

Coming back to weaving, coming back home

In the quiet town of Luisiana, Laguna, a simple woman gracefully weaves strands of pandan leaves, turning them into bayong or baskets and native bags. Luzviminda R. Esperanza, more fondly called “Lucy” by her friends and loved ones, has long been passionate about weaving.

Long before life demanded more of her, Lucy had been weaving with her bare hands since childhood. She not only turned this into an income-earning activity, but it is also a handed-down craft she first learned by watching her parents weave mats and bags.

But driven by the growing necessity, she braved life in Manila when she turned into a teenager. Lucy worked in stores and eateries. Later on, she also worked in parlor shops, offering hairstyling and beauty services to make a living. The soft rustle of pandan leaves in



Luzviminda R. Esperanza, 68, from Luisiana, Laguna, happily weaves pandan leaves into native bags by hand. The finished products are neatly arranged and ready for pickup by a distributor.

her hands was replaced by the fast-paced rhythm of survival in the city.

When her siblings started having families on their own, Lucy returned home to Luisiana, Laguna in 1983 to take care of her aging parents. Little did she know that her homecoming would also lead her to meet the man who would become her

husband. The following year, they married and began raising a family together.

While her husband worked as a tricycle driver, Lucy continued offering makeup and hairstyling services in their town to help provide for their children. Yet in between responsibilities as a mother while also trying to

earn, weaving remained stitched into her. Lucy picked up the pandan leaves once again and continued crafting bags by hand. Each woven piece she produces from there also helps support her children’s education and daily needs.

In 2016, after being invited by some of the first clients in their area,

Lucy became a client of CARD MRI Rizal Bank, Inc., a microfinance-oriented rural bank. As a client, she began saving and became enrolled in the insurance services under CARD MRI. When her husband died in 2019, Lucy was left to move in with one of her children in Batangas City and tried to continue offering beauty services in the new place. However, despite being with family, city life and its heat did not suit her.

Lucy eventually returned once again to the quiet rural life in Luisiana. With her two children now grown, one staying in Batangas and the other in Cabuyao, Laguna, she decided to stop taking other jobs and fully return to weaving. Back in the very place where she learned the craft, weaving once again became both her source of livelihood and comfort.

Through the loan

services of CARD RBI, she was able to gain additional capital to sustain her weaving business. Aside from the savings and loan services, the insurance services provided through the partner institutions of CARD RBI gave her peace of mind, knowing she has a safety net during difficult times. She also finds comfort knowing that these insurances can spare her family from hardship should anything happen to her.

Today, Lucy carefully buys pandan leaves, molds them, and transforms them into baskets and bags with her hands that have long memorized the process, but still craft it intently. It has now become the main thread that sustains her everyday life. She can finish one basket in around fifteen minutes and create up to ten pieces a day while still tending to household chores. Her

cont. on page 4

TRB approves toll collection for CALAX Subsection

After providing toll-free access for three (3) months, the Toll Regulatory Board (TRB) has approved the start of toll collection for the Cavite-Laguna Expressway (CA LAX) Subsection 3, covering Silang (Aguinaldo) to Governor’s Drive in General Trias, effective August 9, 2026.

Since its opening on May 4, 2026, the new segment has provided free passage to almost 9,000 motorists daily, offering a more convenient and efficient travel option for residents, workers, students, and businesses in Cavite.

The 7.88-kilometer CALAX Subsection 3 was built to provide a faster alternative route for commuters and businesses, bypassing heavily congested local roads along Cavite’s growing industrial and residential corridors.

Starting August 9, motorists using the CA-LAX Subsection 3 from Silang (Aguinaldo) Interchange to Governor’s

Drive will be charged the following rates: P35 for Class 1, P70 for Class 2, and P106 for Class 3 vehicles.

Meanwhile, the following toll rates will apply for motorists traveling from Governor’s Drive in General Trias, Cavite, and going straight to Greenfield in Laguna: P117 for Class 1, P234 for Class 2, and P351 for Class 3 vehicles.

The opening of CALAX Subsection 3 brings the operational length of CALAX to 26 kilometers, starting from the Greenfield-Mamplasan Entry in Biñan, Laguna. Once fully completed, the entire expressway network is projected to serve up to 65,000 vehicles per day, strengthening regional connectivity and supporting the movement of people, goods, and services across Cavite, Laguna, and Southern Metro Manila

CALAX is a vital infrastructure project designed to reduce travel time, ease traffic congestion on major local roads, and support economic growth in one of the country’s fastest-growing regions. PR

NEW CALAX TOLL FEES Effective August 9, 2026

	Greenfield to Governor's Drive	Silang (Aguinaldo) to Governor's Drive
CLASS 1	P117.00	P35.00
CLASS 2	P234.00	P70.00
CLASS 3	P351.00	P106.00

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STRAIGHT NEWS PUBLISHING

TODAY'S NEWS AND BEYOND

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BIR chief orders streamlining of tax processes

NMC Launches Press Corps to Strengthen Maritime Journalism and Combat Disinformation

SSS, BIR strengthen interagency cooperation through landmark partnership

Carmona opens PH’s first fully-integrated PWD resource, residential facility



CARMONA CITY, Cavite (PIA) — The City Government of Carmona opened the country’s first fully integrated resource center and residential care facility for Persons With Disabilities (PWD) as part of its continuous bid towards a more inclusive community. cont. on page 4

ARANGKADA PROGRAM IN CITY OF DASMARIÑAS

(FROM LEFT TO RIGHT)
DILG Secretary Jonvic Remulla, Delos Santos Family Foundation Founder Don Tomas Delos Santos Ang, Carmona City Mayor Dr. Dahlia Loyola, DSWD Secretary Rex Gatchalian, Cavite Governor Francisco Gabriel Remulla, Cavite Fifth District



Representative Atty. Roy Loyola and Cavite Vice Governor Ram Vicente Ram Revilla at the opening of KALINGYAKAP Integrated Shelter, Support & Services for Persons With Disabilities. (photo courtesy of Dr. Dahlia Loyola/Facebook)

Calabarzon police arrests more than 1,200 drug suspects, seizes P29.6M-worth of illegal drugs in July

P3

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DTI Laguna Joins NHA People’s Caravan Held in Santa Rosa City

Santa Rosa City — The Department of Trade and Industry (DTI) Laguna Provincial Office joined the National Housing Authority (NHA)-led People’s Caravan, together with other national government agencies, held on April 29 at the Multi-Purpose Sports Complex in Brgy. Tagapo, Santa Rosa City, Laguna, under the theme “Serbisyonag Dala ay Pag-asa.”

