that the Anti-Epal policy complements its environment-centered programs and promotes discipline, environmental responsibility, and a focus on public service delivery rather than personal or political promotion.

Iglesia added, "By removing personalized branding from government projects, the policy helps curb premature campaigning and reduces the use of public resources for partisan purposes, fostering a more level political playing field."

The Anti-Epal policy also supports the DILG's environment-centered programs such as the Kalinisan convergence initiative which uses the 'bayanihan culture' by empowering LGUs and citizens to promote a cleaner, healthier, and safer environment.



SIDE QUEST UNLOCKED: A SM SUPERMALLS IN SOUTH LUZON

Life's full of unexpected turns. The turns, the detours, the moments that pull us away from continuing the main storyline.

But that is exactly what makes it fun. Because when our dailies get interrupted is when life gets more interesting!

Quest log updated. Grab your controllers, plug the game back in. Prepare to do it for the plot because together with SM Supermalls as your most loved mall, we're taking on a few side adventures that



can turn an ordinary day into something way more exciting.

Food Stops That Power You Up

Your first mission: level up with additional points through dining destinations that truly serve your appetite for great food.

Pizza Maru

For the ultimate power up, head to first-ever Pizza Maru in Cavite at the 2nd Level of SM City Bacoor and get a taste of their Cheesy Maru Oppa—a comforting, flavor-packed choice that can turn your ordinary food stop into an extraordinary one. This K-style certified, K-tastic pizza spot also lands at SM City Dasmariñas, serving the same mozza-ordinary menu at their newly opened branch, which launched on February 5.



BLK 513

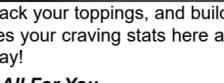
Need a quick cooldown before your next mission? The newly opened BLK 513 at the 3rd Level, beside the Cinema area of SM City Legazpi unlocks a customizable frozen boost that's light but satisfying. Choose your base, stack your toppings, and build a yogurt combo that matches your craving stats here at their first-ever branch in Albay!



#NewEraOfSMSupermalls All For You

At SM Supermalls, a bold New Era unfolds with Evolving Finds—bringing together the best in brands, dining, and experiences. From world-class cuisine and exclusive retail discoveries to inspiring spaces that bring communities together, SM continues to evolve to give you the very best in one place.

As we grow, our commitment to sustainability, community empowerment, and creating meaningful moments remains at the heart of everything we do, shaping spaces that people return to and experiences they genuinely enjoy. Because at your most loved mall, SM Supermalls, everything we do is all for you.



Seattle's Best Coffee

When your energy bar needs a quick boost, swing by the newly opened Seattle's Best Coffee at the Ground Level of SM City

Daet. Recharge with iced favorites like the Java Chip Javakula, Iced White Chocolate Mocha, and Iced Salted Caramel Mocha—sweet, frozen picks that keep your cravings satisfied and your momentum going.



JOURNEY OF FIRSTS WITH

• Myeong Ryun Ginsa Galbi

For cravings that let you rack up more points with every bite, head to Myeong Ryun Jinsa Galbi, the first in Cavite—and dive into their signature marinated pork ribs, made even better with an unlimited spread that includes pork belly and beef bulgogi. Locate them at the Annex Lower Ground Level of SM City Dasmariñas.

Sweet & Frozen Power-Ups Activated!

Increase your affinity



level with sweet and frozen treats that keep your energy high and your dessert cravings satisfied.

Bebang's Halo-Halo



When your sweet meter is at an all time low, head to the newly opened Bebang's Halo-Halo at the Second Level, Expansion Wing of SM City Santa Rosa to cool down with their Presidential Halo-Halo. With a loaded mix of ube halaya, leche flan, langka, macapuno, and banana-cinnamon it's sure to deliver a rich, indulgent break in the middle of your day.

Yo Grab! Frozen Desserts

Need a quick chill before moving on? The first Yo Grab! Frozen Desserts in Cavite at the Ground Level of SM Center Imus lets you customize your frozen yogurt boost your way. It's light, refreshing, and perfect for resetting your energy

before the next quest.

Level-Up Your Skills with Digital

With your energy restored, it's time to bring your A-game to the next level, unlock new skills, and put your talent to the test!

