

PHILHEALTH LEARNER'S MATERIAL (PLM), ITINURO SA MGA PAARALAN SA LAGUNA



MAJAYJAY, LAGUNA – Akibong nakikinig ang mga Grade 8 students ng Sta. Catalina Integrated National High School sa pagtalakay ni Mrs. Rosie Rogado sa mga nilalaman ng PhilHealth Learner's Material (PLM)

Isinagawa ang demo teaching ng PhilHealth Learner's Material (PLM) noong Marso 23, 2026 sa Col. Lauro D. Dixon National High School (San Pablo City) at Sta. Catalina Integrated National High School (Majayjay, Laguna) para sa Grade 8 students kung saan ipinakita ang epektibong integrasyon ng PLM sa pagtuturo sa loob ng silid-aralan.

Ipinamalas ng mga guro na sina Mr. Toru Q. Nishimura Jr. at Mrs. Rosie M. Rogado ang kanilang mga makabago at interaktibong pamamaraan ng pagtuturo gamit ang PLM, na tumalakay sa mahahalagang konsepto tulad ng Universal Health Care, mga benepisyo ng PhilHealth, at kahalagahan ng pagiging isang responsableng miyembro ng National Health Insurance Program.

Gayundin, bilang bahagi ng pagpapalawak ng kaalaman tungkol sa mga programa at patakaran ng PhilHealth, ipinamalas ng mga mag-aaral ang kanilang husay at pagkamalikhain sa pamamagitan ng role-playing, paggawa ng poster, slogan, tula, jingle o kanta, at sayaw. Sa pamamagitan ng mga gawaing ito, higit na napalalim ang kanilang pag-unawa habang sila ay aktibong nakikilahok at nag-eejoy sa mga makabuluhang aktibidad.

Lubos ang pasasalamat ng PhilHealth sa mga school administrators, guro, at mga mag-aaral na naging bahagi ng matagumpay na gawaing ito upang palakasin ang kamalayan ng mga mag-aaral tungkol sa PhilHealth.



Malugod na nakibahagi ang mag-aaral ng Sta. Catalina Integrated National High School sa isang aktibidad bilang bahagi ng talakayan ng PLM.



Masusing nagbigay ng gabay si Mr. Toru Q. Nishimura Jr. sa mga estudyante sa paggawa ng kanilang output upang mai-maging malalim ang kanilang natutuhan sa PLM.



Masayang ipinakita at ipinaliwanag ng estudyante ng Col. Lauro D. Dixon National High School ang kanilang ginawang poster na nagpapakita ng kahalagahan ng PhilHealth.

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TODAY'S NEWS AND BEYOND

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VOUCHER BILL INCORPORATING CAYETANO PROPOSAL REACHES SENATE PLENARY
SSS TO EXPLORE LOAN MORATORIUM AND PENALTY CONDONATION TO EASE ECONOMIC BURDENS
RAMON ANG RENEWS OFFER TO SELL PETRON TO GOVERNMENT
BIR SIMPLIFIES RULES ON TAX BREAKS ON EDUCATION PARTNERSHIPS
'EMERGENCY EMPLOYMENT FOR DRIVERS'

Bacoor City LGU pushes for community carpooling to save on fuel costs

Community medical-dental mission reaches 996 residents in Imus



Nearly 1,000 residents of Barangay Pasong Buaya 2, City of Imus received free healthcare services during a Medical and Dental Mission conducted by the Provincial Government of Cavite on March 28, 2026. The mission delivered 735 medical consultations and 79 dental services, along with 89 Free Blood Sugar (FBS) tests and 93 ECG screenings. Present during the activity were Mayor Alex Advincula, Congressman AJ Advincula, and members of the Sangguniang Panlungsod, underscoring their continued support for community health programs. — OPIO



OPERATION TULI SERVES 101 YOUNG BOYS IN THE CITY OF GENERAL TRIAS
CAVITE CAREER CARAVAN 2026: PROVIDING JOB OPPORTUNITIES FOR EVERY CAVITEÑO
MULA SA MUNTING NEGOSYO TUNGO SA MAS HIGIT PA

DTI Quezon Relaunches Kalakal Quezon: Featuring Flavors of Quezon
DSWD'S NEW OFFICE TO SPEED UP AID FOR CALABARZON DRIVERS





Inflation is under control

From Last week issued

How many pages of the Bible I read each day. All God cared about was me. He wanted to know me, and in order to do that I had to talk to him and tell him what I was feeling and what I needed. It was that simple. Armed with this revelation, I returned to church with a shift in perspective: I was no longer there to fulfill some obligatory duty put forth by Catholic leadership, but to be with God and feel his presence in a peaceful place. In this way, I was now in it for God, not some religious label.

My mistake? I misconstrued religion for faith. I thought religion alone was enough and ignored a relationship with God as a result. Religion is meant to be a supplement to your faith; it is not meant to be a replacement. Religion, by definition, brings together groups of people who share a set of beliefs in some higher power. Consequently, religion is inherently a collective experience you share with such a group.

Faith, on the other hand, is an individualized experience, an exploration of a personal relationship with said higher power. Religion is thus incapable of giving you the intimacy required by faith. Instead, you must establish a personal relationship with your God — on your own.

I find going to church and prayer to be ways in which I can strengthen my faith and relationship with God. Maybe you're conventional too. Or maybe you go on hikes to appreciate nature or lock yourself in a pitch-black room to bask in the peace of silence and stillness. Whatever your modus operandi is, do it.

The stipulations of a religion are not worth following if doing so harms your relationship with your God. Give yourself the freedom to pursue your relationship, your way. When you do, I promise you will be filled with a deeper sense of faith and belief that goes beyond the teachings of any religion.

DSWD's...

FROM PAGE 01

LIPA CITY, Batangas — The Department of Social Welfare and Development (DSWD) is bringing its services closer to CALABARZON as its new office opens in this city.