The program emphasized the importance of collaboration in public service and strengthened partnerships in delivering accessible government services to communities. A key highlight was the awarding of fifty (50)



Transfer Certificates of Title to families from Southville 4 and the Villa Santa Rosa Housing Project, securing home ownership and ensuring long-term stability. In addition, thirty (30) beneficiaries received certificates in coordination with the Overseas Workers Welfare Administration (OWWA), expanding access to government support programs. The activity cont. on page 4



SINO HUMUHUBOG NG KATOTOHANAN?

Krezzie Valentin-INTERN

Sa panahon ng internet, napakadali nang makakuha ng impormasyon. Sa isang pindot lamang, maaari na tayong makabasa ng balita, opinyon, at iba't ibang nilalaman mula sa iba't ibang platform. Ngunit kasabay ng bilis ng pagkalat ng impormasyon ay ang mabilis ding pagkalat ng maling balita, mapanlinlang na nilalaman, at mga impormasyong walang sapat na batayan.

Hindi lahat ng nababasa o napapanood ay totoo. Maraming impormasyon ang inilalabas nang walang sapat na ebidensya o beripikasyon. Kapag agad itong pinaniwalaan at ibinahagi, lalo lamang nitong pinapalawak ang maling impormasyon at nalililang ang mas maraming tao. Sa halip na makatulong, nagiging sanhi ito ng kalituhan, takot, at pagkakahati-hati ng opinyon ng publiko.

Malaki ang papel ng media sa paghahatid ng tumpak at balanseng impormasyon. Gayundin, may pananagutan ang mga content creator, mamamahayag, at iba pang tagapagbahagi ng impormasyon na tiyaking tama at mapagkakatiwalaan ang kanilang inilalabas na nilalaman. Ang kanilang mga salita at ulat ay may kakayahang humubog sa pananaw at desisyon ng maraming tao.

Ngunit hindi lamang sila ang may pananagutan. Bilang mga mamamayan, may tungkulin din tayong maging mapanuri sa bawat impormasyong ating nababasa at naririnig. Hindi sapat ang makita lamang ang isang balita o post upang paniwalaan ito. Mahalaga ang pagberipika ng pinagmulan, paghahanap ng iba pang mapagkakatiwalaang sanggunian, at pag-unawa sa buong konteksto bago bumuo ng sariling opinyon.

Sa kasalukuyan, mas mabilis kumalat ang maling impormasyon kaysa sa katotohanan. Isang maling pahayag lamang ang maaaring magdulot ng takot, makasira ng reputasyon, o makaapekto sa mga desisyong ginagawa ng mga tao. Dahil dito, higit na mahalaga ang media literacy at ang kakayahang kilalanin ang mapagkakatiwalaang impormasyon.

Ang pagiging mapanuri ay hindi lamang kasanayan, isa itong responsibilidad ng bawat mamamayan. Ang katotohanan ay hindi dapat nakabatay sa dami ng likes, shares, views, o sa kasikatan ng isang tao. Ito ay nakasalalay sa mga datos, ebidensya, at katotohanang napatunayan. Sa panahon kung saan napakaraming boses ang maaaring marinig, mas mahalagang pakinggan ang mga impormasyong nakabatay sa katotohanan kaysa sa mga opinyong walang matibay na batayan.

Ang tanong ay hindi lamang kung sino ang humuhubog sa katotohanan, kundi kung paano natin pinipiling hanapin, suriin, at ipagtanggol ito. Ang isang lipunang marunong mag-isip nang kritikal at magsuri ng impormasyon ay hindi madaling malinlang. Sa pamamagitan ng pagiging responsable sa pagtanggap at pagbabahagi ng impormasyon, nagiging bahagi tayo ng pagbuo ng isang lipunang may pagpapahalaga sa katotohanan at pananagutan.

DOST-Cavite supports sustainable solid waste Management through MRF and MRS training

The Department of Science and Technology (DOST) Cavite participated in the Training on the Establishment and Operation of a Material Recovery Facility (MRF) and Material Recovery System (MRS) in compliance with Republic Act No. 9003, held at the Provincial Capitol of Cavite. The training gathered representatives from local government units of Imus City Cavite City and Rosario to strengthen their understanding of sustainable solid waste management practices and promote compliance with the Ecological Solid Waste Management Act of 2000.

Serving as one of the resource speakers, Ms. Gilda S. De Jesus, Provincial Director of DOST Cavite, discussed the DOST programs that support local government units and communities. She highlighted key DOST initiatives, including the DOST Scholarship Program, the Grants-in-Aid (GIA) Program, and the Small Enter-

Tagaytay highlights community-grown harvests, honors champions of nutrition

TAGAYTAY CITY, Cavite — Community-grown harvests, healthy local food, and the dedication of grassroots nutrition workers took center stage as the City Government of Tagaytay culminated its 52nd Nutrition Month celebration with a Food Festival and Gawad Nutrisyon on July 24 at Sigtuna Hall, reaffirming its commitment to building healthier families through community participation and sustainable nutrition practices.

Anchored on the theme “Sa PPAN: Sama-sama sa Nutrisyong Sapat Para sa Lahat,” and sub-theme “Nutrisyon at Kalikasan, Ating Pangalagaan,” the celebration highlighted the vital role of proper nutrition, environmental stewardship, and community action in improving the health and well-being of Tagaytayños.

A highlight of the event was the Pista ng Masustansyang Pagkain, where participants show-



kol sa tema, banner at poster. Tungkol ito sa nanay na gumigising para magluto ng gulay, sa tatay na nagtatanim, at sa batang dati ay payat, ngayon ay masigla na,” said Pello. She likewise paid tribute to the dedication of barangay nutrition workers, describing them as the backbone of the city’s nutrition programs

The city also recognized outstanding Barangay Nutrition Committees (BNCs), Barangay Nutrition Scholars (BNSs), and Barangay Nutrition Action Officers (BNAOs) for their invaluable contributions to implementing nutrition programs and improving the nutritional status of families at the barangay level.