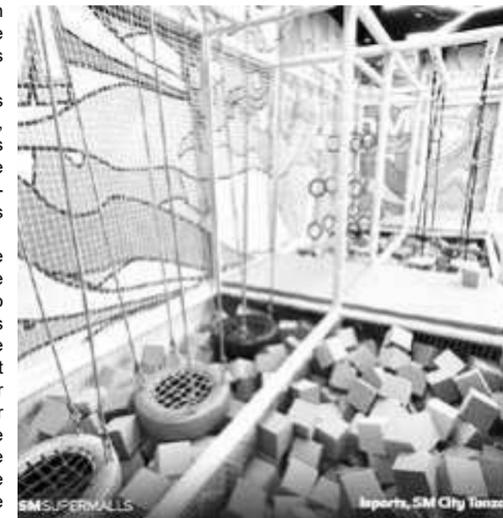


iSports

Ready for a more physical quest? Then it's time to jump around and test your balance, timing, and coordination at the first iSports in Cavite located on the Level 2 of SM City Tanza, with trampolines and active play zones that keeps energy high.

Side quests complete! Good game, chat. Congratulations on a day made more fun with SM Supermalls, your mall of firsts and evolving finds.

Now, before you head back to the main plot, remember to enjoy the small things in life. Your silly little adventures matter just as much as the bigger plot. And here at your most loved mall, we make sure you get the best-of-the-best store experiences that make you feel like the main character in your own story.



Follow @smsupermalls on social media or visit www.smsupermalls.com for the latest updates and events.



From Page 1

KWF...

respondensiya Opisyal noong 15 Enero 2026 sa University of the Assumption, San Fernando, Pampanga.

Sa naturang seminar, tinalakay ang Korespondensiya Opisyal (KO) at Ortograpiyang Pambansa (OP) bilang mahahalagang kasangkapan sa pagliinang ng malinaw, episyente, at epektibong komunikasyon sa loob ng mga institusyong pang-edukasyon at pampubliko.

Dumalo rin ang mga mag-aaral, guro, librarian, at iba pang kawani ng pamantasan, na naging aktibo sa pagbabahagi ng kaalaman at karanasan kaugnay ng mga paksang tinalakay. Ang kanilang partisipasyon ay nagpatunay sa lumalaking interes at pangangailangan para sa pagsasanay sa wasto at epektibong paggamit ng Filipino sa opisyal na komunikasyon.

BABALA..

Interior Secretary Remulla issued this warning today after the successful dismantling of a suspected illegal cigarette manufacturing and storage facility in Barangay Sahud-Ulan, Tanza, Cavite.

DILG Secretary Jonvic Remulla commended the joint inter-agency operation, which involved personnel from PNP CALABARZON through the RID, S2 Cavite and the Tanza MPS, CIDG Cavite, the Bureau of Customs, the Armed Forces of the Philippines, the Bureau of Fire Protection and the Local Government Unit of Tanza.

The facility, registered as Cavite South Luzon Steel Management and declared as a canned goods storage site, drew suspicion after a citizen reported a strong tobacco odor. Surveillance confirmed cigarette manufacturing, prompting a Bureau of Customs inspection.

During the raid, authorities seized cigarette manufacturing machinery, industrial generators, a forklift, sacks of

pagbaybay at pagsulat ng mga salita sa wastong pamantayan at gamit sa layuning mapanatili ang propesyonalismo sa mga opisyal na dokumento.

Dumalo at nagpakita ng suporta sina Komisyoner Carmelita C. Abduhraman at Komisyoner Reggie O. Cruz sa mandato ng KWF sa pagpapalaganap at pagpapaighting sa paggamit ng wikang Filipino sa akademya at serbisyo publiko.

Over the years, I have watched with both hope and frustration how our public transportation and infrastructure systems have evolved, and for seniors like me, who remember the simpler days when walking a few short blocks seemed effortless and traffic was more bearable, I see how everyday commuting has now evolved into a stressful (if not degrading) undertaking.

But in the past few months, we have seen encouraging signs from the DOTr to make public transportation and infrastructure more inclusive and accessible to vulnerable sectors who are part of the commuting public.

We see the struggles of the commuting public almost every day on the news, but we often overlook how these challenges are felt more deeply by senior citizens and PWDs, whose commutes are marked by disheartening accounts of broken elevators or escalators, and inaccessible or uneven walkways, among others.

The adoption of the ATP guidelines is a welcome development—introducing long-needed uniform standards for accessibility in our railway systems that are not mere conveniences, but rather necessities for vulnerable commuters. But achieving a truly accessible public transport system should not be limited to railways alone—it requires a holistic approach.

Railways are just one part of the country's public transport ecosystem, and thousands—if not millions—of Filipinos depend daily on other modes of transportation such as buses, jeepneys, UV Express vans, and transport network vehicle services, including motorcycle taxis.