During the Matatag na Batangas sa Bagong Pilipinas program last March 26, Secretary Rex Gatchalian announced the relocation of the DSWD CALABARZON office from Muntinlupa City—a move intended to accelerate aid amid the ongoing crisis.

“Ang nakakatawa sa DSWD, ‘yung tanggapan para sa Batangas at sa CALABARZON ay nasa Metro Manila, wala sa inyong rehiyon.

Kaya na-i-imagine ninyo kung gaano kahirap pumunta sa aming tanggapan.”

Gatchalian add-

ed that relocating the office is instrumental in delivering timely aid as the country reels from global energy supply challenges.

“Ang utos ng ating pangulo [Ferdinand Marcos Jr.], pagdating sa pagbibigay ng ayuda kailangang mabilis at efficient. Kami ang dapat na lumalapit sa inyo.”

By bringing its office closer, the DSWD CALABARZON can expedite the distribution of fuel subsidy for PUV drivers and operators.

“Alam naman nating ‘yung mga kasama nating driver ay dumadaan sa pagsubok dahil sa pagtaas ng presyo ng petrolyo.”

The DSWD has earlier launched the distribution of financial aid amounting to P100,000 to PUV drivers and operators in Metro Manila.

Voucher...



A voucher program proposed by Senate Minority Leader Alan Peter Cayetano and other senators to help more disadvantaged Filipino families send their children to private K to 12 schools advanced to the Senate plenary floor on Monday, March 16.

Under Senate Bill No. 1981, learners from overcrowded public schools are eligible for a government-funded voucher which they can use to enroll in a government-recognized private school of their choice, with priority given to those from low-income households.

The bill says each recipient will get a voucher in an amount “sufficient to ensure reasonable access to private education” as set by the Department of Education (DepEd).

The measure is a consolidation of eight bills, including Cayetano’s

Senate Bill No. 422 or The Learners Choice (TLC) Act of 2025 which he filed in July last year and was inspired by Taguig City’s successful voucher program.

Senator Bam Aquino, who sponsored the committee report as chairperson of the Basic Education Committee, thanked Cayetano and the other co-authors during his sponsorship speech.

“Karangalan po na magkakasama tayo sa laban para sa de-kalidad na edukasyon para sa ating bansa,” Aquino said.

Among the key features carried over from Cayetano’s bill was the prioritization of learners from public schools officially deemed congested, particularly those from low-income families, to address overcrowding.

Penalty provisions from the Minority Leader’s bill were also adopted to prevent ghost

learners, delays, and other fraudulent practices.

Cayetano, a former co-chairperson of the Second Congressional Commission on Education (EDCOM 2), said the measure is a step toward upholding every Filipino’s constitutional right to accessible and quality basic education.

“Basic education, especially the early years of a child’s instruction, is important in shaping their future,” the Minority Leader said.

“So I’d like to see the day na kapag pinanganak ka sa Pilipinas, regardless kung ano apelyido mo, kung mayaman ka o hindi, if you want to go to the best private school sa inyong province or city, you’ll have the opportunity to do that,” he added.

Under SBN 1981, “disadvantaged learners” such as persons with disabilities, orphans,

BIR...

FROM PAGE 01

The Bureau of Internal Revenue (BIR) issued Revenue Memorandum Circular (RMC) No. 23-2026, providing clearer guidelines to streamline the availment of tax incentives for private sector partnerships in education.

The circular clarifies the implementation of Revenue Regulations No. 13-2025, following concerns from stakeholders over compliance requirements and procedural gaps.

Under the said RMC, clearer rules are prescribed for the submission of documentary requirements for the availment of tax incentives, as well as for compliance, accreditation, certification, and reporting processes, to make it easier for the private sector to access tax incentives tied to education-related programs.

The tax incentives cover initiatives under laws such as the Adopt-a-School Act of 1998, the Enterprise-Based Education and Training Framework Act, and relevant provisions of the Tax Code.

The BIR said the

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FROM PAGE 01

and those living in isolated areas are also automatic voucher recipients.

Unlike existing subsidies under the Expanded Government Assistance to Students and Teachers in Private Education Act (E-GASTPE) where assistance is tied to participating schools and allocated slots, the proposed voucher would be learner-held and portable, allowing families to choose where their children will study.

To help families make informed choices, the bill requires the DepEd to publish a public database of participating private schools, including tuition fees, program tracks, and key performance indicators.

SB No. 1981 is now set for plenary debates in the Senate, where the Minority Leader plans to interpellate and propose amendments. PR

April 15-21, 2026

DTI Quezon...

The Department of Trade and Industry (DTI)—Quezon, in partnership with Flavors of Quezon and Lucena Grand Central Terminal, Inc., successfully relaunched Kalakal Quezon: Featuring Flavors of Quezon Store on February 18, 2025, at Lucena Grand Central Terminal, Inc., Ilayang Dupay, Lucena City.

The program, fully supported by the Provincial Government of Quezon, the Local Government Unit of Lucena City, and various National Government Agencies, formally commenced with preliminary activities, followed by the ceremonial ribbon-cutting led by Governor Angelina “Helen” D.L. Tan, DTI Quezon Provincial Director Julieta L. Tadosa, and Store Operator Mailyn Villasin, signifying the official reopening of the store.

Messages of support were delivered

by Governor Helen Tan, Provincial Director Julieta L. Tadosa, and Provincial Tourism Officer Nesler Louies Almagro, emphasizing the importance of strengthening local enterprises and promoting the unique products of Quezon Province.

In her message, Store Operator Ms. Mailyn Villasin expressed her gratitude for the continued support of partner agencies and stakeholders in providing market opportunities for local entrepreneurs.

The event was also attended by representatives from the Local Government Unit of Lucena City, headed by Mayor Mark Alcalá and represented by Lucena City LEDIPO Engr. Sheena Estanero, as well as DOLE OIC Ms. Cristina Barayang. Representatives from the Department of the Interior and Local Government (DILG),

Laguna...