City Nutrition Action Officer Emilma Pello emphasized that the celebration was more than recognizing winners—it was a tribute to the people whose daily efforts have transformed lives.

“Hindi lang tung-

August 12-18, 2026

advocacy.

Meanwhile, Theresa Rivas, Information Officer of the National Nutrition Council (NNC) CAL-ABARZON, reminded participants that every award represents years of dedication and service to the community.

“Behind every plaque is a story of sacrifice,” she said, noting that the success of every nutrition program reflects the commitment of local nutrition workers who continue to ensure that every child has the opportunity to grow healthy and every family receives proper nutrition guidance.

The annual celebration concluded with a renewed call for stronger collaboration among local government units, barangay nutrition workers, and communities in advancing sustainable nutrition initiatives that will help secure healthier and more resilient generations of Tagaytayños.



MALIGAYANG KAARAWAN, RAFAEL SOBERANO

while never forgetting how far you’ve already come. There may be challenges along the way, but I hope you always find the strength to keep going, the courage to chase what you want, and the wisdom to appreciate the little things that make life meaningful.

Thank you for being the wonderful person that you are. Your presence can make a difference in people’s lives in ways you may not even realize. I hope you always surround yourself with

people who value you, support you, respect you, and remind you of your worth.

As you celebrate another year of life, I hope you leave behind the things that no longer serve you and welcome everything that brings you closer to the life you deserve.

May this year bring you more laughter, more adventures, more love, more success, and more moments that make you genuinely happy.

Never be afraid to dream bigger, start

August 12-18, 2026



Aboitiz Group builds momentum in first half of 2026

Driven by strong performance across its energy, banking, food, and infrastructure units, Aboitiz Equity Ventures (AEV) posted a 63% jump in consolidated net income to ₱13.6 billion for the first half of 2026

Aboitiz Equity Ventures, Inc. (AEV), the listed holding company and the active portfolio management of the Aboitiz Group, continued to advance its long-term growth strategy in the first half of 2026, delivering resilient performance across its businesses while expanding projects that support communities, industries, and the Philippine economy.

AEV reported a consolidated net income of ₱13.6 billion for the first six months of 2026, up 63% from the same period last year. During the second quarter alone, the company posted ₱7.3 billion in consolidated net income, a 40% increase from the same period in 2025. Excluding non-recurring items, AEV’s core net income for the first half reached ₱13.7 billion, reflecting sustained operational strength across its strategic business units.

Reflecting on the Group’s continued transformation, Aboitiz Group President and Chief Executive Officer Sabin M. Aboitiz underscored that the Company’s progress is rooted in disciplined execution and the strength of its people. “Transformation is not defined by a single breakthrough, but by consistently making better decisions, executing with discipline, and staying focused on long-term goals.”

Beyond the numbers, the first half of 2026 was marked by the continued rollout of projects that are helping power homes and industries, improve mobility, strengthen food security, accelerate digital transformation, and create more opportunities for Filipino communities.

“Every investment we make today is intended to strengthen our businesses, satisfy our customers, and support our nation’s continued growth,” Aboitiz said.



Powering the country’s energy transition

AboitizPower continued expanding its portfolio of cleaner and more reliable energy sources. During the period, it strengthened its generation capacity through the integration of the 797-megawatt Caliraya-Botocan-Kalayaan (CBK) Hydroelectric Power Plant Complex, one of the country’s most important pumped-storage hydroelectric facilities that helps balance the power grid and support the integration of renewable energy.

The company also delivered new solar facilities, including the 221-megawatt-peak Olongapo Solar Power Plant, the 47-megawatt-peak Armenia Solar Power Plant, and the 93-megawatt-peak San Manuel Solar Power Plant. These projects added more renewable energy to the country’s power mix while helping meet increasing electricity demand.

These new assets, together with higher contracted capacity and the full first-half contribution from Chromite Gas Holdings Inc., strengthened AboitizPower’s operations throughout the first half of the year.

For AEV, AboitizPower contributed ₱10.0 billion in net income during the first six months of 2026.

Expanding digital banking for millions of Filipinos

UnionBank continued to strengthen its position as one of the country’s leading digital banks by expanding lending, enhancing customer ser-

vices, and deepening its digital capabilities.

The bank served a growing customer base of 19.3 million, supported by continued investments in digital banking platforms, automated customer services, card products, wealth management, bancassurance, and consumer lending.

Consumer loans remained strong, particularly unsecured lending, while digital transactions continued to support customer convenience and operational efficiency.

UnionBank posted ₱6.9 billion in net income during the first half of 2026 and contributed ₱3.4 billion to AEV. Building a stronger food ecosystem

Food and Beverage remained AEV’s second-largest earnings contributor, accounting for 24% of total net income contributions from strategic business units.

Through Aboitiz Foods and Coca-Cola Europacific Aboitiz Philippines (CCEAP), the Group continued strengthening food production and distribution across the region.

Growth was supported by stronger demand for flour, regional livestock feeds, trading operations, pet food, specialty nutrition products, and aqua feed. CCEAP likewise maintained its market leadership while increasing sales volumes and continuing to make Coca-Cola products more accessible to Filipino consumers.

Together, these businesses contributed ₱4.0 billion in net income during the first half of 2026.



Strengthening gateways that connect people and businesses

Aboitiz InfraCapital continued expanding infrastructure that supports tourism, trade, and national connectivity.

Its airport portfolio—which includes Mactan-Cebu International Airport, Laguingingan International Airport, and Bohol-Panglao International Airport—served growing passenger demand during the first half of the year. While passenger traffic at Mactan-Cebu softened during the second quarter compared with the strong first quarter, the addition of Laguingingan and Bohol-Panglao airports provided full first-half operational contributions.

The company also continued expanding Unity Digital Infrastructure’s telecommunications tower portfolio and co-location services, helping strengthen mobile connectivity across the country.

In water infrastructure, operations continued despite lower water volumes brought about by the effects of El Niño, underscoring the importance of building resilient water systems that can adapt to changing climate conditions.

