



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.

SMC...

FROM PAGE 08

ture that has been obstructing water flow in Matlahib Creek in Talayan.

In Laguna, operations along the Biñan and San Isidro rivers yielded 107,192 metric tons of silt and waste from two kilometers of waterways.

SMC is also completing works in Parañaque, where 378,288 metric tons have been removed from 9.62 kilometers; the Landayan, San Pedro and Silang-Santa Rosa rivers in Laguna, where 130,679 metric tons have been removed from 1.30 kilometers; and the Alabang River, where 64,837 metric tons have been extracted from 1.03 kilometers.

Other ongoing works include the

Las Piñas River System, with 198,477 metric tons cleared from 2.36 kilometers; Tabang River in Bulacan, with 36,838 metric tons removed from 9.30 kilometers; and Tanza River in Navotas, with 10,441 metric tons cleared from 0.38 kilometer.

Last March, SMC also began cleaning the upstream section of the Tullahan River in Quezon City, particularly in the Fairview and Novaliches areas. The company said it has so far removed 51,350 metric tons from 1.5 kilometers of river channel.

Ang said improved water flow and water quality have already been observed in rivers covered by the program,

LIBRENG...



Pormal na pina-sinayaan ang Imus Renal Care Dialysis Center, isang pampubliko-privadong pagtutulungan ng naturang dialysis center at ng Pamahalaang Lungsod ng Imus, nitong Huwebes, Abril 30, 2026, sa Ospital ng Imus Compound, Pedro Reyes St., Malagasang 1-G, kung saan libre na ang dialysis treatment sa bawat Imusefong miyembro ng PhilHealth.

Pinagtiyay sa lokal na pamahalaan ang pagtutulungan ito, partikular ang pakikipag-ugnayan ni Cong. AJ C. Advincula sa PhilHealth, upang matiyak ang tuloy-tuloy na gamutan sa

bato at makatanggap ng mas matatag na suporta ang mga pasyente nang walang binabayaran.

Sa mensahe ni Imus City Mayor Alex "AA" L. Advincula, ipinahayag niya na nagpasya ang lokal na pamahalaan na ilipat sa pribadong sektor ang dialysis center upang mapahusay pa ang kalidad ng operasyon at matiyak na makatanggap ang mga pasyente ng tamang pangangalaga.

Isa itong adbo-kasiyang matagal na nitikular ang pakikipag-ugnayan ni Cong. AJ C. Advincula sa PhilHealth, upang matiyak ang tuloy-tuloy na gamutan sa

It's worse...

Senate Minority Leader Alan Peter Cayetano is urging the government to adopt a tailored and localized response to the oil crisis, saying a one-size-fits-all approach throughout the country will not work because the impact varies across regions and sectors.

In a recent Facebook vlog, Cayetano said national discussions often focus on Metro Manila and fail to reflect the situation in provinces, islands, and remote communities.

"Ang tendency natin, dalawa: one is we talk (mainly) about Metro Manila and number two, when we talk, we're talking as if buong Metro Manila is the same situation sa bundok, sa isla, sa bawat barangay sa ating bansa," he said.

"Pag nagbigay tayo ng tulong, 'pag tayo

but long-term results will depend on sustained upkeep and public cooperation.

"After cleaning, deepening and widening these waterways, we need everyone's help to keep them from being clogged again," Ang said. "Proper waste segregation and disposal will prevent blockages in canals and waterways that should carry rainwater out to the rivers and eventually to Manila Bay. This is one practical way our communities can help reduce flooding during heavy rains."

May 06-12, 2026

FROM PAGE 01

publikong ospital ng lungsod, ang Ospital ng Imus, noong siya ay kongresista pa.

Binigyang-diin ni Dr. Rodolfo Tuazon Jr., presidente ng Tab Health Solution Corp., ang kahalagahan ng abot-kayang gamutan ng mga pasyente ng dialysis, lalo na't kumplikado ang proseso nito at mabigat ang gastusan dito.

Nagpasalamat naman si Cong. AJ sa pamunuan ng Imus Renal Care Dialysis Center sa pagpiling maibsan ang hirap ng mga Imuseño sa kanilang gamutan.

Samantala, isinaad ni Dr. Miguel Mattus,

FROM PAGE 01

on the ground.

He said this is true even within the transport sector, where drivers face different fuel costs depending on the kind of vehicle they operate and the type of fuel they use.

"For example, P5,000 na ayuda. Kung taxi driver ka tapos gas ang gamit mo, kulang ang P5K. Pero kung jeepney driver ka at diesel ang sakayan mo, [mas lalong kulang y'un]. So magkaiiba sila ng sitwasyon," he said.

At present, the government is redistributing P5,000 in aid per bus, taxi, and UV express driver under its fuel subsidy program. Meanwhile, jeepney drivers, whether of modern or traditional units, get P1,500 each.

The burden is even more pronounced in some off-grid areas like Palawan, where fuel is not only used for transport but also for power generation.

Cayetano said in other areas, unemployment also remains a major problem, suggesting that

DOST...

The event was spearheaded by Ma'am Gloria Silva, President of PCCI-Bacoor, alongside her dedicated staff. A highlight of the summit was the presence of Congresswoman Lani Mercado-Revilla, who delivered a timely address regarding the ongoing oil crisis.

She detailed how rising fuel costs have placed a significant strain on Micro, Small, and Me-

dium Enterprises (MSMEs) and outlined strategic government proposals and actions aimed at mitigating these operational challenges.

Representing DOST Cavite, Ms. Anna Marie S. Daigan, Supervising Science Research Specialist, led a comprehensive discussion on the department's flagship initiatives designed to uplift Filipino entrepreneurs:

medical director ng dialysis center, ang kanyang determinasyon na madugtungan pa ang buhay ng mga kapwa niya Imuseño.

Ang Imus Renal Care Dialysis Center ay may kakayahang tumanggap ng 45 pasyente kada araw mula Lunes hanggang Sabado, 6:00 A.M. hanggang 9:00 P.M.

Ang mga pasyente ay makatatanggap ng libreng gamutan hangga't sila ay aktibong miyembro ng PhilHealth.