Consider what a typical commute looks like for a PWD or an elderly commuter. Even if a train station becomes fully accessible, the journey to and from that station often involves

forms that make the tax system more transparent and predictable. "The BIR is in the business of revenue generation and its reform program must remain anchored on that singular goal—generating the resources needed to fund vital public services. Revenue collection rests on public trust. Ensure that our reforms make the tax system more transparent and more predictable. Make compliance easier and implementation fair and firm."

The President also relayed his appreciation to taxpayers who continue to meet their obligations, recognizing them as vital partners in economic growth and nation-building.

Finance Secretary Frederick D. Go reiterated the Department of Finance's support for the Bureau's reform program and emphasized that effective collection must be accompanied by responsible management of public funds.

"Public service is a two-way street: as you fulfill your duty to the country, we honor our responsibility to serve by managing every peso with integrity."



EDITORIAL: Improving public transportation accessibility

The Department of Transportation (DOTr) recently announced that it would adopt the Accessible Travel Policy (ATP) guidelines for all railways, including those under construction, offering a glimmer of hope for commuting senior citizens, persons with disabilities (PWDs), and pregnant women.

Beyond infrastructure, maintenance is equally important. A broken elevator at a train station can shut out seniors and PWDs who rely on it. Investing in the maintenance of public transport facilities ensures accessibility for all commuters.

We also need to strengthen both technical and sensitivity training for transport personnel to better transport commuters and create a more inviting environment for traveling senior citizens and PWDs.

Of course, this is not just the responsibility of the national government. We all play a part too. Commuters should practice inclusivity in public transport by giving way and offering seats to PWDs, pregnant women, and senior citizens. It all starts with recognition that some among us travel at a different pace. As a society that prides itself on "malasakit", now is the time to really live this value through public transport.

Progress doesn't happen overnight. To make our public transport system truly inclusive and accessible, we need commitment to reform, a strong political will, and collective responsibility.

The goal is to enhance our public transport system so that accessibility is visibly a fundamental right for all. I am confident that under the able stewardship of Acting Transportation Secretary Giovanni Lopez, this can be done.

Editorial Office STRAIGHT NEWS PUBLISHING is a English /Filipino is being regularly published every Wednesday of the week. at Blk. 5 Lot 69 Barcelona Ph. 2, Buhay Na Tubig, Imus, Cavite

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Published Weekly by: STRAIGHT NEWS

BIR Launches 2026 National Tax Campaign Banner "Mahusay na Serbisyo, Katumbas ng Buwis Mo"

The Bureau of Internal Revenue (BIR), led by Commissioner Charlito Martin R. Mendoza, formally inaugurated its 2026 National Tax Campaign at the Philippine International Convention Center on February 13, 2026.

The kickoff signals the start of the Bureau's nationwide effort to strengthen voluntary compliance and enhance the delivery of services to taxpayers. Anchored on the theme "Mahusay na Serbisyo, Katumbas ng Buwis Mo," the campaign reflects the government's commitment to efficiency, transparency, and predictability in tax administration.

Department of Finance Secretary Frederick D. Go attended the event and delivered a message expressing full support for the Bureau's 2026 National Tax Campaign and its continuing reform initiatives. President Ferdinand R. Marcos, Jr. likewise conveyed his mandate through a recorded message, emphasizing that effective revenue generation must be anchored on credibility and public trust.

In his message, President Marcos, Jr. congratulated the Bureau and underscored the importance of sustaining reforms that make the tax system more transparent and predictable.

"The BIR is in the business of revenue generation and its reform program must remain anchored on that singular goal—generating the resources needed to fund vital public services. Revenue collection rests on public trust. Ensure that our reforms make the tax system more transparent and more predictable. Make compliance easier and implementation fair and firm."

The President also relayed his appreciation to taxpayers who continue to meet their obligations, recognizing them as vital partners in economic growth and nation-building.

Finance Secretary Frederick D. Go reiterated the Department of Finance's support for the Bureau's reform program and emphasized that effective collection must be accompanied by responsible management of public funds.

"Public service is a two-way street: as you fulfill your duty to the country, we honor our responsibility to serve by managing every peso with integrity."

The Secretary stressed that initiatives that streamline procedures, improve transparency, and protect taxpayers from irregular practices are fundamental to sustaining public trust.

Guiding these changes is the Bureau's institutional reform framework, BIR DARES—Digital and Data Transformation; Audit Reform and Accountability; Revenue Collection and Base Protection; Employee Empowerment and Welfare Promotion; and Service Excellence and Stakeholder Engagement. The framework serves as the anchor that aligns modernization efforts, enforcement priorities, and service improvements across the organization.

In line with this direction, the Bureau continues to advance technology-enabled measures designed to make compliance more accessible and secure. Among these is the Interactive Digital Tax Calendar, which provides taxpayers and practitioners with a dependable guide to filing and payment obligations.