Creating communities and industrial hubs

AEV continued to strengthen its real estate portfolio by developing integrated residential communities and industrial estates that attract investments, generate employment, and drive regional economic growth.

The residential business remained focused on selling

ready-for-occupancy homes while enhancing the quality of its customer portfolio. At the same time, Aboitiz Economic Estates sustained leasing momentum as more locators expanded and established operations across its industrial parks. At LIMA Estate in Batangas, the Group also deepened its commitment to talent development through its partnership with Batangas State University, bringing industry and academe closer together to help equip the future workforce with skills aligned to the needs of modern industries.

These initiatives reflect AEV’s long-term vision of creating thriving, future-ready communities where businesses can grow, talent can flourish, and people can live, work, learn, and prosper.

Investing in communities alongside business growth As the Group continued expanding its businesses, it also sustained investments that create lasting value for communities.

Across the country, Aboitiz Foundation continued working with government agencies, local governments, schools, civil society organizations, and community partners to improve education, strengthen livelihoods,

support digital inclusion, promote environmental stewardship, and enhance disaster resilience.

These programs complement the Group’s broader sustainability agenda by ensuring that business growth translates into meaningful opportunities for Filipino families and communities.

A disciplined foundation for long-term growth As of June 30, 2026, AEV maintained a solid financial position with ₱1.0 trillion in consolidated assets, ₱86.6 billion in cash and cash equivalents, and a net debt-to-equity ratio of 0.9x, providing the flexibility to continue investing in strategic growth opportunities.

From delivering new renewable energy facilities and expanding airport operations to strengthening digital banking, supporting food security, developing industrial communities, and investing in people, AEV continues to pursue its vision of advancing business and communities together.

As the Group enters the second half of 2026, it remains focused on building businesses that not only deliver sustainable growth but also contribute to a more resilient, connected, and prosperous Philippines.



DOST-Cavite...

prise Technology Upgrading Program (SETUP), emphasizing how these programs contribute to human resource development, research and innovation, and enterprise competitiveness. She also introduced various DOST-developed technologies and equipment that may be adopted by local government units to enhance their Material Recovery Facilities and Material Recovery Systems, particularly benefiting the participating localities of Cavite City, Imus City, and Rosario.

The activity concluded with an interactive open forum where participants actively exchanged ideas and raised questions regarding the implementation of DOST programs and the possible adoption of appropriate technologies for their respective localities. The discussion reflected the participants’ strong interest in leveraging science, technology, and innovation to strengthen their solid waste management initiatives. Through activities such as this, DOST Cavite continues to promote collaborative partnerships with local government units in advancing sustainable environmental management and supporting community development through science and technology.

REPUBLIC OF THE PHILIPPINES
REGIONAL TRIAL COURT
4TH JUDICIAL REGION
BRANCH 109
CITY OF CARMONA, CARMONA
2ND Flr., Hall of Justice Bldg., Brgy.
Maduya, City of Carmona, Cavite
Email add: rtc2cac109@judiciary.gov.ph:
Tel. No (046) 4828527

CARD SME Bank, Inc., A Thrift Bank,
Mortgagee,

EJF-2026-47

FOR: EXTRA JUDICIAL FORECLOSURE OF
REAL ESTATE MORTGAGE UNDER
ACT 3135, AS AMENDED

-versus-

SPS. LUCIA DELA CRUZ ALIENTO and
FRANCISCO FRANCISCO ALIENTO,
Mortgagors.

X-----X

NOTICE ODF SHERIFF'S SALE

Upon Extra-Judicial petition for sale under Act No. 3135, as amended by Act 4118 filed by the mortgagee, CARD SME Bank, Inc., A Thrift Bank, with postal address/es at (1.) 120 M. Paulino St., Cor. Burgos St., San Pablo City, Laguna; and (2.) Blk 5 Lot 5 Congressional Road, Brgy. Poblacion 1, GMA, Cavite, againts the mortgagors, SPS. LUCIA DELA CRUZ ALIENTO and FRANCISCO FRANCISCO ALIENTO, with postal address/es at (1.) Block 14 Lot 18 Phase 4B, Monteverde Homes, F. De Castro, GMA, Cavite; and (2.) Block 10 Lot 10 Monteverde Homes, F. De Castro, GMA, Cavite, and for the satisfaction of the mortgaged debt which as of 15 July, 2026 amounts to NINE MILLION EIGHT HUNDRED ELEVEN THOUSAND FOUR HUNDRED THIRTY NINE PESOS AND 72/100 (P9,811, 439.72) Philippine Currency, exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned or his duty authorized representative will SELL at public auction on October 1, 2026 at 1:00 o'clock in the afternoon at the Lobby of the Hall of Justice Building, Brgy. Maduya, City of Carmona, Cavite to the highest bidder for CASH or MANAGER'S CHECK, in Phillipine currency, the mortgaged property/ies with all the improvements thereon to wit;

TRANSFER CERTIFICATE OF TITLE
NO. 057-2022035017

IT IS HEREBY CERTIFIED that certain and situated in MUN. OF CARMONA,
PROV. OF CAVITE , LUZON, bounded and described as follows

"A PARCEL OF LAND (LOT 10, BLK. 2 OF THE SUBD. PLAN, PSD-04-009847, BEING A PORTION OF PARCEL-3, PSD-04-004652, L.R.C. REC. NO.), SITUATED IN THE MUN. OF CARMONA, PROV. OF CAVITE BOUNDED ON THE NW., ALONG LINE 1-2 BY ROAD LOT 1, ON THE NE., ALONG LINE 2-3 BY LOT 11, BLK 2; ON THE SE., ALONG LINE 3-4 BY BLK. 28; & ON THE SW., ALONG LINE 4-1 BY LOT 9, BLK. 2, OF THE SUBD. PLAN. BEGINNING AT APT. MARKED "1" ON PLAN, BEING N. 64 DEG. 32'W., 898, 19 M. FROM BLLM NO. 14, CARMONA, CADASTRE THENCE S. 30 DEG 42'E., 15 02 M. TO PT. 2; THENCE S. 59 DEG, 18'W., 10.00 M. TO PT. 3; THENCE N. 30 DEG. 42'W., 15.02 M. TO FT. 4; THENCE N. 59 DEG, 18'E., 10.00M. TO THE PT. OF BEGINNING, CONTANING AN AREA OF ONE HUNDRED FIFTY (105) SQ. METERS. ALL PTS. REFERRED TO ARE INDICATED ON THE PLAN AND ARE MARKED ON THE GROUND BY PS CYL. CONC. MONS. 15X60 CM., BEARINGS TRUE; DATE OF ORIG. SURVEY, APRIL 14, 1940 TO JULY 31, 1941 AND THAT OF THE SUBD. SURVEY, JUNE 1-12, 1984 AND WAS APPROVED ON JULY

19, 1984."

xxx NOTHING FOLLOWS xxx

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

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

In the event the public auction should not take place on the said date and time, if that be held on October 8, 2026 at the same time and place witout further notice.