Ang bawat pasyente rin ay gagawaran ng 10 kilong bigas kada buwan at makatatanggap ng isang libong pisong halaga ng gift certificate at cake sa kanilang kaarawan.

FROM PAGE 03

SETUP (Small Enterprise Technology Upgrading Program): which focused on providing MSMEs with the technological equipment and technical consultancy needed to improve productivity and product quality and iFWD PH (Innovations for Filipinos Working Distantly from the Philippines)which aimed at assisting returning OFWs in establishing

cont. on page 6

May 06-12, 2026

DSWD intensifies Pag-Abot Program in CALABARZON, expands reach to Cavite and Rizal

C A R M O N A CITY, Cavite (PIA) — The Department of Social Welfare and Development (DSWD) Field Office IV-A continues to intensify the implementation of its Pag-Abot Program across the CALABARZON region, expanding its reach in Cavite and Rizal to assist more families and individuals in street situations (FISS).

In Dasmariñas City, Cavite, 14 individuals and families were profiled in February 2026, with 11 voluntarily agreeing to receive immediate intervention. To further enhance service delivery, DSWD also opened its fourth Pag-Abot Program processing center in Cavite in March 2026, improving accessibility and response capacity in the region.

Meanwhile, in Rizal, the program continues to deliver positive results. In March 2025, five individuals in Cainta were successfully reintegrated with their families. In April 2026, 47 individuals and families from Antipolo City and Taytay participated in financial literacy sessions to strengthen their capacity for sustainable reintegration.

Further strengthening its outreach, DSWD Field Office IV-A conducted reach-out operations in Antipolo City on April 8, 2026, where 13 individu-

als from the barangays of Cupang, Dela Paz, and Mayamot voluntarily coordinated with the agency to transition away from street living.

The operation, conducted under the Pag-Abot Program, aims to provide appropriate interventions to individuals and families to help them achieve safer and more stable living conditions within their respective communities.

According to Christina Argayoso, Project Development Officer of DSWD Field Office IV-A, the individuals underwent documentation and assessment by the team and were successfully reunited with their families on the same day.

The agency also continues to coordinate closely with barangay councils and city local governments to ensure proper monitoring and the delivery of necessary assistance to the individuals reached through the program.

Highlighting the human impact of the program, one beneficiary, "Kuya Emi" (not his real name), shared his experience after being reached by the DSWD in Antipolo City:

"Pagod na din ako sa pagpapalimos sa lansangan. Salamat na na-

tagpuan n'yo ako 'dun."

According to DSWD, Kuya Emi and the other beneficiaries voluntarily joined the program and expressed willingness to cooperate with the agency in order to leave street life behind and start a safer, more stable life in their communities.

On April 16, 2026, they received livelihood assistance from DSWD. One of the beneficiaries, Artemio, immediately used the financial support to establish a small frozen goods store—marking a fresh start away from the risks of street life, with guidance from the agency's social workers.

The intensified implementation of the Pag-Abot Program reflects DSWD Field Office IV-A's continuing commitment to reach individuals and families in street situations and support their journey toward stability and reintegration.

With strengthened coordination among local government units and sustained provision of essential services, the agency reaffirms its goal of helping vulnerable sectors rebuild their lives with dignity, safety, and opportunity—ensuring that no one is left behind in the path toward inclusive social protection and development.

DOE: All Four Government-Secured Diesel Shipments Arrive; 178 Million Liters Added to National Fuel Buffer

DOE: All Four Government-Secured Diesel Shipments Arrive; 178 Million Liters Added to National Fuel Buffer

The Department of Energy (DOE) today announced that all four diesel shipments secured under the government's Emergency Energy Security Program have arrived, delivering a total of 178,331,781 liters of diesel to help strengthen the country's buffer amid continued volatility in the global oil market and ongoing developments in the Middle East.

The completion of the four shipments marks a concrete result of the government's fuel se-

curity efforts under Executive Order No. 110, issued by President Ferdinand R. Marcos Jr., which directed urgent and targeted measures to safeguard domestic energy supply amid heightened geopolitical uncertainty. Through the Philippine National Oil Company-Exploration Corporation (PNOC-EC), phased diesel deliveries were secured to help maintain stable and sufficient supply in the domestic market.

The first shipment, consisting of 142,531.23 barrels or 22,660,613 liters of diesel from Japan, arrived in Batangas on 26 March 2026. The sec-

ond shipment, consisting of 329,650 barrels or 52,410,065 liters, arrived in Subic. This was followed by the third shipment, consisting of 319,576 barrels or 50,808,430 liters, also delivered to Subic, and the fourth shipment, consisting of 329,918 barrels or 52,452,673 liters, which arrived in Davao City.

Energy Secretary Sharon S. Garin said the full delivery of all four shipments demonstrates the Administration's resolve to keep the domestic market adequately supplied and prepared for external supply risks.

"The arrival of all four diesel shipments shows that the govern-



JOB, TUPAD AID ON LABOR DAY

A total of 660 jobseekers were hired on the spot (HOTS) during the 124th Labor Day Job Fair spearheaded by the Department of Labor and Employment (DOLE) Regional Office IV-A (CALABARZON) on May 1, 2026. Almost 2,000 jobseekers flocked to the event, reflecting strong demand for employment opportunities and the effectiveness of DOLE's job matching efforts.

Held at the Jose Rizal Coliseum in Calamba City, Laguna, the job fair gathered employers, government agencies, and partners to deliver employment opportunities and essential services in one accessible venue.

Among those hired was Aaron Doctora of Calamba, Laguna, who shared, "Kinakabahan ako sa dami ng tao, pero nag-ing maayos ang interview. Dahil sa job fair na ito, nahired on the spot ako—sobrang worth it."

Christine Joy Ortiz of Bay, Laguna likewise expressed, "Medyo matalagal ang proseso, pero worth it dahil nakapasa ako. Masaya ako na hired na."

Strengthening Through Partnerships

Key highlights included the signing of memoranda of agreement with the City College of Calamba for a Job Placement Office, the Department of Education for the implementation of the Government Internship Program (GIP), and the Land Transportation

ment is acting with urgency to protect the country's fuel supply," Secretary Garin said. "As the Middle East conflict continues, our priority is to ensure that the Philippines remains prepared, adequately supplied, and able to respond swiftly to developments that may affect fuel availability and market stability."