The BIR Registration Seal Badge, supported by QR-based verification features integrated into registration documents, strengthens safeguards against fraudulent transactions and enables immediate confirmation of a business's registration status, particularly in the online environment.

The Bureau has also deployed the Letter of Authority Verifier through ChatBot REVIE, allowing taxpayers to validate the authenticity of audit issuances and reinforcing accountability within enforcement processes.

The steady migration toward electronic channels reflects the growing acceptance of digital services. In 2025, electronic payments accounted for 85 percent of total collections, indicating increased taxpayer confidence in these platforms. Demonstrations conducted during the kickoff provided stakeholders with practical guidance on accessing and using the new systems, reinforcing the Bureau's commitment to responsive assistance.

In his welcome message, Commissioner Mendoza emphasized that institutional achievement must be measured not only by revenue performance but also by the public's experience in dealing with the Bureau.

"We are not here today to solely give instruction to our tax collectors. We are here mainly to offer assurance to our taxpayers. We are assembled here to make a collective vow to extend great, faster and honest service to you, our taxpayers. Because BIR goals should not be expressed in BESF numbers alone. It should also be paired with client satisfaction. No matter how high the target or how hard the work, we should not lose sight of the fact that how we treat the public is as important as the bottom line—as the money we remit to the Treasury. Because when the government serves well, compliance becomes easier."

The launch of the 2026 National Tax Campaign reaffirms the Bureau's commitment to modern systems, fair and consistent enforcement, and service that strengthens the trust between government and the people.



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

PHILIPPINE SAVINGS BANK, Mortgagee,

File No. FC-DC-2033-26

EXTRA JUDICIAL FORECLOSURE OF REAL ESTATE MORTGAGE UNDER ACT 3135, AS AMENDED BY ACT 4118

-versus-

LOLITO B. LEGADO MARRIED TO MERIAM F. LEGADO represented by GEMBERLYN F. LEGADO. Borrowers/Mortgagors, x-----x

NOTICE OF SHERIFF'S SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act 4118 filed by the petitioner/mortgagee, PHILIPPINE SAVINGS BANK with postal address at PSBank Center, 777 Paseo De Roxas corner Sedeño Street, Makati City against the debtor/mortgagors, LOLITO B. LEGADO MARRIED TO MERIAM F. LEGADO represented by GEMBERLYN F. LEGADO, with postal address at (1) Block 48 Lot 42 Phase Ph2 Cityhomes Resortville, Dasmariñas City, Cavite, and (2) Block 17 Lot 13 Woodbury Street, Augustine Grove, San Agustin II, Dasmariñas, Cavite; and for the satisfaction of the mortgage debt which as of JANUARY 16, 2026 amounts to TWO MILLION FORTY SIX THOUSAND NINETY EIGHT PESOS AND 33/100 (Php 2,046,098.33), exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned sheriff will sell at public auction on MARCH 18, 2026 at 10:00 o'clock in the morning or soon thereafter in the Court Room of Branch 90, Regional Trial Court, Ground Floor, Dasmariñas Community Affairs (DASCA) Building, Congressional Road, Buro I, Dasmariñas City, Province of Cavite to the highest bidder and for CASH or CERTIFIED CHECK, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit:

Transfer Certificate of Title No. 057-2020028231

IT IS HEREBY CERTIFIED that certain land situated in BARANGAY OF SAN AGUSTIN, MUNICIPALITY OF DASMARIÑAS, PROVINCE OF CAVITE, ISLAND OF LUZON, bounded and described as follows:

A PARCEL OF LAND (LOT 13, BLOCK 17, OF THE CONS.-SUBD. PLAN, PCS-04-025943, BEING A PORTION OF THE CONSOLIDATION OF LOT 3769-D-2, LOT 3769-D-3, LOT 3769-D-4, LOT 3769-D-5, LOT 3769-D-6, LOT 3769-D-7, LOT 3769-D-9-PSD-04-013436, LOT 3769-E-FLS-1292-D, LOT 3769-D-S-A-PSD- Is registered in accordance with the provision of the Property Registration Decree in the name of LOLITO B. LEGADO, FORMER FILIPINO, NOW AUSTRALIAN, MARRIED TO MERIAM F. LEGADO, FILIPINO, BOTH OF LEGAL Address: B48 L42 CITYHOMES RESORTVILLE DASMARIÑAS, CAVITE