31TH day of July 2026 at City of Carmona, Cavite

By:

(SGD) JOSEPH R. DIOKNO
Sheriff IV

Noted By:

(SGD) ATTY. CORINNA B. SALONGA-LOPER
Clek of Court VI & Ex-Officio Sheriff

Copy furnished:

CARD SME Bank, Inc, A Thrift Bank
1. #120M. Paulino St. cor. Burgos St.,
San Pablo City, Laguna
2. Blk. 5 Lot 5 Congressional Road.,
Brgy. Poblacion I GMA, Cavite

ATTY. SAMUEL JOHN DOMJOE M. ABARCAR
Counsel for the Petitioner
20 M.L. Quezon St., City Subd.
San Pablo City, Laguna

SPS. LUCIA DELA CRUZ ALIENTO &
FRANCISCO F. ALIENTO
1. Block 14 Lot 18 Phase 4B
Monteverde Homes
F. De Castro, GMA, Cavite
2. Block 10 Lot 10
Monteverde Homes
F. De Castro, GMA, Cavite

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DTI ...

demonstrated an integrated service delivery approach through inter-agency cooperation. Participating agencies provided services such as livelihood assistance, healthcare, and social support, reinforcing efforts toward holistic community development. Service booths were also set up, allowing participants to explore livelihood opportunities and access business-related information and government services.

At the DTI booth, Negosyo Center Business Counselor Nicka Atayde assisted both potential and existing entrepreneurs. Services focused on streamlining business registration processes and improving access to entrepreneurship support. Ms. Atayde also provided guidance on loan programs offered by the Small Business Corporation to help interested clients secure

capital for business growth and sustainability.

"These services are part of DTI's effort to ensure that beneficiaries of government programs like the NHA People's Caravan are not only provided with assistance, but are also given pathways to start or strengthen their own livelihoods through easier business registration and access to financing," Atayde said. The People's Caravan served as a platform for DTI Laguna and other partner agencies to deliver accessible government services to communities. DTI Laguna's participation reflects its commitment to inclusive economic development by bringing livelihood opportunities, business assistance, and other support services closer to the public through inter-agency collaboration (NJDAtayde, DTI Laguna).

Carmona...

On July 31, the Kalingyakap Integrated Shelter, Support, and Services for PWDs opened its doors to the public.

A program launched in partnership with the Delos Santos Family Foundation, the Kalingyakap Shelter features PWD-friendly facilities, including classrooms and areas for speech, physical, and occupational therapies.

Having previously been recognized by the United Nations' Public Service Awards, Mayor Dahlia Loyola noted that the Kalingyakap Integrated Shelter was a 'dream' and a product of the support and involvement of stakeholders and community members in their city.

"Ito na po ang katuparan ng ating pang-arap, kung saan ang shelter facilities natin ay buksan na. Tayo ay naririto hindi lang upang i-celebrate ang blessing, kundi para i-celebrate ang mga totoong nangyayari sa City of Carmona kung saan mayroong inclusive development [where] nobody is left behind. Ito po ay nangyari sa pamamagitan ng strong political will, sustained leadership, at involvement of many stakeholders."

As the first of its kind, the Kalingyakap Integrated Shelter, Support, and Services and its accompanying programs earned praises from the Department of Social Welfare and Development (DSWD), Department of Education (DepEd), and the Department of the Interior and Local Government (DILG).

Secretary Rex Gatchalian lauded the city, which has long been a business-friendly community, for its PWD-centered governance.

Coming ...

neighbors, who also weave, bring their finished products to Lucy's house, where distributors later collect them for the market.

With the same wisdom reflected in her woven creations, Lucy encourages fellow clients to continue saving and investing in insurance for their future: "Sila ay maghulog (sa savings at insurance) para may aasahan sila balang araw," she advised.

Lucy's fulfillment now rests in the well-being of her children and grandchildren, and in doing what she loves while living. She chose a quiet life. No grand displays, just a humble contentment gently woven through experiences she gained throughout the years, just like the strands of pandan leaves that she patiently moves by hand. PR

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"The true mark of a progressive city is how it takes care of its citizens, more so those who are poor, marginalized, and vulnerable. Dito sa Carmona, ipinamalas ng lungsod na hindi lang sila progresibo sa imprastraktura, ease of doing business, at sa iba't ibang larangan, kundi ipinakikita nila na pati ang kanilang number one agenda sa governance, [which] is taking care of People With Disabilities."

Gatchalian noted that the Kalingyakap Shelter is the first facility of its kind in the country, focusing on helping PWDs adapt to society by offering various livelihood packages and psychosocial support.

"The innovation of this Center lies not in the structure itself, kundi doon sa community-based programs na fully integrated. Most of the Learning and Resource Centers sa buong Pilipinas normally ang point of view is always as an education facility."

Gatchalian added, "[But] Carmona took it a bit further and looked at it as part of the community-complete package of services na kasama ang livelihood, involvement ng mga magulang, [at] kasama pagtatala ng People with Disabilities sa community, and I think this is the only type of it [integrated shelter facility] right now."

Currently, the Kalingyakap program caters to 368 PWD learners, including college students, in partnership with the Cavite State University (CvSU). The Shelter is also caring for neglected and abandoned PWDs, and can accommodate up to 20 male and female residents.

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EDITORIAL:
SHE CHOSE HER DREAM

by Hanz Darwin Y. Corciega

In a world that often measures success by marriage, status, or outward achievements, the sacrifices of single working women are too often overlooked. Society is quick to ask why a woman remains single, yet rarely pauses to understand the responsibilities she carries or the dreams she has chosen to put before her own.