FROM PAGE 06

Santa Cruz, Laguna at Lumban, Laguna, ipinatupad ng mga jeepney driver at operator ang rotation system kung saan limang jeepney lamang ang pinapayagang bumiyaha sa isang araw, kasunod ang panibagong limang unit sa nakatakdang iskediyul.

Ayon sa mga transport group, bahagi ito ng koordinadong hakbang para mapanatili ang limitadong biyahe, mabawasan ang epekto ng problema sa langis, at maiwasan ang ganap na paghinto ng operasyon sa mga ruta.

Kaugnay nito, ipinaalala rin ng Land Transportation Franchising and Regulatory Board (LTFRB) ang posibleng parusa, kabilang ang pagkansela ng prangkisa, para sa mga lalahok sa transport strike.

Bilang tugon, nagpadala ang pamahalaang panlalawigan ng mga shuttle upang maihatid ang mga pasahero sa mga pangunahing ruta sa Laguna.

Sakop ng Libreng Sakay ang mga rutang Los Baños, Bay, Victoria, Pila, Majayjay, Liliw, Mag-

dalena, Famy, Paete, Kailayaan, Lumban, at Pagsanjan, kasama ang mga hintuan tulad ng Olivarez Los Baños, Bay Arch, Bay District Hospital, Victoria Itik Park, Pila Junction, Pagsawitan, at Sta. Cruz Municipal Hall.

May mga lokal na pamahalaan at komunidad din na nagbigay ng libreng biyahe sa mga apektadong residente sa Duhat, Pagsawitan, Oogong, Pagsanjan, Magdalena, Santa Cruz, Liliw, Biñan, at Majayjay.

Naglaan din ng shuttle ang ilang pribadong kumpanya para sa kanilang mga empleyado upang maipagpatuloy ang pagpasok sa trabaho at mapanatili ang operasyon ng mga negosyo.

Layunin ng magkatuwang na hakbang na mapanatili ang galaw ng mga pasahero at maiwasan ang matinding abala sa ekonomiya ng lalawigan sa gitna ng patuloy na pagtaas ng presyo ng diesel at problema sa transportasyon.

Mananatiling bukas ang Libreng Sakay Program hanggang Miyerkules.

FROM PAGE 01



Partnership...

Bureau of the Treasury, Philippine National Police (PNP)—Lucena, Social Security System (SSS), Bureau of Fire Protection (BFP), the Lucena City Tourism Office, media partners, Lucena Grand Central Terminal, Inc. (LGCTI) administration, J&T Express, and Quezon MSMEs were likewise present to show their support for the initiative.

The Kalakal Quezon: Featuring Flavors of Quezon store serves as a strategic platform to showcase the rich culture, creativity, and entrepreneurial excellence of Quezon Province while providing expanded market access opportunities for local micro, small, and medium enterprises (MSMEs).

Through this initiative, DTI Quezon continues to strengthen partnerships and promote inclusive and sustainable economic development across the province. PR

Central to the dialogue’s discussions was the role of infrastructure—particularly Laguindingan International Airport (LIA), the country’s seventh-busiest gateway—in unlocking trade, tourism, and economic opportunities across Northern Mindanao.

In parallel, the Department of Transportation (DOTr) and the Civil Aviation Authority of the Philippines continue to work closely with AIC Airports in advancing key airport developments in Laguindingan, including its immediate expansion and the necessary infrastructure upgrades to support future routes to international destinations, with ongoing efforts aligned to support the region’s growth.

“Strong partnerships between government and the private sector can be an important key to help ensure that

our airports keep pace with growing demand. By working closely together, we can accelerate the development of gateways like Laguindingan to better serve passengers and support regional growth,” shared DOTr Sec. Giovanni “Banoy” Z. Lopez.

Strengthening Laguindingan’s Role in Regional Connectivity Operated by Aboitiz InfraCapital Laguindingan Airport Corporation, LIA (also Mindanao’s second-busiest gateway) plays a vital role in supporting connectivity in the region, serving as a gateway for both business and leisure travelers.

In 2025, LIA welcomed a growing number of passengers, reflecting increasing demand and reinforcing its importance in linking Northern Mindanao to the rest of the country.

To enhance the passenger experience, AIC Airports has introduced improvements at LIA, including better terminal layouts, expanded food and retail options featuring local products, and more seamless access through strengthened transport links such as bus services connecting the airport to key areas.

These efforts are complemented by close collaboration with regional partners, including the Department of Tourism and local government units, to strengthen Northern Mindanao’s position not only as a key gateway, but as a service-oriented airport that delivers quality passenger experience.

Through initiatives such as tourism workshops and joint promotions, AIC Airports also contributes to the local economy—supporting tourism, enabling business activity, and serving as an important driver of community growth.

Advancing Expansion Through Strong Government Support As Laguindingan, Misamis Oriental continues to serve a growing market, AIC Airports underscored that sustained progress will depend on this close coordination

FROM PAGE 05

with its regulatory partners.

These partnerships are critical to advancing expansion plans that will enable LIA to accommodate rising passenger volumes and support the region’s long-term economic trajectory.

With Mindanao poised for accelerated growth, the need to move forward on key infrastructure developments becomes increasingly urgent.

Stakeholders at the dialogue emphasized the importance of streamlining processes and expediting approvals to ensure that critical airport enhancements can be implemented in a timely manner—unlocking greater connectivity, improving passenger experience, and enabling broader economic impact across the region.