TECHNICAL DESCRIPTION -042106-056604, LRC RECORD NO.), SITUATED IN THE BARANGAY OF SAN AGUSTIN, MUNICIPALITY OF DASMARIÑAS, PROVINCE OF CAVITE, ISLAND OF LUZON. BOUNDED ON THE SW., ALONG LINES 1-2-3 BY LOT 14 BLOCK 17; ON THE NW. & NE., ALONG LINES 3-4-5-6-7-8 BY ROAD LOT 12;

ON THE NE., ALONG LINES 8-9-10 BY ROAD LOT 11; AND ON THE SE., ALONG LINE 10-1 BY LOT 12, BLOCK 17; ALL OF THE CONS. – SUBD. PLAN. BEGINNING AT A POINT MARKED "1" ON THE PLAN, BEING S. 64 DEG. 17 E., 886.32 M FROM MON. NO. 149 IMUS ESTATE; THENCE N. 31 DEG. 39 W., 11.66M. TO POINT 2; THENCE N. 03 DEG. 31 W., 6.54 N. TO POINT 3; THENCE N. 81 DEG. 12 E.2.58. TO POINT 4; THENCE 73 DEG. 01 E., 2.58 M. TO POINT 5; THENCE N. 72 DEG. 27 E 2.58 M. TO POINT 6; THENCE N 85 DEG. 06 E., 2.63 M. TO POINT 7; THENCE S. 69 DEG. 36 E. 2.63 M. TO POINT 8; THENCE S. 44 DEG. 18 E., 2.63 M. TO POINT 9 THENCE S. 31 DEG. 39 E, 9.32 M. TO POINT 10; THENCE S. 58 DEG. 21 W., 15.00 M. TO THE POINT OF BEGINNING, CONTAINING AN AREA OF TWO HUNDRED TWENTY FIVE (225) SQ.M. ALL POINTS REFERRED TO ARE INDICATED ON THE PLAN AND ARE MARKED ON THE GROUND BY P.S. CYL..CONC. MONS. 15X40 CM.; BEARINGS: TRUE; DATE OF ORIGINAL SURVEY, JULY 27, 1905-JUNE 11, 1906, AND THAT OF THE SUBD. SURVEY, FEBRUARY 17, 2010, AND WAS APPROVED ON APRIL 6, 2010.

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

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

In the event that the public auction should not take place on the said date and time, it shall be held on MARCH 31, 2026, at the same time and place without further notice.

Dasmariñas City, Cavite, February 5, 2026.

ARLYN P. BARCELON Sheriff IV

ATTY. MARCELA L. BAYBAY Clerk of Court VI & Ex-Officio S Sheriff

PUBLICATION: Straight News Publishing DATES: Feb 18, 25 & March 4, 2026 Raffle Date of Judicial Notices: January 30, 2026

Copy furnished: PHILIPPINE SAVINGS BANK PSBank Center, 777 Paseo 1 De Roxas corner Sedeño Street, Makati City

SALGADO CABRERA & ASSOCIATES In-House Counsel for PSBank 4th Floor PSBank Center, 777 Paseo De Roxas cor. Sedeno Street, Makati City

LOLITO B. LEGADO MARRIED TO MERIAM F. LEGADO represented by GEMBERLYN F. LEGADO (1) Block 48 Lot 42 Phase Ph2 Cityhomes Resortville, Dasmariñas City, Cavite (2) Block 17 Lot 13 Woodbury Street, Augustine Grove, San Agustin II, Dasmariñas, Cavite

Noticed posted at: 1. The Bulletin Board of Regional Trial Court, Dasmariñas City, Cavite 2. The Bulletin Board of Dasmariñas Cityhall 3. The Bulletin Board of Dasmariñas City Post Office 4. The Bulletin Board of Dasmariñas City Public Market.

STRAIGHT NEWS PUBLISHING February 18, 25 & March 04, 2026



CARD MRI clients win Microentrepreneur Awards for Digital Innovation



CARD, Inc. clients Carmelita Dapanas (second from left, left photo) and Annalisa Monil (third from left, right photo) receive the Digital Champion Microentrepreneurship Award during the 4th Digital Financial Inclusion Awards. (Photo from MCPI Facebook Page)



CARD SME Bank, Inc. client Niel Danica Polong (second from right) receives the Microentrepreneur Award under the DFIA for expanding her customer base through digital platforms after making her signature pancit dishes an online favorite. (Photo from MCPI Facebook Page)

Four clients from institutions under the CARD Mutually Reinforcing Institutions (CARD MRI) were honored as Digital Champions at the 4th Digital Financial Inclusion Awards (DFIA) held at the Bangko Sentral ng Pilipinas (BSP) Assembly Hall in Malate, Manila.