The DOE said the completed deliveries will help reinforce the country's supply position at a time when international oil markets remain vulnerable to disruption. The Department emphasized

Franchising and Regulatory Board (LTFRB) for the implementation of TUPAD Tuloy Pasada.

Targeted Assistance for Affected Sectors A major highlight of the event was the ceremonial launching and awarding of TUPAD Tuloy Pasada, conducted in partnership with the LTFRB, to provide immediate support to transport workers affected by rising fuel costs.

Under this initiative, 845 transport workers will benefit from emergency employment assistance amounting to ₱10,723,050.00 for a 20-day work period.

Complementing this was the ceremonial awarding of TUPAD under the Integrated Services for Livelihood Advancement and Sustainable Employment, implemented in convergence with partner agencies for the benefit of the agriculture and fisheries sector.

A total of 1,400 farmers and fisherfolk beneficiaries will be engaged in canal rehabilitation for 20 days, with a total allocation of ₱18,298,000.00, providing immediate income support while strengthening food production systems.

Livelihood, Youth, and Worker Support

Livelihood assistance was likewise provided under the DOLE Integrated Livelihood Program (DILP), which supports individuals in starting or expanding small businesses through starter kits and

that timely fuel arrivals are critical not only to maintaining inventory levels, but also to supporting the uninterrupted operation of key sectors such as transport, logistics, power generation, agriculture, and industry.

The Department assured the public that it will continue to work closely with concerned government entities and industry stakeholders to monitor inventory, facilitate the timely distribution of fuel, and prevent supply bottlenecks that may disrupt essential economic activity. PR

One beneficiary, Marilyn Makiling of Santa Rosa, Laguna, received a Milk Tea and Coffee Shop Package worth ₱46,820.00, which includes equipment to help revive and upgrade her business.

She shared, "Malaking tulong ito sa amin. Natanggap ko ang kagamitan para sa milk tea at coffee shop na matalagal ko nang pangarap. Mas pag-iigihan namin ito para makatulong sa pang-araw-araw, lalo na bilang isang PWD."

SPES payouts and other employment support services were also provided, reinforcing support for students and vulnerable workers.

The event also highlighted CALABARZON's strong youth employability initiatives, with beneficiaries Althea Danielle Guerra (SPES), Mary Jean Balderas (JobStart), and Earl Maynard Atentar (GIP) recognized at the national Labor Day celebration in General Santos City led by President Ferdinand R. Marcos Jr..

Bringing Svices Closer to the People

A Government One-Stop Shop featuring agencies such as SSS, PhilHealth, Pag-IBIG, and the Civil Service Commission provided convenient access to employment-related services.

Meanwhile, the Kadiwa ng Pangulo generated ₱79,030 in sales, supporting both consumers and local producers.

DOLE CALABARZON Regional Director Atty. Erwin N. Aquino emphasized that initiatives like the job fair make it easier for ordinary Filipinos to access jobs and government support in one place—helping them secure income, rebuild livelihoods, and move toward a more stable future.

The Labor Day Job Fair underscores DOLE's continuing commitment to expanding access to employment, strengthening partnerships, and delivering inclusive and responsive services for Filipino workers.

Enchanted Kingdom welcomes pets and animal lovers to a magical, inclusive one-day Pets Day event



Enchanted Kingdom, the first and only world-class theme park in the Philippines, opened its magical gates to cats, dogs, pet owners, and animal lovers for a pet-inclusive one-day Furever Enchanted Ogg's Pets Day event held last April 26.

As part of this quarter's Forever Enchanted Summer campaign, the theme park celebrated the bond between pets and owners while promoting animal welfare through fun activities and surprises, all prepared especially for dogs, cats, and their human companions by EK's beloved character, Ogg the Guard.

The festivities kicked off at the Enchanting Events Place (EEP) Foyer with learning sessions on basic obedience training, pet health and safety, responsible ownership, and animal bite awareness, led by speakers from the Santa Rosa City Veterinary Office, Animal Bite Center, and the dog training institution Ca-

nine Connections. Volunteers from the Philippine Animal Welfare Society (PAWS) were also present to support the event.

EK also partnered with Calamba City-based animal rescue organization, Second Chance Aspin Shelter Philippines Incorporated (SECASPI), to host an onsite pet adoption drive, giving rescued cats and dogs the opportunity to find loving forever homes among event participants.

Pets and their furpartners had a magical time bonding at Ogg's Paw Ville located at the Agila Grounds.

This pet-inclusive space featured an EK-themed pet playground, a vibrant photobooth, complimentary services like pet training consultations, veterinary checkups, and anti-rabies shots, along with a magical bazaar, packed with pet essentials, treats, merchandise, and giveaways.

All attendees

gained access to these exciting pet-friendly activities and experiences, along with exclusive savings on Regular Day Passes, allowing pet owners to enjoy the rest of the Park after the event.

Forever Enchanted Summer

Plan your enchanting vacation ahead with EK's updated Park schedule starting this April.

EK is currently open Thursdays to Sundays from 11AM to 8PM. Starting May 4 until June 30, guests can enjoy the Park's over 30 rides and attractions, along with our other enchanting experiences on Fridays to Sundays from 1PM to 8PM.

For more information and updates on the Furever Enchanted Ogg's Pets Day and EK's other events and offerings, visit <https://www.enchantedkingdom.ph> and EK's official social media accounts @enchantedkingdom.ph for Facebook and TikTok, and @ek_philippines for Instagram.



CARD BANK...

ang accessibility at pagsunod sa mga regulasyon.

Pagbabago ng pananaw para sa inklusyon

Hindi lamang sa pisikal na pasilidad at proseso nakatuon ang inklusyon sa CARD Bank. Nagsisimula rin ito sa pagpapalawak ng kaalaman at pag-unawa ng mga empleyado tungkol sa deaf community.