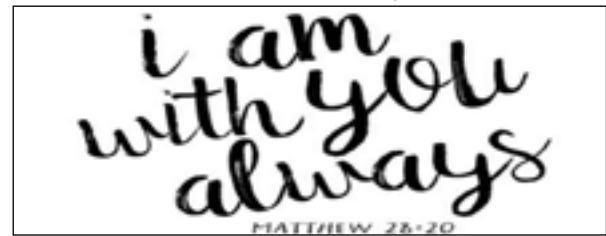
Sustaining Momentum Across AIC Airports

A similar opportunity exists in Bohol, where plans to reconfigure Bohol-Panglao International Airport (BPIA) have been put forward to better serve its growing global market. Moving these plans forward will likewise require close coordination and timely action from both government and private sector stakeholders.

Like BPIA, LIA stands ready to support the region’s next phase of growth through its future expansion.

With a clear development roadmap and increasing demand, the opportunity to transform LIA into a more efficient and future-ready gateway is within reach—through continued alignment between the private sector and government.

As AIC Airports continues to invest in and operate critical gateways across the Philippines, it remains committed to working alongside national agencies, regional partners, and local communities to deliver infrastructure that enables connectivity, supports economic development, and creates lasting value for the regions it serves.



Cultivating Changemakers: DA-REACH's Vision for Unified and Strengthened Agricultural Extension



In a time when agriculture demands not only labor but also leadership, vision, and heart, the Expanded Basic Agricultural Extension Course (EBAEC) emerged as a transformative initiative quietly shaping a new generation of changemakers in the field.

This milestone was made possible through the Deployment and Advancement of Responsive Extension on Agriculture for Community Holistic Development (DA-REACH) Program, a strategic extension mechanism officially launched by the Department of Agriculture during the Municipal Agri-Fishery Investment Forum (MAFIF) 2026, held on January 20-22, 2026, in Cebu City. The program was presented by the Director of the DA-Agricultural Training Institute (ATI), Engr. Remelyn R. Recoter, MNSA, CESO III, who underscored the DA-REACH Program as a response to long-standing challenges in agricultural service delivery, particularly the fragmentation of interventions at the local level.

Designed as a unifying platform, the DA-REACH Program strengthens convergence and coordination among national government agencies (NGAs), local government units (LGUs), and other development and extension stakeholders. It ensures that agricultural programs are responsive, inclusive, and impactful, enabling farmers, fisherfolk, and agri-based communities to receive timely, relevant, and well-coordinated support. More importantly, it promotes holistic community development by aligning extension services, technology

transfer, capacity building, and institutional support across stakeholders.

Within this framework, the EBAEC serves as a cornerstone capacity-building initiative, translating the vision of the DA-REACH Program into concrete action on the ground.

At the regional level, the program is spearheaded by Center Director Dr. Rolando V. Maningas, RAGR—whose leadership turned vision into reality. With a deep understanding of the challenges faced by extension workers, he positioned EBAEC not just as a training course but as a strategic investment in people, empowering them to become effective agents of change in their respective communities.

The journey of the first batch unfolded in two significant phases. Phase I, conducted on December 1-5, 2025, established the foundation, fostering self-awareness, the right mindset, and a clear understanding of the role of an extension worker. This was followed by Phase II, held from February 23 to March 26, 2026, which deepened participants' technical knowledge and strengthened their communication, critical thinking, and problem-solving skills.

Through this expanded training, the capabilities and readiness of 28 Agricultural Extension Workers (AEWs) in CALABARZON were significantly enhanced. The program went beyond theoretical learning by immersing participants in practical and experiential activities such as Analysis, Strategy, Action, and Planning (ASAP) presentations, case analy-

sis, and community-based engagements, ensuring real-world application of their knowledge.

Listed are the ASAP projects presented by the participants:
San Miguel, Lobo, Batangas - Project P.I.T.A.S: Progress, Innovation and Technology for Agri-communities in San Miguel

Mabilog, Lobo, Batangas - E.H.C.A.R.P: Enhancing Harvest through Climate Adaptation for Rice Production
Callejon, San Antonio, Quezon - R.I.C.E UP: Raising Income, Community Empowerment, and Uplifting Productivity in Callejon, San Antonio, Quezon

Del Valle, San Antonio, Quezon - Sustainability Action and Knowledge-Skills Integration (SAKSI): Empowering Farmers through Skills Trainings, Livelihood, and Irrigation Access Development
Jala-jala, Rizal - L.I.F.E: Livelihood Improvement for Farmers and Fisherfolk Empowerment

Rizal, Laguna - CALIBATO: Cultivating Agriculture and Livelihoods through Innovation, Biodiversity, Aquaculture, Technology, and Organization

General Emilio Aguinaldo, Cavite - Project GROW: Generating Resilient Opportunities for Farmers' Welfare

Learning extended far beyond the classroom. Participants engaged in data gathering and community immersion, allowing them to better understand the actual conditions, needs, and aspirations of farmers and local communities.

EBAEC in CALABARZON Drives Agricultural Extension

These experiences grounded their learning in reality and reinforced their role as vital links between innovation and the people they serve.

Under the guidance of Dr. Maningas, EBAEC became more than just a training program; it became a journey of transformation.

He emphasized that extension workers are not merely conveyors of information, but catalysts of sustainable change in rural areas.

His leadership

ensured that participants left the program not only equipped with skills but also inspired by a renewed sense of purpose.

The story does not end here. As part of the continuing implementation of the DA-REACH Program, two (2) additional batches of EBAEC are set to be conducted within the year, further expanding the reach and impact of the initiative.

EBAEC now stands as a strong foundation of the DA-REACH Program, a testament to

what purposeful leadership and unified action can achieve.

Through the steadfast direction of Dr. Maningas, and in alignment with the national vision articulated by Dir. Recoter, the seeds planted by this program are expected to grow into meaningful and lasting contributions to agricultural development—empowering communities, strengthening local systems, and improving the lives of farmers and fisherfolk across the country.