The awardees include two clients of CARD, Inc. (A Microfinance NGO), and one client each from CARD Bank, a microfinance-oriented rural bank, and CARD SME Bank, a thrift bank.

As a mutually reinforcing network, CARD MRI integrates financial and social development services with digital innovations to support client enterprises and improve quality of life. "It's such an honor for us to support these award-winning entrepreneurial journeys. Their success inspires us to keep our mission moving forward," said CARD MRI Managing Director Aristeo A. Dequito.

Inspiring stories of digi-



CARD Bank, Inc. client Raquel Lanaban (second from right) receives the Digital Financial Inclusion Award under the Microentrepreneur Category for maximizing her sales through digital platforms. (Photo from MCPI Facebook Page)

significantly expanded her market reach—creating more livelihood opportunities within her community.

Raquel Lanaban, a CARD Bank, Inc. client from Bilusa, Davao City, was also recognized for her batik and handcrafted products business, which she established in 2010. By leveraging Facebook and Messenger, she increased her sales by 90%, adopted digital payment options, and now supports a network of resellers across five areas in Mindanao.

Meanwhile, Niel Danica Polong, a CARD SME Bank, Inc. client from Silang, Cavite, transformed her pancit business into an online favorite after launching a Facebook page during the pandemic. With the introduction of cashless payment options and an expanded menu, 60 to 70 percent of her orders now come from online customers.

Digital Financial Inclusion Awards

The Digital Fi-

ncial Inclusion Awards (DFIA) is a financial inclusion initiative funded by the Citi Foundation, in partnership with Microfinance Council and supported by Citi Philippines and the Bangko Sentral ng Pilipinas (BSP). Now in its fourth year when it spun off from the previously known Citi Microentrepreneurship Awards (CMA), it recognizes outstanding microentrepreneurs and microfinance institutions that effectively use digital solutions to conduct financial transactions, strengthen enterprises, and expand livelihood opportunities.

BSP Governor Eli M. Remo

lona Jr. highlighted the shifting narrative around microentrepreneurs during the awarding ceremony, noting that digital tools were long perceived as too techni-

cal, costly, and complicated. He emphasized that the awardees have proven this notion outdated, demonstrating that with simple yet innovative solutions—such as online selling, QR payments, and digital business systems—Filipino entrepreneurs are redefining what is possible in the digital economy.

The ceremony also recognized 13 other microentrepreneurs and three MFIs. Each awardee received PHP 100,000 in cash and a laptop to further support their digital transformation.

The recognition of CARD MRI clients at the DFIA highlights the growing role of digital innovation in inclusive finance. These awardees showed how technology can empower communities, strengthen livelihoods, and pave the way for sustainable growth across the Philippines.

From Page 1

and contribute to overall economic growth.

Service delivery was likewise enhanced with the rollout of the MySSS Card—a fully functional debit card linked to a savings account—making benefit and loan disbursements more convenient for members.

In 2025, SSS disbursed PHP 304.94 billion in pensions and benefits to 5.66 million members nationwide. Loan releases reached PHP 61.11 billion, providing timely financial assistance to workers and their families.

To further ease borrowing costs, SSS reduced interest rates on

SSS...

Members of the Social Security System (SSS) can be assured that their pensions remain secure, Finance Secretary and Social Security Commission (SSC) Chair Frederick D. Go said, after the agency reported its strongest financial performance ever, reinforcing the stability, reliability, and long-term sustainability of benefits for generations of Filipinos.

In 2025, SSS posted a net income of PHP 142.97 billion, marking a 58.4% increase from the previous year. Total assets likewise grew to PHP 1.26 trillion, up 22.1% from PHP 1.03 trillion in 2024.

For the first time

in its history, the SSS Reserve Fund surpassed the PHP 1 trillion mark — an important milestone that strengthens the institution's resilience against economic shocks, enhances its capacity to withstand demographic pressures, and ensures its ability to meet future benefit obligations.

"This record performance and over 1 trillion-peso reserve fund level send a clear message to SSS members: your pensions are secure; your benefits sustained," SSC Chair Go said.

"Guided by President Ferdinand R. Marcos, Jr.'s directive to enhance benefits and strength-

en governance, we are building a social security system that is financially resilient and more responsive to the needs of every Filipino," he added.

SSS President and Chief Executive Officer Jay de Claro attributes the improved performance to sustained fiscal discipline, strengthened fund governance, and long-term reforms designed to safeguard members' contributions and preserve the fund's actuarial soundness.