The story of the woman who wakes before dawn, works tirelessly, and spends her earnings supporting her family is not unusual. It reflects the reality of countless women who quietly shoulder financial burdens while expecting little in return. They miss birthdays, holidays, and precious family moments, not because they don't care, but because they are committed to giving their loved ones better opportunities.

Sadly, many people mistake this dedication for ambition alone. They assume these women are simply "too busy" or unwilling to settle down. In my view, this is an unfair and incomplete judgment. Behind every simple smile may be years of sacrifice, loneliness, and silent resilience. Many have postponed their own dreams, relationships, and personal happiness to ensure that others can achieve theirs.

What makes these women remarkable is not that they never struggle, but that they continue despite their struggles. Their courage is found in showing up every day, even when no one notices their efforts. Their strength lies in choosing responsibility over comfort and hope over despair.

The moment when a loved one says, "We made it because of you," represents more than gratitude, it is recognition that every sacrifice mattered. It reminds us that success is not always measured by personal gain but also by the lives we help transform.

As a society, we should stop defining women by their relationship status and start recognizing them for their character, compassion, and contributions. A single woman is not incomplete. She can be a provider, a leader, a caregiver, and the foundation upon which an entire family builds its future.

Single working women deserve more than admiration on a special occasion. They deserve respect, understanding, and appreciation every day. Their sacrifices may not always be visible, but their impact reaches generations. To every single working woman: your journey is meaningful, your sacrifices are valuable, and your strength deserves to be celebrated. You are living proof that true heroism often happens quietly, through love, perseverance, and selfless dedication. Happy Single Working Women's Day!



Editorial Office

STRAIGHT NEWS PUBLISHING is a English /Filipino is being regularly published every Wednesday of the week. at Blk. 5 Lot 69 Barcelona Ph. 2, Buhay Na Tubig, Imus, Cavite
Mobile No. ----- 09556586520 / 09164731260
TIN NO. ----- 237756418-000

Email ad: newsstraight172@gmail.com
soberanmavic@gmail.com

EDITORIAL BOARD

Publisher : Maria Victoria S. Soberano
Editor-In-chief : Dominador C. Soberano
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SMFB first-half revenue rises 2% amid a more cautious consumer environment

San Miguel Food and Beverage Inc. posted a 2% increase in first-half 2026 revenue to P205.3 billion, led by continued growth in its Food business, even as inflation, slower economic growth and geopolitical disruptions weighed on consumer spending and some export markets.

Gross profit was steady at P58.4 billion, supported by revenue growth and efficient cost management. EBITDA slipped 1% to P38.8 billion, with margins at 19%, while operating income and net income both eased 4% to P28.8 billion and P22.1 billion, respectively.

Despite these pressures, overall demand across the company's core categories remained relatively stable.

"Our business remained resilient through the first half of the year, supported by the strength of our operations and the hard work of our teams across the businesses," SMFB Chairman Ramon S. Ang said. "We are managing our costs carefully, adding capacity where demand is growing, and keeping our brands within reach."

Food revenue rose 5% to P99.3 billion, driven by its feeds segment and sustained demand for branded products, including Magnolia dairy and coffee products,



Purefoods luncheon meats and Pinoy Favorites, as well as its more affordable product lines. Operating income increased 2% to P8.8 billion, while net income rose 8% to P6.4 billion.

Beer remained the Group's largest earnings contributor, although revenue slipped 1% to P73.7 billion as consumers became more selective with discretionary spending amid elevated inflation and a weaker peso.

Domestic beer revenue was steady at P66 billion, as a price adjustment earlier in the year to offset higher excise taxes helped cushion softer

volumes. International operations posted revenue of USD128.5 million, lower than a year earlier, as shipping disruptions in the Middle East affected deliveries to the region. Beer operating income fell 11% to P14.4 billion, while net income declined 12% to P11.4 billion.

Meanwhile, Spirits revenue was steady at P32.3 billion as higher pricing offset softer volumes. Profitability improved despite the lower volumes, with operating income rising 8% to P5.4 billion and net income increasing 3% to P4.4 billion.

lion.

SMFB ended the first half with total equity of P205.3 billion, up 4%, alongside improved liquidity and leverage ratios. The company expects consumer demand to remain under pressure in the near term, but said its market-leading brands and stronger financial position leave it well placed to manage the current environment. It added that it will continue investing in capacity, operations and its supply chain while maintaining cost discipline to support longer-term growth.



KWF, Nagsagawa ng Courtesy Visit sa NCIP Koronadal at Ilang Unibersidad at SWK sa Mindanao



Nagsagawa ng courtesy visit ang mga kinatawan ng Komisyon sa Wikang Filipino (KWF) sa Regional Office ng National Commission on Indigenous Peoples (NCIP) sa Lungsod Koronadal noong 9 Hulyo 2026.

Tinalakay sa pulong na ito ang kasalukuyan at mga susunod na proyekto ng KWF na nangangailangan ng koordinasyon sa NCIP.

Bumisita rin ang mga kinatawan ng KWF sa University of Santo Tomas (UST) General Santos City Campus para makipagpulong tungkol sa posibilidad ng pagtatatag ng Sentro sa Wika at Kultura (SWK) sa UST GenSan. Bilang panghuling gawain, binisita ng mga kinatawan ng KWF ang Mindanao State University (MSU) General Santos City Campus at nakipagpulong sa SWK para sa pagpapaigting ng ugnayan at pagtutulungan sa mga proyektong pangwika.

Ang Sentro ng Wika at Kultura ay isang patuluyang programa ng KWF na naglalayong mas palakasin ang mga programa at gawaing pangwika at pangkultura sa loob ng pamantasan. Inaasahang magsisilbing gabay ang SWK sa pagpapayaman ng mga katutubong wika at kultura sa mga rehiyon sa darating na mga proyekto ng dalawang institusyon.

SM LITTLE STARS 2026

NURTURING NEXT-GEN STARS AT GRAND FINALS

MANILA, Philippines, 3rd August 2026 — For 17 years, SM Supermalls has been where young dreamers discover the first spark that ignites their journey to becoming the stars they aspire to be. This August 8, the country's brightest young talents will once again take center stage at the SM Little Stars 2026 Grand Finals at the SM Mall of Asia Music Hall, where the country's brightest young dreamers take their biggest step toward the spotlight.