Laguna Naglunsad ng Libreng Sakay sa Gitna ng Transport Strike at Pagtaas ng Presyo ng Petrolyo



Kumilos ang Pamahalaang Panlalawigan ng Laguna sa pamumuno ni Governor Sol Aragonés upang tugunan ang eekto sa transportasyon na dulot ng transport strike at patuloy na pagtaas ng presyo ng produktong petrolyo.

Libreng Sakay Program ngayong Abril 13, 2026, para matiyak ang tuloy-tuloy na biyahe ng mga pasahero sa buong talawigan habang apektado ang operasyon ng mga pampublikong sasakyan.

Ayon kay Governor Aragonés, layunin ng programa na maibsan ang

epekto ng krisis sa langis sa mga pasahero at mga driver.

May ilang transport group at pribadong kumpanya na agad sinundan ang inisyatiba ng pamahalaang panlalawigan.

Sa mga rutang **cont. on page 7**

EDITORIAL:

The True Wealth of a Nation

The age-old proverb "Health is Wealth" is often dismissed as a cliché until a crisis—personal or national—proves it true. In the Philippines, we are currently navigating a "dual-track" health crisis: the rising costs of medical care for households and the structural fragmentation of our public healthcare delivery.

While the Universal Health Care Act promised a safety net for every Filipino, recent data from the Philippine Institute for Development Studies (PIDS) reveals that out-of-pocket spending rose by nearly 12% in the last year

alone. This means that despite increased government spending, a single major illness can still push a middle-class family into poverty.

Beyond the wallet, the "decay" of local health centers and the shortage of health-care workers—who often seek better opportunities abroad—remain the silent killers of our system. A building without a nurse is just a shell; a law without funding is just lip service. As we move forward, the focus must shift from simply "building more" to "retaining more"—valuing the health workers who are the true backbone of our national survival.

Operation...

FROM PAGE 01

A successful run of the PGC's Operation Tuli program was conducted on April 6, at Barangay Manggahan, City of General Trias, providing essential medical services to young male beneficiaries in the community.

A total of 101 patients safely underwent circumcision, performed by skilled and dedicated medical professionals from the Office of the Provincial Health Officer (OPHO), General Trias Rural Health Unit, and interns from the Cavite State University College of Medicine.

The collaborative effort ensured that all procedures were carried out

efficiently, following proper medical standards and protocols.

The activity was also graced by 6th District Board Member Kerby Salazar, who showed support for the initiative and emphasized the importance of accessible healthcare services at the community level.

The Operation Tuli program not only promoted proper hygiene and preventive healthcare among young boys but also reflected the continued commitment of local health authorities and partners in delivering quality and compassionate medical services to the people. — OPIO



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MAYBANK PHILIPPINES INC.,
Mortgagee.

Foreclosure No. 2026-43
For: Extra-Judicial Foreclosure of
Real Estate Mortgage

-versus-

SPS. MICHAEL ERNEST WOODWALL and
ALAINE ARCANGEL WOODALL, represented
by their Attorney-in-Fact, RAFAEL C. ARCANGEL
Mortgagors.

x-----x

NOTICE OF EXTRA JUDICIAL FORECLOSURE

Upon Extra-Judicial Petition for Sale under Act 3135 as Amended by Act 4118 filed by the Mortgagee, MAYBANK PHILIPPINES INC., at Maybank Corporate Center 7th Avenue corner 28th Street, Bonifacio Global City, Taguig City, and against the mortgagors, SPS. MICHAEL ERNEST WOODALL and ALAINE ARCANGEL WOODALL, represented by their Attorney-in-Fact, RAFAEL C. ARCANGEL at No. 231 Villegas St., San Francisco Del Monte, Quezon City, to satisfy the mortgage indebtedness which as of March 16, 2026, amounts to SIX MILLION EIGHT HUNDRED SEVENTY SEVEN THOUSAND TWO HUNDRED SIXTY FIVE PESOS & 33/100 (P6,877,265.33), Philippine Currency, Inclusive of interest and penalty charges but exclusive of other fees incident to this foreclosure, the undersigned or her duly authorized representative will sell at the public auction on May 21, 2026 at 10:00 o'clock in the morning or soon thereafter, at the main entrance of the Hall of Justice of Bacoor City, Cavite, to the highest bidder for CASH and in Philippine Currency, the following describe property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE
NO. 167-2021000110

IT IS HEREBY CERTIFIED that the unit identified and described as:
"ALEA RESIDENCES"- RAJA BUILDING
SIXTH FLOOR
UNIT NO.: 611
UNIT DESCRIPTION: 3-BEDROOM (END UNIT)
UNIT AREA: 70.00 SQUARE METERS, MORE OR ELSE
BALCONY 1 AREA 10.50 SQUARE METERS,

MORE OR LESS
BALCONY 2 AREA 5.00 SQUARE METERS,
MORE OR LESS
TOTAL AREA: 85.50 SQUARE METERS, MORE OR LESS

TRANSFER CERTIFICATE OF TITLE
NO. 167-2020000409

IT IS HEREBY CERTIFIED that unit identified and describe as:
"ALEA RESIDENCES" RAJA BUILDING
PARKING SLOT: LOWER LEVEL 1
PARKING SLOT NO: 109
DESCRIPTION: COVERED PARKING
PARKING SLOT AREA: 12.50 SQUARE METERS,
MORE OR LESS

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

'In the event the public auction should not take place on the said date, it shall be held on May 28, 2026, without further notice."

Prospective buyers or bidder are hereby enjoined to investigate for themselves the title to the said property and encumbrances, if any there be.

City of Bacoor, April 6, 2026.