Noong Hunyo 15, 2024, nagsagawa ang bangko ng isang buong araw na Deaf Awareness Seminar sa CARD-MRI Development Institute (CMDI) sa Bay, Laguna. Dumalo sa seminar ang 60 staff at faculty members na pinangunahan ng Inclusion Consultant na si Bayani Generoso Jr., kasama ang anim na Deaf teachers.

Sa seminar, tinalakay ang deaf culture, ang mga pangunahing kaalaman sa Filipino Sign Language, at ang papel ng mga hearing individuals sa pagsusulong ng inklusibong serbisyo. Ipinakita rin ang mga paraan ng visual-gestural communication, mga gabay sa paggamit ng FSL, at mga praktikal na hakbang upang gawing mas madaling maabot ang mga serbisyong pinansyal.

Sa pamamagitan ng mga interaktibong aktibidad tulad ng pagsasanay sa ekspresyon ng mukha, pag-aaral ng basic FSL signs, at mgabukas na diskusyon, nagkaroon ang mga kalahok ng mas malalim na pag-unawa sa pang-araw-araw na karanasan ng deaf community.

Ayon sa tugon ng mga kalahok, nagbigay ang seminar ng panibagong pananaw at mas matibay na pangako na maisabuhay ang inklusibong komunikasyon.

Ipinakita rin nito na ang tunay na inklusiyong pinansyal ay nangangahulugan ng pag-alis hindi lamang ng mga pisikal na hadlang kundi pati na rin ng mga puwang sa komunikasyon at mga lumang pananaw.

Bukas, para sa lahat

Bilang bahagi ng mga inisyatibo nito sa social responsibility, patu-

oy na nakikipagtulungan ang CARD Bank sa mga komunidad na kulang sa serbisyo upang mapabuti ang kanilang kabuhayan sa pamamagitan ng serbisyong pinansyal, suportang kabuhayan, at mga programang nagpapalakas ng kakayahan ng mga kliyente.

Binigyang-diin ni Dr. Jaime Aristotle B. Alip, Founder at Chair Emeritus ng CARD MRI, na mahalaga ang mga hakbang na ito sa pagsusulong ng inklusiyong pinansyal para sa mga taong may kapananan.

"Matagal nang malinaw ang aming misyon. Dapat maabot ng mga serbisyong pinansyal ang mga sektor na madalas na naiiwan.

Ang financial inclusion ay hindi lamang tungkol sa pagbubukas ng account, kundi tungkol din sa pagbubukas ng mas maraming oportunidad," aniya.

Samantala, muling pinagtibay ni CARD Bank, Inc. President Marivic Austria ang pangako ng bangko na magbigay ng pantay na serbisyo sa lahat.

"Kapag inaalis natin ang mga hadlang para sa mga taong may kakulangan sa pisikal na kakayahan at iba pang sektor na kulang sa serbisyo, pinagtibay natin ang kanilang dignidad at lalo nating pinalalakas ang ating mga komunidad. Ang inklusyon

CARD BANK...

technology-based businesses to ensure sustainable livelihoods upon their return.

Ms. Daigan provided a clear roadmap of the requirements for each program, ensuring that attendees understood which support mechanism best suited their current business status.

Throughout the event, DOST staff engaged directly with partic-



FROM PAGE 05

ay hindi lamang isang opsyon, ito ay isang responsibilidad," pahayag niya.

Sa kasalukuyan, ipinatutupad na ang account opening services para sa deaf na kliyente sa mga tanggapan ng CARD Bank sa iba't ibang lalawigan, kabilang ang La Union, Pangasinan, Benguet, Ilocos Norte, Laguna, Quezon, Oriental Mindoro, Occidental Mindoro, Tarlac, Batangas, Camarines Sur, Camarines Norte, Albay, Iloilo, Leyte, Samar, Eastern Samar, Marinduque, Bohol, Antique, Capiz, Masbate, Davao del Sur, Davao Oriental, at Cotabato, pati na rin sa Metro Manila.

Kasabay nito, patuloy na nagpapakilala at nagpapalawak ang bangko ng mga deaf-friendly at inklusibong hakbang upang higit pang mapabuti ang aksesibilidad sa pagbabangko.

Hanggang Enero 2026, ang CARD Bank ay may kabuuang 367 deaf clients na may aktibong account.

Sa pamamagitan ng mas madaling maabot na mga serbisyo, mas handang mga empleyado, at aktibong pakikipag-ugnayan sa komunidad, ipinakikita ng CARD Bank na ang kapangyarihang pinansyal ay hindi dapat nakasalalay sa pisikal na kakayahan.

Sa halip, ito ay isang karapatang dapat bukas para sa lahat. PR

FROM PAGE 02

ipants, distributing informational brochures and answer specific technical queries.

By participating in high-impact events like the Bacoor Business Summit, DOST reaffirms its commitment to reaching more MSMEs—nurturing local talent through science, technology, and innovation to ensure they remain resilient in a changing global market. PR

EDITORIAL: Safer cities

EARLY this month, the Department of the Interior and Local Government announced stricter implementation of the ban on alcohol and gambling in public areas under its Safer Cities program.

Interior Secretary Jonvic Remulla said the program will initially be piloted in Metro Manila before expanding to other major urban centers nationwide.

Acting on the DILG order, the Philippine National Police (PNP) reported that more than 48,000 violators were apprehended during the first three days of the program in Metro Manila.

Of this total, some 7,389 violators were fined, 403 were charged, while 15,584 were warned and released.

Drinking and smoking in public places were the most common violations with 7,300 apprehensions.

This was followed by individuals outside their homes without shirts, curfew violations involving minors, and videoke or karaoke beyond allowed hours.

According to PNP Chief Police General Jose Melencio Nartatez Jr.: "Let's follow simple rules, avoid violations, and respect others. Small things are a big help in ensuring public order."

But the Safer Cities project should be evaluated not only in terms of the number of people apprehended for various violations but also across several policy dimensions: effectiveness, legality, governance, fiscal sustainability, and civil liberties.

First of all, what problems will the project hope to solve? Will it target street crime, drug-related offenses, terror threats, or urban disorder? Or maybe all of the above?

The project implementation should rely on evidence such as crime data and urban risk mapping.