This year's SM Little Stars continues to inspire thousands of children to showcase their talents in singing, dancing, and more. After six weeks of auditions across 68 of your most-loved SM Supermalls nationwide, more than 40,000 children aged 4 to 7 wowed audiences with their talent, confidence, and charm. Only 30 exceptional young dreamers earned a coveted spot in this year's Grand Finals.

More than a talent competition, SM Little Stars gives children a stage to discover their confidence, express themselves, and celebrate their unique talents. For families, every performance becomes a proud milestone as they witness their little stars take their first



steps toward bigger dreams. Out of the 30 grand finalists, only two will earn this year's highest honors—the Grand Shining Star, recognizing the young performer whose extraordinary talent

NMC ...

MAKATI CITY — The National Maritime Council (NMC) officially launched the National Maritime Council Press Corps and held its Organizational Meeting on July 31, 2026, at the Multi-Purpose Hall of the Department of Migrant Workers Building in Makati City. The event gathered members of the media and government officials to strengthen cooperation in promoting factual, credible, and responsible reporting on Philippine maritime issues.

The program featured presentations from Usec. Alexander S. Lopez, Secretary Andres Castor Centino, Head of the Pres-

idential Office for Maritime Concerns (POMC), and Mary Ann Ferrer, who discussed Philippine Maritime Governance and Strategic Communications. The speakers highlighted the importance of the recently established National Maritime Council under Executive Order No. 57 (2024), which aims to enhance maritime governance, policy coordination, and strategic communication.

During the lecture, officials emphasized that the NMC seeks to ensure government information is timely, factual, coordinated, and credible while strengthening partnerships with the media in ad-

ressing misinformation and disinformation. The Council's communication strategy focuses on informing the public, aligning government messages, educating communities, engaging stakeholders, and building resilience against false narratives.

The speakers also underscored the importance of human-centered storytelling, encouraging journalists to highlight the experiences of fisherfolk, and coastal communities in the West Philippine Sea. They noted that responsible reporting on incidents such as harassment at sea, envi-

ronmental destruction, and illegal artificial island construction supports the country's legal and diplomatic position while helping the public better understand the impact of maritime issues. Legal and policy developments were likewise discussed, including the 2016 South China Sea Arbitral Award, which affirmed the Philippines' sovereign rights within its 200-nautical-mile Exclusive Economic Zone (EEZ) and rejected the Nine-Dash Line as a legal basis. Officials also cited the Maritime Zones Act, the Archipelagic Sea Lanes Act, and Executive Order No. 111, Series of 2026, which

standardized the names of 131 features in the Kalayaan Island Group. An open forum followed, where participants discussed the role of the media in countering propaganda through evidence-based journalism. Officials encouraged reporters to continue producing accurate and well-documented stories that strengthen public awareness and uphold truth.

The event also introduced the proposed structure of the NMC Press Corps, which aims to institutionalize regular media engagements through press briefings, policy dialogues, special-

CELEBRATES 17 YEARS OF

BIR...

prizes, including National University college scholarships, a brand-new car, a trip to Hong Kong, recording and management contracts, ₱200,000 in cash, SM Gift Certificates, and many more exciting rewards.

Join us on August 8 at 3:00 PM at the SM Mall of Asia Music Hall and cheer on the country's brightest young dreamers as they take the biggest stage of their young lives. Admission is free. ###

About SM Supermalls

SM Supermalls is evolving—shaping how people live, connect, and experience life today. More than a place to shop, it is the country's most loved mall and an everyday destination designed around the lifestyles, passions, and needs of Filipino communities, delivering new finds, fresh concepts, and meaningful experiences, All For You.

As one of Southeast Asia's largest mall developers and operators, with 90 malls in the Philippines and 9 in China, SM Supermalls continues to evolve its spaces, experiences, and partnerships, building destinations that grow with communities and remain trusted, relevant, and loved for generations. Your Most Loved Supermall, SM — All For You.

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BIR...

CALAMBA CITY, Laguna (PIA) — The Bureau of Internal Revenue (BIR) commits to realizing ease of doing business through the continued improvement of public service delivery and the adoption of digitalization efforts in its revenue offices nationwide.

Internal Revenue Commissioner Charlito Martin Mendoza stressed that under his leadership, a taxpayer-centric approach will be implemented, encompassing the simplification of tax requirements, improvement of taxpayer services, and increased revenue collection, in line with President Ferdinand R. Marcos Jr.'s directive to ease the burden on Filipinos.

"Matutuwa ang mga taxpayers natin na mas maganda, mas maaliwalas, mas malamig ang mga opisina ng BIR na binibisita nila pero ang mas matatandaan ng mga taxpayers natin ay hindi lang 'yung ganda ng opisina kundi kung papaano natin sila tinanggap sa opisinaang ito," Mendoza said in his remarks during the opening of a new five-story, modern-style building of BIR Revenue District Office No. 56 Central Laguna in Calamba City, Laguna, on Monday, August 3.

The Commissioner stressed the need to simplify transactions, saying that doing so would contribute to meeting the bureau's collection targets while increasing the productivity of business owners.

"Kinakailangan na maging mas mabilis, mas maayos, at mas mahusay ang mga serbisyon ibinibigay natin sa

ating mga taxpayers and that will boost the voluntary compliance on their part na magpapataas ng revenue collection ng BIR," Mendoza stated.

BIR has since implemented the digitalization of transactions to lessen paperwork in its offices and reduce the need for taxpayers to be physically present to transact with the bureau.

"Importante na meron tayong taxpayer portal, meron tayong interactive digital tax calendar, among many other digital initiatives na inilunsad natin upang padaliin ang buhay ng ating mga taxpayers dahil dapat mas maraming oras na ginugugol ang ating taxpayers especially ang ating business taxpayers sa pagpapatakbo ng kanilang negosyo,"

In Laguna, many transactions can now be completed virtually, including payment options, the generation of Taxpayer Identification Numbers (TINs), business registration, records updating, and other services.