(SGD)MELY C. HERMOSURA VISTA
Clerk of Court VI

(SGD)DEMETRIO T. VILLANUEVA, JR.
Sheriff IV

Copy Furnished:
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2nd Floor, Ligaspi Towers 300 P. Ocampo, Sr. St., Malate, City of Manila, Philippines

SPS. MICHAEL ERNEST WOODALL and
ALAINE ARCANGEL WOODALL, rep. by their
AIF, RAFAEL C. ARCANGEL
-No. 231 Villegas St., San Francisco Del Monte, Quezon City
-Unit 611 with Drying Area and Parking Slot at Raja Covered Parking Level 1, Raja Bldg. Alea Residence, Las Pinas-Talaba Diversion Road, Brgy. Zapote 3, Bacoor, Cavite

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

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APRIL 08, 15 & 22, 2026

SSS...

QUEZON CITY (March 29, 2026) – The Social Security System (SSS) said today that it is actively studying the feasibility of offering a loan moratorium for members and a condonation program for contribution penalties for employers as relief measures amid economic challenges.

SSS President and Chief Executive Officer Robert Joseph M. de Claro said these measures aim to provide immediate relief to SSS members and employers struggling with financial difficulties,

ensuring they can continue to access vital benefits without an added burden. Additionally, SSS is evaluating options for extending contribution payment deadlines for employers and individual paying members, providing greater flexibility amid the current situation.

"We recognize the hardships many Filipinos are enduring," de Claro said. "SSS remains committed to protecting the welfare of our over 40 million members.

We are expediting internal reviews and

consultations with stakeholders to roll out these support initiatives as swiftly as possible, while safeguarding the long-term sustainability of the SSS fund."

De Claro added that SSS is also actively pursuing digital initiatives to simplify administrative and implementation processes to reduce compliance burden and ensure the timely delivery of relief measures and services.

SSS assures the public that updates on these programs will be announced through official

FROM PAGE 01

channels once finalized. Members and employers are encouraged to visit www.sss.gov.ph or its official social media channels for the latest information on its programs. PR



FROM PAGE 01

Labor and Employment (DOLE) Regional Office No. IV-A has initiated proactive measures to support displaced and economically affected drivers through its flagship emergency employment program, Tulong Panghanapbuhay sa Atang Disadvantaged/Displaced Workers (TUPAD).

During a special coordination meeting held via Zoom on March 30, 2026, presided over by Regional Director Atty. Erwin N. Aquino, key stakeholders—including members of the Regional Tripartite Industrial Peace Council (RTIPC) IV-A and the Transport Industry Tripartite Council (ITC)—were mobilized to begin preparatory activities for the program's rollout.

The proposed intervention will engage affected transport workers, particularly bus and jeepney drivers, in emergency employment under the TUPAD framework. Rather than providing direct cash assistance or fuel subsidies, the program introduces an innovative approach: compensating drivers for offering "libreng sakay" to the commuting public. This ensures that beneficiaries remain productively employed while extending immediate relief to commuters grappling with rising transportation costs.

DOLE emphasized that TUPAD is not a dole-out system but an emergency employment initiative designed to uphold dignity and productivity among workers.

Under this scheme, participating drivers will continue performing their usual transport

services, with the added component of providing free rides as a public service. In return, they will receive wages corresponding to their service duration, in accordance with TUPAD guidelines.

While the official guidelines for this specific intervention are still being finalized by the DOLE Central Office, DOLE IV-A has taken anticipatory steps by directing RTIPC and Transport ITC members to begin identifying and consolidating a list of prospective beneficiaries. Priority will be given to bus and jeepney drivers who are among the most severely affected by fuel price volatility.

This early preparation is intended to ensure swift and efficient implementation once the guidelines are released—minimizing delays and enabling immediate assistance to those in need.

The initiative is expected to address multiple challenges brought about by the fuel crisis. For drivers, it provides a temporary yet meaningful source of income amid declining earnings due to high fuel costs. For commuters, it offers financial relief through free transportation services. More broadly, the program helps sustain mobility, support local economies, and maintain stability within the transport sector during a period of uncertainty.

As the region awaits final program details, DOLE IV-A's proactive coordination underscores its commitment to responsive governance and its mandate to protect and uplift workers in times of crisis. PR

Php24-M halaga ng interbensyon mula sa NUPAP, naipamahagi ng DA-4A

Tinatayang P24,385,000 ang kabuuang halaga ng interbensyon na matagumpay na naipamahagi ng Department of Agriculture IV-CALABARZON (DA-4A) National Urban and Peri-Urban Agriculture Program (NUPAP) para sa taong 2025.

Kabilang dito

ang mga naipagkaloob sa mga magsasaka ng CAL-ABARZON na binhi ng gulay, prutas, ornamentals, herbs, spices, organikong pataba, hydroponics growing kit, at hauling truck. Pati na rin ang mga naisagawang pagsasanay at techno demo.

Ito ay nagresulta sa paggawad ng paran-

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

BDO FINANCE CORPORATION,
as Assignee-In-Interest of
BDO Leasing and Finance, Inc.,
Mortgagee-Assignee

EJF NO. TG-23-020
FOR: Extra-Judicial Foreclose
of Real Estate Mortgage under Act
No. 3135, As Amended

-versus-

LIWANAG C. DOMINGUEZ
and ROBERT D. LAU,
Debtors/Mortgagors.