It should be aligned with clearly defined and empirically validated risks rather than broad, vague goals like "peace and order" without measurable targets.

Most Safer Cities programs in other countries involve such tools as expanded CCTV surveillance, increased police visibility, 'smart' technologies as facial recognition, and community policing.

But these tools must be proven to reduce crime. Heavy reliance on surveillance, for instance, can produce a perception of safety without addressing root causes like poverty or weak prosecution systems.

The DILG must work closely with various local government units (LGUs), so implementation quality will vary. Do LGUs have the technical capacity to operate and maintain surveillance systems? Are accountability mechanisms clearly defined? After all, a structurally sound policy can still fail if local execution is weak.

We must also point out the legal and civil liberties implications. The program should comply with the Data Privacy Act of 2012 and uphold civil liberties guaranteed by our fundamental law.

The DILG's Safer Cities project should be considered positive if it is evidence-based, has clear accountability mechanisms, and avoids over-reliance on surveillance as a substitute for systemic reform. However, it becomes problematic if it centralizes surveillance without oversight, burdens LGUs without capacity support, and prioritizes visibility over actual crime reduction.

What is important is to maintain the balance between public order and civil liberties at all times.



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**REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
OFFICE OF THE CLERK OF COURT
TRECE MARTIRES CITY**

BDO UNIBANK, INC.,
Mortgagee,

**FORECLOSURE
CASE NO. F-148-26**

-versus-

MA. CECILIA P. BAUTISTA,
Debtor/Mortgagor.
X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by 4118, filed by Mortgagee, **BDO UNIBANK INC.**, with business address at BDO Corporate Center, 33rd floor, BDO Corporate Center Ortigas, No. 12 ADB Avenue, Mandaluyong City against the Debtor/Mortgagor, **MA. CECILIA P. BAUTISTA**, with residence and postal addresses at (1) Block 01, Lot 22 Phase 1 S2 Amaia Scapes Cavite, Brgy. Santiago, Gen. Trias City, Cavite (currently occupied) and (2) No. 125 Alido Subd., Putol, Kawit, Cavite (unknown address), to satisfy the mortgage indebtedness which as of January 26, 2026 amounts to **SEVEN HUNDRED THIRTY SEVEN THOUSAND SEVEN HUNDRED NINETY FIVE PESOS AND 14/100 (PH737,795.14)**, Philippine Currency, including interest, penalties and other charges as of said date but exclusive of all other expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **May 29, 2026 at 10:00 o'clock** in the morning until 12:00 o'clock noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency, the following described property with all the improvements thereon, to wit:

**TRANSFER CERTIFICATE OF TITLE
NO. 057-2017011494**

Lot No. 22 Block: 1 Plan No. Psd-04-223500
Portion of: Lot 2371-A, Psd-04-22167
Location: Barangay of Santiago, Municipality of General Trias, Province of Cavite, Island of Luzon

Boundaries:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	NE	Lot 2371-D, Psd-04-22167
2-3	SE	Lot 21, Block 1, Psd-04-223500
3-4	SW	ROAD LOT 6, PSD-04-223500
4-1	NW	LOT 23, BLOCK 1, PSD-04-223500

Area: **NINETY SIX SQUARE METERS (96), more or less**

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

In the event the public auction should not take place on the said date and time, it shall be held on **June 05, 2026** without further notice.

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

Trece Martires City, April 21, 2026.

(SGD) RICARDO TOLEDO
Sheriff IV

Copy Furnished:

BDO UNIBANK INC.
CONSUMER REMEDIAL MANAGEMENT
33rd Floor, BDO Corporate Center Ortigas

No. 12, ADB Avenue, Mandaluyong City

MA. CECILIA P. BAUTISTA
(1) Block 01, Lot 22 Phase 1 S2 Amaia Scapes Cavite, Brgy. Santiago, Gen. Trias City, Cavite
(2) No. 125 Alido Subd., Putol, Kawit, Cavite

**STRAIGHT NEWS PUBLISHING:
APRIL 22, 29 & MAY 06, 2026**

PHILHEALTH...

FROM PAGE 01

mga manggagawa at kanilang pamilya.

Nagsimula ang programa dakong alas-8:10 ng umaga para sa mga paunang kalahok sa pamamagitan ng audio-visual presentation, registration, at preliminaries na sinundan ng opening prayer at pag-awit ng Lupang Hinirang.

Nagbigay ng welcome remarks si Dr. Edwin M. Orina, Acting Regional Vice President ng PhilHealth Regional Office IV-A, kung saan binigyang-diin niya ang kahalagahan ng accessible at tuloy-tuloy na serbisyong medical para sa mga Pilipinong manggagawa.

Mula alas-10 ng umaga hanggang alas-2 ng hapon, binuksan ang programa para sa walk-in participants kung saan tampok ang libreng konsultasyon, laboratory services, gamot, at iba pang benepisyo sa ilalim ng YAKAP package.

Ayon sa PhilHealth, layunin ng YAKAP na palawakin ang dating Konsulta program sa pamamagitan ng mas mataas na health coverage, dag-

dag laboratory at diagnostic services, at access sa mga accredited providers gaya ng pharmacies, dental clinics, at iba pang specialty services.

Kasama rin sa package ang libreng gamot para sa outpatients, cancer screening, dental care, at optometric services para sa mga batang edad 1 hanggang 15 taong gulang.

Ipinahayag din ni Zaira Perez na ang YAKAP ay isang "responsive and evolving primary care benefit package" na nakatuon sa tinatawag na 4Cs of care: contact, coordinated care, continuous care, at comprehensive care.

Nagkaroon din ng intermission number mula sa PRO IV-A Movers, live testimonials ng mga benepisaryo, at interactive activities para sa mga dumalo.

Sa kabuuan, ipinakita ng programa na layunin ng PhilHealth na ilapit ang serbisyong pangkalusugan sa mga manggagawa, lalo na ngayong Labor Day, bilang pagkilala sa kanilang ambag sa bansa.