"Surpassing the 1 trillion peso mark in our Reserve Fund is a historic milestone and a strong affirmation of our duty to every Filipino worker and

pensioner who relies on SSS. This performance reflects prudent stewardship of members' contributions, strengthened governance, and our continuing commitment to deliver secure and sustainable benefits—today and for generations to come," he said.

Beyond its financial gains, the SSS implemented its first-ever annual pension increase in 2025, granting yearly increases of 10% for retirement and disability pensions, and 5% for survivor pensions from 2025 to 2027.

The pension reform is expected to support household consumption among pensioners

February 18-24, 2026 DepEd launches Classroom Leasing Project to address school overcrowding

PILA, Laguna (PIA) — The Department of Education (DepEd) is leasing shuttered private school buildings to help ease classroom shortages in the country.

In an interview during the inauguration of the country's first Classroom Leasing Project at Don Manuel Rivera Memorial Integrated National High School (DMRMINS) of this town last February 10, Secretary Sonny Angara noted that the government is eyeing to convert 700 to 800 private schools nationwide into additional learning spaces.

"Siguro ay hindi ito ang huli dahil napag-alaman natin na nasa 700 o 800 ang private schools na nagsara noong pandemya. So kung match natin ang kakulangan sa mga public schools na may kakulangan sa silid aralan, pwede natin i-lease."

DepEd has earmarked approximately P1 billion in funding to decongest classrooms through various methods, including leasing arrangements.

"Mayroon kaming mga tinitingnang school at kinakausap na rin namin yung mga local government chief executives, mga mayor at governor dahil sila ang nakakaalam sa lugar nila kung alin 'yung malalapit at pwedeng lakarin ng mga estudyante."

The Classroom Leasing Project is among DepEd's new strategies to address nationwide classroom shortage—an effort

that is welcomed by teachers and students alike.

For teacher Sarah Jane Esguerra, who teaches Physics and Research subjects to Senior High School students, the additional facilities ensure a more comfortable environment where students can learn without cutting classes short to accommodate other sections.

"Bilang isang science teacher, isa sa challenges na na-encounter ko ay yung space dahil maliit lang yung classroom namin, kapag may demonstration teaching, may experiment, mahirap para sa mga estudyante at limited lang rin po ang galaw."

"Dahil shifting kami, 45 minutes lang ang subject wherein sa isang laboratory it takes two hours para maging successful 'yung experiment. Talagang kulang kami sa oras dahil sa limited classrooms."

As the first school in the country to benefit from the DepEd Classroom Leasing Project, DMRMINS anticipates more collaborative and practical learning, especially in its science programs.

"Nakakatuwa dahil ang mga estudyante ay magkakaroon na ng space designed for collaboration. Isa lang itong patunay na hindi lang ito temporary solution kundi nakikinig sila sa hinaing ng mga guro at nagbibigay ng mga solusyon para mabigyan ng quality education ang mga estudyante. Sa ating Secretary Angara, lubos kaming nagpapasalamat

sa inisyatibo pong ito." As one of the primary beneficiaries of the Classroom Leasing Program, student Elaijah Pahitan was among those who took the afternoon classes as part of the school's shifting scheme due to the limited number of available classrooms.

"Ang uwian po kasi namin ay mga six na po ng gabi, at very worried po 'yung parents ko. Syempre po, madilim na rin po at mahirap na rin po kasi maghintay ng sakayan pauwi."

With the new classrooms, Elijah and her classmates were welcomed with more comfortable learning spaces.

"Dito sa current classroom namin, very spacious na po sya at very comfortable dahil may exhaust fans and yung lamesa po namin ay napakabago."

Grateful for the improved learning environment, students at DMRMINS have shown their appreciation by taking the initiative to assign among themselves cleaners who will help maintain the cleanliness of their classroom.

"Gusto ko lang po magpasalamat sa DepEd at sa aming mga teacher because they created a safe environment for effective learning. Sana po sa mga susunod po na mga school na magkakaroon rin ng ganito ay sana magkaroon pa ng mas maraming opportunity para magkaroon rin ng ganitong project."

FARMER-SCIENTISTS PUSH FOR CLIMATE-SMART AGRI COMMUNITIES

TRECE MARTIRES CITY, Cavite (PIA) — The country's farmer-scientists, or those who combine traditional farming experience with modern technology, have renewed their commitment in helping shape the agriculture industry by promoting sustainable and resource-efficient practices.

The Agriculture Training Institute (ATI) in CALABARZON reminded the farmers of their role during a seminar on Circular Economy for Mag-sasaka Siyentista marking ATI's 39th anniversary celebration.

The session underscored the importance of farmers in the country's

food production chain as active partners in shaping practical and innovative agriculture solutions.