x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial foreclosure sale under Act 3135, as Amended by Act No. 4118, filed by Mortgagee-Assignee, **BDO FINANCE CORPORATION**, as Assignee-in-interest of BDO Leasing and Finance, Inc., a domestic corporation duly organized and existing under the laws of the Republic of the Philippines with principal office address at 39th Floor, BDO Corporate Center Ortigas, 12 ADB Avenue, Ortigas Center, Mandaluyong City, pursuant to the terms and condition of the Real Estate Mortgage Agreement ("MORTGAGE") executed and notarized on December 12, 2018 by Debtors/Mortgagors, **LIWANAG C. DOMINGUEZ and ROBERT D. LAU**, both of legal age, American citizens, with residence and postal addresses at (1) Unit 1010 10th Floor, Tower 4 Wind Residences, Emilio Aguinaldo Highway, Brgy. Maharlika West, Tagaytay City; (2) P. Quezon Street, Mabatang Abucay, Bataan; (3) Sitio Gomez Mabatang Abucay 2114 Bataan and (4) Blk 2 Lot 10, Brittany 2, Antipolo City Philippines, represented by **CARMELA CAINAP DIGA as per Special Power of Attorney** executed and notarized on November 28, 2016 and December 09, 2016 respectively, in favor of Mortgagee- Assignor, BDO Leasing and Finance, Inc., which has assigned all its rights, liabilities, title and interest in and to obligation/loan receivables, including its corresponding collateral, to herein Mortgagee-Assignee, BDO FINANCE CORPORATION, by virtue of a Deed of Assignment Without Recourse, executed and notarized on November 02, 2021, over a real estate property including improvement thereon, described in and covered by **COM-DOMINIUM CERTIFICATE OF TITLE NO. 076-2018001978** of the Registry of Deeds for Tagaytay City, in order to satisfy the outstanding loan obligation of the Debtors/Mortgagors in the amount of **TWO MILLION EIGHT HUNDRED EIGHTY THOUSAND TWO HUNDRED NINETY-SEVEN PESOS AND 30/100 (Php 2,880,297.30)**, as of December 31, 2024the undersigned Clerk of Court & Ex-officio Sheriff of the Regional Trial Court of Cavite thru her deputy, Ryan M. Genova, will sell at public auction on **May 14, 2026 at 10:00 o'clock** in the morning or soon thereafter, at the New Hall of Justice of Tagaytay City, to the highest bidder, for Cash or Manager's check and in Philippine Currency, the following property with all its improvement thereon, to wit:

CONDOMINIUM CERTIFICATE OF TITLE
NO. 076-2018001978
Registry of Deeds for Tagaytay City

"IT HEREBY CERTIFIED that the unit identified and describe as:

WIND RESIDENCES TOWER 4
FLOOR LEVEL: TENTH FLOOR
UNIT NUMBER: UNIT-1010
UNIT TYPE: 1 BEDROOM UNIT
UNIT AREA: 26.62 SQUARE METERS

In the diagrammatic floor plan appended to the enabling or master deed of the condominium project annotated on **TRANSFER CERTIFICATE OF TITLE 2012004160** which embraces and describes the land located at **BRGY. SALABAN, MAHARLIKA WEST (NOW), CITY OF TAGAYTAY** with area of **FIVE THOUSAND FIVE HUNDRED FORTY-THREE (5,543) Square Meter**, is registered in the name of:

Owner: LIWANAG C. DOMINGUEZ,
AMERICAN CITIZEN, OF LEGAL AGE, SINGLE
Address: BLOCK 2 LOT 10, BRITTANY 2,
ANTIPOLO CITY PHILIPPINES

Owner: ROBERTO D. LAU, AMERICAN CITIZEN
OF LEGAL AGE, SINGLE
Address: BLOCK 2 LOT 10, BRITTANY 2,
ANTIPOLO CITY PHILIPPINES

In the event the public auction should not take place on the said date, it shall be held on **May 21, 2026** without further notices.

Prospective bidder or buyers are hereby enjoined to investigate and verify for themselves the **CONDOMINIUM CERTIFICATE OF TITLE NO. 076-2018001978**, the encumbrances thereon, if any there be.

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

Tagaytay City, Philippines, March 24, 2026.

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

(SGD) RYAN M. GENOVA
Sheriff-In-Charge

WARNING

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

Copy of furnished
BDO FINANCE CORPORATION,
as assignee-in-interest of BDO Leasing and Finance, Inc
Mortgagee-Assignee
39th Floor, BDO Corporate Center Ortigas,
12 ADB Avenue, Ortigas Center, Mandaluyong City

LIWANAG C. DOMINGUEZ and ROBERT D. LAU
Debtors/Mortgagors
(1) Unit 1010 10th Floor, Tower 4, Wind Residences, Emilio Aguinaldo Highway, Brgy. Maharlika West, Tagaytay City
(2) P. Quezon Street, Mabatang Abucay, Bataan
(3) Sitio Gomez Mabatang Abucay 2114 Bataan
(4) Blk 2 Lot 10, Brittany 2, Antipolo City Philippines

CARMELA CAINAP DIGA
Attorney-in-Fact of Debtors/Mortgagors
Sitio Gomez Mabatang Abucay 2114 Bataan

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gal sa NUPAP na highest combined rate of physical and financial accomplishments, 100% physical accomplishment, at 3rd-highest combined rate of obligation and disburse-

ment para sa kanilang mga target noong 2025. Inilahad ito sa NUPAP FY 2027 Plan and Budget Proposal Preparation Workshop sa General Santos City, South Cota-

bato noong ika-3 ng Pebrero.

Ayon kay NUPAP Regional Focal Person Felix Joselito Noceda, sinisiguro nila ang patuloy na pagtutok sa mga target at interbensyon nang sa gayon ay masusing matugunan ng Kagawaran ang pangangailangan ng mga magsasaka lalo na sa mga training na siyang pundasyon ng kasanayan.

MULA SA MUNTING NEGOSYO TUNGO SA MAS HIGIT PA



Tinitiyak ni Melca Ombion na ang kaniyang sari-sari store ay may sapat at ibang uri ng mga produkto upang matugunan ang magkakaibang pangangailangan ng mga mamimili.

"Hindi ka dapat umasa sa isang negosyo lang, para kung humina ang isa, may pagkukuhanan ka pa ng pang-araw-araw ninyo", saad ni Melca Ombion, isang 54 taong gulang na ina mula sa Palawan.

Ang karanasan ni Melca sa pagtatrabaho sa hardware at botika noong kaniyang kabataan ang nagsilbing pundasyon para sa kaniyang mga itinatayong negosyo.