DOST-Cavite empowers MSME's at the 2026 Bacoor Business Summit



Strengthening the backbone of the local economy, DOST Cavite joined forces with the Bacoor Chamber of Commerce and Industry Inc. (PCCI-Bacoor) for the Bacoor Business Summit 2026 held on April 22, 2026. Organized in collaboration with the Business Permit and Licensing Department and the Department of Trade-Bacoor, the summit centered on the theme: "Building Competitive, Responsible, and Future-Ready Enterprises."

cont. on page 2

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

TRBANK, INC. (A RURAL BANK),
Petitioner-Mortgagee,

EJF NO. TG-26-030
FOR: Extra-Judicial Foreclosure
Proceedings of Mortgaged Real
Property under Act No. 3135
as amended by Act No. 4118

JOSEPH LEEHO UY married to
MARY CATHERINE ANTONIETTE T. UY,
ANNIE A. YAO, AND RAYMOND J. YAO,
Respondent-Mortgagor/s,

X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-judicial foreclosure sale under Act 313, as amended by Act No. 4118, filed by the Petitioner-Mortgagee, **TRBank, Inc.** (A Rural Bank), (TRBI for Brevity), a local bank with foreign ownership duly organized and existing under and by virtue of the laws of the Philippines, with principal and place of business at 31st Floor, Unit 3101-3108, Raffles Corporate Center, F. Ortigas Jr., Road, Ortigas Center, Pasig City, pursuant to the terms and conditions of the Deed of Real Estate ("MORTGAGE") executed and notarized on July 27, 2022 by Mortgagors/debtors, **JOSEPH LEEHO UY** married to **MARY CATHERINE ANTONIETTE T. UY**, **Co-debtors ANNIE A. YAO, AND RAYMOND J. YAO**, of legal age, Filipino citizen with residence and postal addresses at (1) Unit 10B Banyan Tower Bay Grden Club Residences Metropolitan Park, Macapagal Blvd., corner EDSA, Pasay City (2) Room 1608 Chinatown Steel Tower, Binondo, Manila, (3) Lot 4000 Along Brgy. Road (unnamed rd.) Brgy. Pangil, Amadeo, Cavite in favor of the Petitioner/Mortgagee, over a real estate property including improvements thereon, described in and covered by **TRANSFER CERTIFICATE OF TITLE NO. 076-2021003375** of the Registry of Deeds for Tagaytay City, in order to satisfy the outstanding loan obligation of the Mortgagors/Borrowers in the amount of **TWELVE MILLION ONE HUNDRED NINETY THOUSAND EIGHT HUNDRED THIRTY-NINE PESOS AND 75/100 (Php 12,190,839.75)** inclusive of any penalties and interest, as of March 10, 2026, the undersigned Clerk of Court & Ex-Officio Sherrif of the Regional Trial Court of Cavite thru her deputy, Oliver N. Mendoza, will sell at public auction on **June 11, 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 the Philippine Currency, the following property with all its improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. 076-2021003375
Registry of Deeds for Tagaytay City

IT IS HEREBY CERTIFIED that certain land situated in, more particularly bounded and described as follows:

LOT NO, 4000, CAD-482-D, CASE-2 BEGINNING AT A POINT MARKED "1" OF LOT 4000, CAD-482-D; BEING N. 10-42 W., 4047.24 M. FROM BLLM #1, CAD-482-D, AMADEO CADSTRE; THENCE N. 21-49 W., 90.62 M. TO POINT 2; N. 37-56 W., 22.64 M. TO POINT 3; N. 68-25 E., 80.88 M. TO POINT 4; S. 80-11 E., 35.94 M. TO POINT 5; S. 73-33 E., 101.01 M. TO POINT 6; S. 19-39 E., 56.84 M. TO POINT 7; S. 77-06 W., 18.10 M. TO POINT 8; S. 76-16 W., 166.14 M. TO POINT 1; POINT OF BEGINNING. CONTAINING AN AREA OF **EIGHTEEN THOUSAND EIGHT HUNDRED FORTY-EIGHT (18,848) SQUARE MEETERS**. ALL POINT ARE INDICATED ON

THE PLAN AND MARKED ON THE GROUND AS FOLLOWS: POINT 5-6 BY STAKED AND THE REST BY P.S. CYL. MONS. BOUNDED ON THE SW., ALONG LINES 1-2-3 BY BARANGAY ROAD; ON THE NW., ALONG LINES 3-4 BY LOT 4001, CAD-482-D; ON THE NE., ALONG LINE 4-5-6-7 BY HALANG RIVER; AND ON THE SE., ALONG LINE 7-8-1 BY LOT 3994, CAD-482-D. BEARINGS TRUE. THIS LOT WAS SURVEYED IN ACCORDANCE WITH LAW AND EXISTING REGULATIONS PROMULGATED THEREUNDER BY ROMEO M. FRANCISCO, GEODETIC ENGINEER ON JANUARY 5 TO JULY 8, 1983 AND APPROVED ON MAY 3, 1985., NOTE THIS LOT IS COVERED BY FREE PATENT APPLICATION NO. (IV-4) 4931.

Is registered in accordance with the provision of Section 103 of the Property Registration Decree in the name of

Owner: JOSEPH LEEHO UY, MARRIED TO MARY CATHERINE ANTONIETTE T. UY, BOTH LEGAL AGE, FILIPINOS

Address: 1608 CHINATOWN STEEL TOWER ASUNCION ST., BINONDO,

In the event the public auction should not take place on the said date, it shall be held on June 18, 2026 without further notice.

Prospective bidders or buyers are hereby enjoined to investigate and verify for themselves the **TRANSFER CERTIFICATE OF TITLE NO. 076-2021003375** the encumbrances thereon, if any there be.

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

Tagaytay City, Philippines, April 27, 2026.