It also highlighted that combining field experience to research and technology can be applied in farming communities, reinforcing that farmers are active partners in shaping the country's agriculture practices.

Dr. Rolando Maningas, Center Director for ATI CALABARZON, in a statement, emphasized the importance of similar learning sessions in bridging the gap between traditional farming and technological innovations to promote environmentally responsible agricultural communities.

DepEd highlights importance of public-private partnership to improve learners' literacy

CALAMBA CITY, Laguna (PIA) — The Department of Education (DepEd) reaffirmed its commitment to improving learners' literacy through strengthened public-private partnerships in support of the BINHI Reading Program, one of the agency's key initiatives aimed at enhancing foundational reading skills among students.

DepEd Secretary Sonny Angara, during his visit to the Calamba Central Elementary School on Monday, February 9, where the program is being implemented, emphasized that collaboration with private partners has played a significant role in expanding the reach of literacy interventions, providing additional learning resources, and strengthening teacher capacity-building efforts.

For BINHI Program Kit 0 Teacher Ivy Roquero, the program is deemed effective as it is structured progressively to match the learners' developmental stages, ensuring that each child builds strong foundational skills before moving on to more complex reading tasks.

"It is helping our students, and we see it every day based on their performances in every activity, you see progress. In Kit 0 (kindergarten), we focus more on learning the sounds—how to blend and how to segment words. When they move to Kit 1, which usually starts in Grade 1, the learners begin reading sentences, phrases, and even paragraphs, already with comprehension. One of the goals of BINHI is, as much as possible, to develop

learners into analytical thinkers," Roquero stated. The department has likewise implemented the ARAL Program or the Accelerating Reading and Literacy, which aligns with the objectives of the BINHI Reading Program, that strengthens foundational skills through structured interventions, targeted assessments, and focused support for learners who are struggling with reading.

"This is very good because as early as Kindergarten and Grade 1, children are already learning how to read and understand. That is truly the directive of President Marcos—to focus on literacy and basic reading. So this is very timely. We also have the ARAL Program, so everything is aligned. We will be able to help everyone and ensure that no child is left behind," Angara emphasized.

The BINHI Reading Program, initiated by BINHI Foundation Inc., is designed to address learning gaps in literacy, particularly among early-grade learners who require focused intervention in reading and comprehension. Through structured reading sessions, assessment tools, and targeted instructional strategies, the program seeks to ensure that students develop essential literacy skills at an early stage.

Through sustained collaboration and innovation, DepEd remains optimistic that strengthened partnerships will further enhance the implementation of the BINHI and ARAL programs, ultimately cultivating a stronger culture of reading and equipping Filipino learners with the essential skills needed for lifelong learning and future success.

"Through concrete examples and grounded discussions, the session underscored the importance of resilience, environmental responsibility, and sustainability, strengthening the Center's role as a vital bridge between innovation and the field, and supporting the development of climate-smart and environmentally responsible agricultural communities."

The farmer-scientists also renewed their oath to reiterate their commitment to applying the knowledge and innovation provided by the DA-ATI in shaping their farming and fishing communities to become more productive and resilient.

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FROM PAGE 1

Cavite...

The Office of the Provincial Public Employment Service Manager (OPPEM), headed by Ms. Rizalie Pinpin-Enero, collaborated with the local government of Cavite City, under the leadership of Mayor Denver R. Chua, for the successful run of the Cavite Career Caravan in Cavite City on February 19, offering a wide-array of opportunities for Caviteño jobseekers.

The initiative successfully brought together 330 registered job seekers, 40 local, and 3 international companies offering a total of 12,419 job vacancies. A total of 30 applicants were hired on the spot. Additionally, 11 national government agencies were present to assist participants in updating their records. These agencies included the Philippine Statistics Authority, Social Security System, PAGIBIG Fund, Department of Trade and Industry, Philippine Health Insurance Corporation (PhilHealth), Na-

tional Bureau of Investigation, Technical Education and Skills Development Authority, Bureau of Internal Revenue, Department of Labor and Employment (DOLE), Integrated Bar of the Philippines, and the Office of the Provincial Cooperatives Development Officer for those interested in cooperative, livelihood and entrepreneurial programs.

Career coaching was also provided for jobseekers, covering topics such as resume writing, acting job interviews, and avoiding illegal recruitment practices. The initiative was particularly valuable for recent graduates, offering them a strong start in their job search.

The event was supported by Ms. Marivic B. Martinez, Director II of the DOLE-Cavite Provincial Office, and City Councilor Emily Misenas Tirona, Chairperson on the Committee on Labor and Employment. — F. Tamio