Kapanapanabik na simula

Binuksan niya ang kaniyang sari-sari store noong 1999. Isa siya sa mga pinakaunang negosyante na nagbukas ng tindahan sa kanilang lugar kaya naman mabilis siyang nakakuha ng mga suki na naging dahilan ng mabilis na paglago ng kaniyang negosyo.

Sa paglipas ng panahon, marami man ang naging kakumipensya, hindi siya nagpatinag at nanatiling pokus sa kaniyang negosyo. Kinalaunan, karamihan sa ibang tindahan ay nagsara habang ang kaniya ay patuloy na lumago, kaya't ito ay naging isa sa pinakamatagal at pinakamatatag na tindahan sa kanilang lugar.

Kilala si Melca sa pagiging masipag at matiyaga. Sa katunayan, ang pagiging abala ay nagbibigay sa kaniya ng sigla.

Sa halip na magpahinga, ang pagnanais na makapagpatayo ng mas marami pang negosyo ang nagsilbing inspirasyon upang lalo siyang magsumikap. Determinado, nagbukas siya ng barbershop.

Habang nama-mahala sa kaniyang mga negosyo, naglaan din siya ng oras sa pag-aalaga ng manok at baboy.

Ginawa ni Melca ang lahat ng ito upang masustentuhan ang kanilang pang-araw-araw na pangangailangan at para sa kaniyang anak na nag-aaral sa liloilo. Hindi nagtagal, nagbunga ang lahat ng kaniyang pagod nang makatapos ang kaniyang anak sa kolehiyo.

Maraming tao ang nagpayo sa kaniya na huwag magmadali, lalo na at may trabaho naman na ang kaniyang anak. Ngunit para sa kanya, hangga't kaya niya, siya ay patuloy na kakayod. Naniniwala siya na habang bata pa at malakas ay kailangan mong mag-ipon at mag-pundar, para sa iyong pagtanda ay mayroon kang aanihin.

Marami mang tagumpay, may pagkakataon din na sinubok siya ng panahon. Noong pandemya taong 2020 ay napilitan siyang isara pansamantala ang kaniyang barbershop. Nang muli niya itong buksan, naging matumal ang nego-

CARD SME BANK

syo kaya napilitan siyang paupahan ito sa iba noong 2025.

Pagkakaroon ng karagdagang kapital Upang madagdagan ang puhunan para sa kaniyang sari-sari store, humiram ng loan si Melca sa CARD SME Bank, isang thrift bank sa ilalim ng CARD Mutual-ly Reinforcing Institution (CARD MRI). Taong 2014, nahikayat siyang sumali dahil sa mababang loan interes dito.

Sa kasalukuyan, mayroon siyang loan na nagkakahalaga ng PHP 500,000.00, na ginamit niya bilang kapital para sa kaniyang tindahan at para suportahan ang kaniyang gampanin bilang isang konek2CARD agent. Tungkulin niyang matulungan ang mga kliyente na mag-cash in, mag-cash out, at magbayad ng loan sa pamamagitan ng mobile banking application, na hindi na kinakailangang magpunta sa bangko.

Sa mga susunod pang taon, nais niyang palawakin ang kaniyang negosyo sa agrikultura. Pangarap din niyang magbukas ng botika, lalo na at isang pharmacist ang kaniyang anak sa Palawan. Patuloy na sinisikap ni Melca na masiguro na ang kaniyang oras at resources ay magamit niya nang maayos at hindi maysayang. PR

Vol. III • NO. 42 5 Cavite Career Caravan 2026: Providing Job Opportunities for Every Caviteño



On April 1, 2026, Provincial Government of Cavite through the Office of the Provincial Public Employment Service Manager (OPPEM), headed by Ms. Rizalie Pinpin Enero, successfully organized the Cavite Career Caravan in SM City Tanza.

The initiative also gained support from Hon. Chelsea Jillian Sarno, Cavite SK Federation President, further highlighting the commitment of the youth sector in promoting employment opportunities.

A total of 460 job

seekers registered for the event, participated in by 55 companies—49 local and 6 overseas employers. Notably, 71 applicants were hired on the spot, highlighting the strong employment opportunities generated during the activity. Additionally, national government agencies were present to assist participants in updating their records and availing of essential services.

These included the Philippine Statistics Authority (PSA), PAG-IBIG Fund, Department of Trade and Industry (DTI),

Philippine Health Insurance Corporation (PhilHealth), National Bureau of Investigation (NBI), Technical Education and Skills Development Authority (TESDA), Bureau of Internal Revenue (BIR), Department of Labor and Employment (DOLE), Integrated Bar of the Philippines (IBP), and the Office of the Provincial Cooperative Development Officer (OPCDO), which provided guidance and support to individuals interested in forming or joining cooperatives and accessing related programs. — OPIO

PARTNERSHIP FOR PROGRESS: MINDA, DOTR, AND CAAP UNLOCKING LAGUINDINGAN'S GROWTH POTENTIAL



Government and private sector leaders, including AIC Airports, gather with Leo Tereso Magno of the Mindanao Development Authority (MinDA) during a consultative dialogue in Cagayan de Oro City to strengthen partnerships for Mindanao's development.

CAGAYAN DE ORO CITY - Aboitiz InfraCapital, Inc. (AIC), the infrastructure arm of the Aboitiz Group, reaffirmed its commitment to advancing infrastructure development in Mindanao through strong public-private partnerships at the recent Cagayan de Oro investment dialogue organized

by the Oro Chamber of Commerce in partnership with the Mindanao Development Authority (MinDA). Held last March 19, 2026, the dialogue brought together leaders from government and the private sector to align on strategies that will accelerate Mindanao's growth, with MinDA underscoring

the region's position as an investor-ready hub.

"We will strengthen public-private partnerships and empower local governments to fast-track investment-ready projects, making it easier to do business in Mindanao," said MinDA Chairperson Leo Tereso Magno.

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