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

(SGD) OLIVER N. MENDOZA
Sheriff -In-Charge

WARNING:

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

Copy Furnished:

TRBANK, INC. (A RURAL BANK)
Mortgagee
31st Floor, Unit 3101-3108,
Raffles Corporate Center,
F. Ortigas Jr. Road,
Ortigas Center, Pasig City

JOSEPH LEEHO UY, married to MARY CATHERINE ANTONIETTE T. UY
Mortgagors/Debtors
(1) Unit 10B Banyan Tower Bay Garden Club Residences Metropolitan Park, Macapagal Blvd., corner EDSA, Pasay City
(2) Room 1608 Chinatown Steel Tower, Binondo, Manila,
(3) Lot 4000 Along Brgy. Road (unnamed rd.) Brgy. Pangil, Amadeo, Cavite

ANNIE A. YAO AND RAYMOND J. YAO
Co-Debtors
(1) Unit 10B Banyan Tower Bay Garden Club Residences Metropolitan Park, Macapagal Blvd., corner EDSA, Pasay City
(2) Room 1608 Chinatown Steel Tower, Binondo, Manila,
(3) Lot 4000 Along Brgy. Road (unnamed rd.) Brgy. Pangil, Amadeo, Cavite

STRAIGHT NEWS PUBLISHING:
MAY 06, 13 & 20, 2026

CAVITE SERVICE CARAVAN



A day of service and unity unfolds at Cavite State University – Silang Campus as the Cavite Service Caravan rolls in, led by Gov. Abeng Remulla alongside Vice Gov. Ram Revilla Bautista, 5th District Representative Roy Loyola, 5th District Board Members Aidel Paul Belamide and Hon. Ivey Jayne Reyes, and Mayor Edward Carranza with the municipal council. Delivering care, connection, and essential services—right where every Silangueno needs it most.

Agri-trade Fair and Exhibit, Tampok sa Women's Month Celebration ng DA CALABARZON



Pinasinayaan ng Department of Agriculture Region IV CALABARZON katuwang ang Panlung-sod na Pamahalaan ng Lipa ang Women's Month Trade Fair and Exhibit noong ika-24 hanggang ika- 27 ng Marso sa City Hall Grounds, Lipa City, Batangas.

Ito ay bahagi ng Women's Month Celebration na may layuning kilalanin ang kakayahan, pagsisikap at dedikasyon ng mga kababaihan sa larangan ng pagsasaka. Tampok dito ang mga ipinagmamalaking produkto ng 60 kababaihang magsasaka mula sa iba't- ibang grupo, samahan at asosasyon sa pangunguna ng Agribusiness and Marketing Assistance Division (AMAD) na naglalayong mapalawak ang oportunidad pangkabuhayan ng mga kababaihan at kilalanin ang kanilang mahalagang papel sa agrikultura.

Ilan sa kanilang mga produkto ang kape, mga sariwang gulay, organic products, mga chips na gawa sa gulay, mga damit, at inuming gawa sa prutas. Ayon kay OIC-Regional Technical Director, Engr. Romelo F. Reyes ng DA CALABARZON, marami umanong mga programa ang isinusulong ng ahesya para sa mga kababaihang masasaka kung kaya't mahalaga ang suporta at pagtutulungan hindi lang upang maiangat ang pamumuhay ng mga ito kundin ang kapakanan ng buong bayan.

Samantala, isinagawa rin ang GAD Basic Concept & Principle, Seminar on Urban Gardening, at Stress Management para sa mga kalahok.



REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
OFFICE OF THE CLERK OF COURT
NAIC, CAVITE
rtc1nacocc@judiciary.gov.ph
0915-620-0438

HOME DEVELOPMENT MUTUAL
FUND (PAG-IBIG FUND)
Mortgagee,

FNC-2023-553
For: Extra-Judicial Foreclosure
of Real Estate Mortgage under
Act 3135, as Amended by Act 4118

-versus-

EDGAR BARTOLAY ESPARRAGO
married to RIZA GENVIA ESPARRAGO,
Mortgagor.

X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-judicial foreclosure sale under Act 3135, as Amended by Act No. 4118, filed by Mortgagee, HOME DEVELOPMENT MUTUAL FUND (PAG-IBIG FUND), a government financial institution duly organized and existing under and by virtue of Republic Act No. 9679 with principal office and place of business at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, pursuant to the terms and conditions of the Loan and Mortgage Agreement ("MORTGAGE") executed and notarized on April 26, 2018 by Mortgagor, EDGAR BARTOLAY ESPARRAGO married to RIZA GENVIA ESPARRAGO, both of legal age, Filipino citizen, with postal residence and postal address at BLOCK 19-B WELFARE VILLE COMPOUND, MANDALUYONG CITY, in favor of the Mortgagee, over a real estate property including improvements thereon, described in and covered by TRANSFER CERTIFICATE OF TITLE No. 057-2018042837 of the Registry of Deeds for Province of Cavite, in order to satisfy the outstanding loan obligation of the Mortgagors in the amount of FOUR HUNDRED FORTY THOUSAND SIX HUNDRED NINETY PESOS & 58/100 (P440,690.58) inclusive of interest, penalties and other charges, as of April 17, 2023, the undersigned Clerk of Court & Ex-Officio Sheriff of the Regional Trial Court of Cavite thru his deputy, Janelle V. Lagadon, will sell at public auction on June 1, 2026 at 8:00 o'clock in the morning or soon thereafter, at the Office of the Ex-Officio Sheriff at the Hall of Justice formerly Mayor Macario B. Pena Memorial Hall, Naic, Cavite, to the highest bidder, for Cash or Manager's Check and in Philippine Currency, the following property with all its improvements thereon, to wit:

Transfer Certificate of Title No. 057-2018042837

IT IS HEREBY CERTIFIED that certain land situated in BARANGAY OF SABANG (FORMERLY TIMALAN) MUNICIPALITY OF NAIC, PROVINCE OF CAVITE, ISLAND OF LUZON, bounded and described as follows: LOT NO: 22, BLOCK NO. 84, PLAN NO: PSD-04-246096 PORTION OF: SUBD. OF LOT 2937, FLS-986-D, NAIC ESTATE (VS-04-000597), LRC RECORD NO: 8340 LOCATION: BARANGAY OF SABANG (FORMERLY TIMALAN) MUNICIPALITY OF NAIC, PROVINCE OF CAVITE, ISLAND OF LUZON