"Mas higit na mapapagbuti pa natin ang paglilingkod sa ating mga taxpayer at may mga proyekto tayong ilulunsad na mas makakatulong sa ating mga taxpayer. May mga regulation na ginagawa kung paano matutulungan ang ating mga taxpayer na magkaroon ng discounts pa na mabawasan ang taxes at 'yan po ay darating sa ilang mga buwan o araw na darating ay maibibigay sa ating taxpayer," BIR RDO 56 Assistant Revenue District Officer Marlon Cabance emphasized.

Under Mendoza's leadership, the BIR has received recognition

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from the Anti-Red Tape Authority (ARTA) as one of the most improved government agencies, serving as a testament to the effectiveness of taxpayer-centric measures aimed at simplifying tax collection processes, streamlining the list of documentary requirements and ensuring that taxpayers are properly assisted with their concerns.

"Palagi nating sinasabihan ang ating mga kasama sa BIR na maging patient sa pagpapaliwanag sa taxpayers ng proseso ng mga requirements para nauunawaan nila bakit ganito ang requirements. Kadalasan ng reklamo ng mga taxpayer ay nagmumula sa hindi nila naiintindihan ang proseso at kapag naipaliwanag naman sa kanila nang maayos ay sumusunod naman sila at tanggap nila," the BIR commissioner added.

Cabance commits to reflect the national government's agenda in the practices within their district offices, demonstrating good governance and their commitment to serving Filipinos.

"Yung mga tulon na dapat naming maibigay sa lalong madaling panahon ay maibibigay namin dito. Mas mabibigyan namin ng pansin na mabigyan ng pagkakataon na ang ating mga taxpayer ay mabigyan ng pagpapahalaga sa kanilang mga kailangan,"

Under the administration of President Marcos Jr., the government seeks to provide greater relief to taxpayers while supporting the growth of small businesses and promoting a more efficient tax system.

lays the groundwork for a

person said. The DSWD, in coordination with local government units (LGUs), is also monitoring the situation of 1,218 families or 3,701 individuals currently staying in two evacuation centers in Central Luzon and Zamboanga Peninsula Region.

The DSWD FOs continue to monitor the situation of families affected by TD Luis for the provision of other needed assistance, according to the DSWD spokesperson. Based on the 6

Calabarzon...

CALAMBA CITY, Laguna (PIA) — In a continued effort to dismantle illegal drug networks and protect communities across the region, the Police Regional Office (PRO) Region IV-A arrested 1,208 drug suspects and seized ₱29.6 million worth of illegal drugs during anti-drug operations carried out across Calabarzon from July 1 to 31.

In an official press statement, PRO Calabarzon, under the leadership of Acting Regional Director Police Brig. Gen. Dominic Baccay, reported that it conducted 942 anti-drug operations throughout July, reflecting the region's intensified and intelligence-driven law enforcement efforts under Baccay's B.E.S.T. leadership framework, which stands for Be visible, Engage immediately, Serve together, Transform trust.

SSS...

QUEZON CITY — The Social Security System (SSS) and the Bureau of Internal Revenue (BIR) on Friday formalized a landmark partnership to strengthen compliance with tax and social security laws, enhance data sharing, and improve public service delivery.

The Memorandum of Understanding (MOU), signed by SSS President and Chief Executive Officer Robert Joseph M. De Claro and BIR Commissioner Atty. Charlito Martin R. Mendoza at the BIR National Office in Quezon City, establishes a framework for stronger institutional coordination in carrying out the agencies' respective mandates.

The MOU also

lays the groundwork for a person said. The DSWD, in coordination with local government units (LGUs), is also monitoring the situation of 1,218 families or 3,701 individuals currently staying in two evacuation centers in Central Luzon and Zamboanga Peninsula Region.

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"The month-long operations resulted in the seizure of 4,333.59 grams of shabu, 245.58 grams of marijuana, and 43.46 grams of kush, with a total Dangerous Drugs Board (DDB) standard value of Php29,563,092.00," PRO Calabarzon shared.

In his statement, Baccay emphasized that Calabarzon cops remain proactive in sustaining aggressive anti-illegal drug operations to disrupt the illegal drug trade and ensure that individuals who continue to violate the law are held accountable.

"Our message is clear: anyone who chooses to engage in the illegal drug trade will face the full force of the law. We will not slow down, we will not back off, and we will not allow drug personalities and syndicates to endanger our communities. Our operations will remain re-

Memorandum of Agreement that will govern specific collaborative initiatives, including the establishment of the Taxpayer Identification Number (TIN) as a common and reliable identifier across the BIR and the SSS to enhance data integrity, strengthen compliance monitoring, and improve ease of doing business.

PCEO De Claro said the MOU marks a significant step in aligning the mandates, expertise, and resources of the SSS and the BIR.

"We all recognize that taxes provide the resources that enable our government to deliver essential programs and services to the Filipino people. Likewise, the social

security contributions are the lifeblood of SSS operations, allowing us to provide meaningful protection and financial security to millions of workers, pensioners, and their families," De Claro said.

"By strengthening our collaboration between our agencies, we are creating a more coordinated and responsive government, one that makes compliance easier, improves service delivery, and ultimately benefits every Filipino."

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lentless, intelligence-driven, and firmly anchored on the rule of law until every drug network operating in CALABARZON is dismantled," he stated.

All arrested drug suspects are now under the custody of their respective arresting units and are currently facing appropriate charges for violations of Republic Act No. 9165, otherwise known as the Comprehensive Dangerous Drugs Act of 2002.

The intensified anti-illegal drug campaign in CALABARZON also supports the Focused Agenda of Philippine National Police Chief General Jose Melencio Nartatez Jr. through sustained intelligence-driven operations, strengthened inter-agency coordination, and active community partnerships to combat illegal drug activities and promote public safety.

From page 1

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"By strengthening our collaboration between our agencies, we are creating a more coordinated and responsive government, one that makes compliance easier, improves service delivery, and ultimately benefits every Filipino."

BIR Commissioner Mendoza said the MOU provides a strong foundation for sustained collaboration between the two agencies, adding that its success will ultimately be measured by "simpler processes, stronger coordination, better informed decisions, and more effective public service."

"Our mandates may be different, but our work is closely connected. Government works best when institutions trust one another enough to share responsibility, information, and expertise," Mendoza said.