BOUNDARIES
LINE DIRECTION ADJOINING LOT (B)
1-2 NE LOT 21, BLOCK 84, PSD-04-246096
2-3 SE ALLEY LOT 50, PSD-04-246096
3-4 SW LOT 23, BLOCK 84, PSD-04-246096

TIE POINT; MON. NO. 17, NAIC ESTATE, PROVINCE OF CAVITE

LINE TO CORNER	BEARING	DISTANCE
1	S. 41° 50' E	2748.28 M
1-2	S' 29° 26' E	8.00 M
2-3	S. 60° 35' W	3.50 M
3-4	N. 29° 26' W	8.00 M
4-1	N. 60° 34' E	3.50 M

AREA: TWENTY EIGHT SQUARE METERS (28). MORE

OR LESS
DESCRIPTION OF CORNERS: ALL POINTS-ARE REFERRED ON THE PLAN BY P.S. CYL. CONC. MONS. 15X30 CMS

BEARINGS: TRUE
DECLINATION:
DATE OF ORIGINAL SURVEY: JANUARY 19, 1906-FEBRUARY 4, 1907
DATE OF SUBD/CONS SURVEY: FEBRUARY 1-28, 2017
DATE OF APPROVED SURVEY: APRIL 20, 2017
GEODETIC ENGINEER: ELMERITO C. ROBLES

Is registered in accordance with the provision of the Property Registration Decree in the name of
Owner: EDGAR BARTOLAY ESPARRAGO MARRIED TO RIZA GENAVIA ESPARRAGO, FILIPINO, OF LEGAL AGE
Address: BLK. 19-B WELFARE VILLE CMPD, MANDALUYONG CITY

as owner thereof in free simple, subject to such of the encumbrances mentioned in Section 44 of said Decree as may be subsisting/

IT IS FURTHER CERTIFIED that said land was originally registered as follows:

Case No: Record No:
Orig. Reg. Date: 07 10 1981 Decree No:
Original RD: PROVINCE OF CAVITE
OCT No: OCT-181 (RD)-1158
Volume No: Page No:
Original Owner:

This certificate is a transfer from TRANSFER CERTIFICATE OF TITLE 2017064593 (TOTALLY CANCELLED) by virtue hereof in so far as the above-described land is concerned.

Entered at Province of Cavite, Philippines (on the 29th day of May 2018 at 12:36pm.

In the event the public auction should not take place on the said date, it shall be held on June 8, 2026 without prior notice.

Prospective bidders or buyers are hereby enjoined to investigate for themselves the TRANSFER CERTIFICATE OF TITLE NO. 057-2018042837 the encumbrances thereon, if any there be.

The aforementioned property is EXEMPT from the publication requirement for foreclosed accounts classified under socialized and low-cost housing, in accordance with OCA Circular No. 25-2025 dated February 3, 2025.

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

Naic, Cavite, April 30, 2026

(SGD) JANELLE V. LAGADON, MBA
Sheriff-in-Charge

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

Copy furnished:

ATTY. AMELY D. AGMATA c/o ATTY. MELANIO A. BADENAS JR.
Attorney-In-Fact, GCCS & Associates Corp.
RM. 209 Megastate Bldg., No. 737
G. Araneta Ave., Tatalon, Quezon City

EDGAR BARTOLAY ESPARRAGO married to RIZA GENVIA ESPARRAGO,
BLOCK 19-B WELFARE VILLE COMPOUND, MANDALUYONG CITY
LOT 22 BLOCK 84 PHASE 2 PASINAYA HZOMES, SABANG (FORMERLY TIMALAN), NAIC, CAVITE

STRAIGHT NEWS PUBLISHING:
MAY 06, 13 & 20, 2026

CARD Bank, Inc. pinalalakas ang serbisyong pinansyal para sa mga deaf na kliyente



Si Dr. Dolores M. Torres, Senior Adviser ng CARD MRI (unang hanay, pangalawa mula sa kanan), kasama ang mga staff ng CARD Bank at mga Deaf na kliyente (unang hanay), na nagpapakita ng hand sign na "CARD Bank" sa Barleta Branch, Laguna.

Patuloy na pinalalawak ng CARD Bank, Inc., isang microfinance-oriented rural bank, ang mga hakbang nito upang maging mas bukas at madaling maabot ang mga serbisyong pinansyal para sa lahat, lalo na para sa mga kliyenteng may kapansanan sa pandinig o deaf clients. Sa iba't ibang tanggapan ng bangko sa buong bansa, ipinatupad ang mga programa at inisyatibo na naglalayong gawing mas malinaw, maginhawa, at may dignidad ang pakikipag-transaksyon ng mga deaf na kliyente.

Upang mapadali ang komunikasyon, naglaan ang mga tanggapan ng Filipino Sign Language (FSL) booklets, madaling basahang gabay tungkol sa mga produkto ng bangko, at mga instructional video na may FSL inset. Ang mga staff, kabilang ang mga guwardiya, customer service representatives, at cashiers, ay inasahang laging may dalang papel at ballpen upang agad na makapagsagawa ng written communication kung kinakailangan.

Tinuturuan din ang mga empleyado kung paano tutulungan ang mga kliyente sa pagsagot ng mga form at pagproseso ng mga requirements habang sinusnod ang mga patakaran tulad ng Know-Your-Customer (KYC) at Anti-Money Laundering Act (AMLA). Katulad ng ibang kliyente, kinakailangan pa ring magsumite ng mga karaniwang dokumento tulad ng valid ID at profile forms. Kapag naaprubahan ang kanilang aplikasyon, maaari na silang magbukas ng deposit account na may panimulang deposito na PHP 200. Sa prosesong ito, ipinakitang ng bangko na maaaring magkasabay sa mga tang-

Inklusibong komunikasyon
Alinsunod sa mga pambansang polisiya tulad ng Republic Act No. 7277 o ang Magna Carta for Disabled Persons, pinahusay ng CARD Bank ang mga proseso nito sa pagbubukas ng deposit account at customer verification upang maging mas inklusibo. Layunin nitong tiyakin na ang bawat kliyente ay makadarama ng pagtanggap at maayos na serbisyo mula sa unang hakbang pa lamang ng kanilang pakikipagtransaksyon sa bangko. Sa mga tang-