

## SUSTAINING LIVELIHOODS



Sheila Ann Magno, a CARD, Inc. client from Matina, Davao City, stands fulfilled in their corporate office for livestock and poultry feed ingredients.

For a poultry and livestock feed distributor, the growth of livestock farms is a source of joy. Sheila Ann Magno, a distributor of feed meals and ingredients from Matina, Davao City, supplies livestock farmers with high-quality premix products.

She started the business with her husband. While many similar businesses begin with more than half a million pesos in capital, the couple started with a modest PHP 300,000. They grew the business each year until it became a corporation with multiple investors and actively involved managing members.

Then dark times came: the COVID-19 pandemic hit, followed by the outbreak of African Swine Fever. This led to the death of many animals, causing livestock pro-

duction to decline. As a result, their regular livestock farmers were unable to purchase feed, as many of their hogs had died. Sales dropped, customer numbers decreased, and the business suffered.

Instead of closing the business, Sheila chose to continue operating, even when sales slowed down, and uncertainty filled the market. She remained focused on sustaining relationships with her clients and maintaining the quality of their products. To her, the business was not merely a means of earning. Even in the midst of a crisis, she viewed it as a legacy she hoped to continue building and pass on to her children.

In 2022, a new chapter began. After a decision made by the corporation's board, Sheila officially took over the leadership of the company. From serving as a co-owner with shared management responsibilities, she became fully responsible for overseeing operations, making key decisions, and leading the company forward. The transition was not easy, but she embraced the challenge and continued strategizing.

Back in 2018, she became a client of CARD, Inc. (A Microfinance NGO), which played a significant role in stabilizing the business. As a client, she was able to access additional capital through loans. From her first loan of PHP 10,000 to subsequent financing, the support helped her replenish stocks, sustain operations, and gradually regain momentum after the crisis.

What sets their business apart is its focus on quality and technology. They supply unique pre-mixes and feed ingredients designed to improve livestock health and growth. She strengthens client trust through product presentations, continuous product knowledge sharing, rebates, and even incentive trips.

Beyond profits, she invests in her staff. They provide employees with government-mandated benefits, bonuses, outings, and travel opportunities. She also ensures proper waste segregation and complete business permits.

## WEDNESDAY CHRONICLE

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Outside the business, Sheila participates in extending help to the community. During calamities, she dedicates relief goods for distribution. She donates food and toys to cancer patients at House of Hope in Davao City and provides school supplies to indigenous children.

Today, she describes her life and business as more progressive than when she first started. Financially, she is now able to help her family more. Though challenges remain in the livestock industry, the business continues to operate and serve livestock farmers in Davao City with renewed strength. "Complications really come," she admitted, "but with determination, wise decisions, and the right support system, the business can rise again."

Success, for Sheila, is built on perseverance. Her advice to fellow entrepreneurs is simple: just continue what you have started, work hard, and improve your strategies. Their business story teaches more than survival. It also reflects leadership and holding the line in times of crisis. With seven years as a CARD, Inc. client and 11 years in the business, Sheila was recognized as a Gawad Masikhay Awardee during the 2025 Pagkilala sa Mga Likha ni Inay, an event by CARD MRI that honors microentrepreneurs who demonstrate resilience, dedication, and a positive impact on their communities.



## PRODUKSYON NG VANILLA AT PAMANANG PAGKAIN, BIDA SA PAGDIRIWANG NG HIGH-VALUE CROPS WEEK AT FILIPINO FOOD MONTH



Patok sa panlasang Pilipino, gawang lokal, at dagdag na pinagkakakitaan. Ngayong linggo, ito ang itinampok ng DA - Agricultural Training Institute (ATI) CALABARZON bilang pagdiriwang ng High-Value Crops (HVC) Week at pagbubukas ng Filipino Food Month (FFM) ngayong Abril, kung saan ibinida ang produksyon ng vanilla at ugnayan ng mga pamanang pagkain sa agrikultura.

### Seminar sa Produksyon ng Vanilla

Bilang pagdiriwang sa HVC Week na may temang "Future-Proofing High-Value Crops Diversity: Gearing Towards Agro-industrialization and Bioeconomy," isang seminar tungkol sa produksyon ng vanilla ang handog ng DA-ATI CALABARZON sa mga magsasaka at agri-enthusiast noong Abril 7.

Layunin nitong palakasin ang produksyon at ipakilala ang iba't ibang potensyal na pagkakakitaan sa vanilla upang masuportahan ang agro-industriyal na pag-unlad sa rehiyon.

Nagbigay ng isang mensahe si Bb. Vira Elyssa Jamolin, CDMIS Chief, bilang kinatawan ni Center Director Dr. Rolando Maningas.

Nagpaabot naman ng mensahe si Dr. Maningas bilang pasasalamat at pagbati sa lahat ng mga kalahok na naging bahagi ng aktibidad. Aniya, "Sa sama-samang pagkilos at patuloy na paglinang ng kakayahan, ang industriya ng vanilla ay susi tungo sa mas mataas na kita, inklusibong paglago, at sustenableng kaunlaran para sa ating mga komunidad ng magsasaka."

Ugnayan ng mga Pamanang Pagkain sa Agrikultura at Identidad

Samantala, bilang bahagi naman ng pagdiriwang ng FFM 2026, matagumpay na isinagawa ng DA-ATI CALABARZON ang "Taste of CALABARZON: Food and Heritage," na nagbigay-diin sa ugnayan ng pagkain, kultura, at agrikultura sa rehiyon, noong Abril 8.

Tampok sa aktibidad ang talakayan ukol sa mga pamanang pagkain sa CALABARZON, sa tulong ng tagapagtalakay na si Dr. Patrick Glenn Ilano ng Cavite State University. Inilatag niya ang mas malalim na pag-una-

wa sa kahalagahan ng lokal na pagkain bilang bahagi ng ating identidad.

Sinundan ito ng brown bag session sa food photography na pinangunahan ni G. James Gabriel Bawisan ng DA-ATI CALABARZON, kung saan natutuhan ng mga kalahok kung paano mas maipakikita ang halaga at kuwento ng mga pagkain gamit ang simpleng teknolohiya.

Ibinida rin ang minandal food tasting, kung saan ipinamalas ng mga Rural Improvement Club (RIC) ang iba't ibang lokal na meryenda ng CALABARZON. Nagsilbi namang bisita ang mga National Government Agency (NGA) sa Cavite upang tikman ang mga produktong inihanda ng mga RIC, na nagbigay-daan upang maipakita ang potensyal ng mga ito bilang mapagkakakitaang produkto at bahagi ng pagpapalakas ng lokal na kabuhayan.

Bilang kinatawan ni Dr. Maningas, ipinaabot ni Asst. Center Dir. Sherylou Alfaro ang suporta ng ahensya sa mga inisyatibang nagtatampok sa kahalagahan ng lokal na pagkain at kabuhayan. Kasunod nito, ipinahayag ni Bb. Abegail del Rosario, PAS Chief, ang suporta ng mga RIC sa patuloy na pagsusulong at pagpapahalaga sa lokal na pagkain bilang bahagi ng kultura at kabuhayan.



## WEDNESDAY CHRONICLE

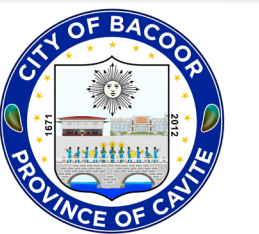
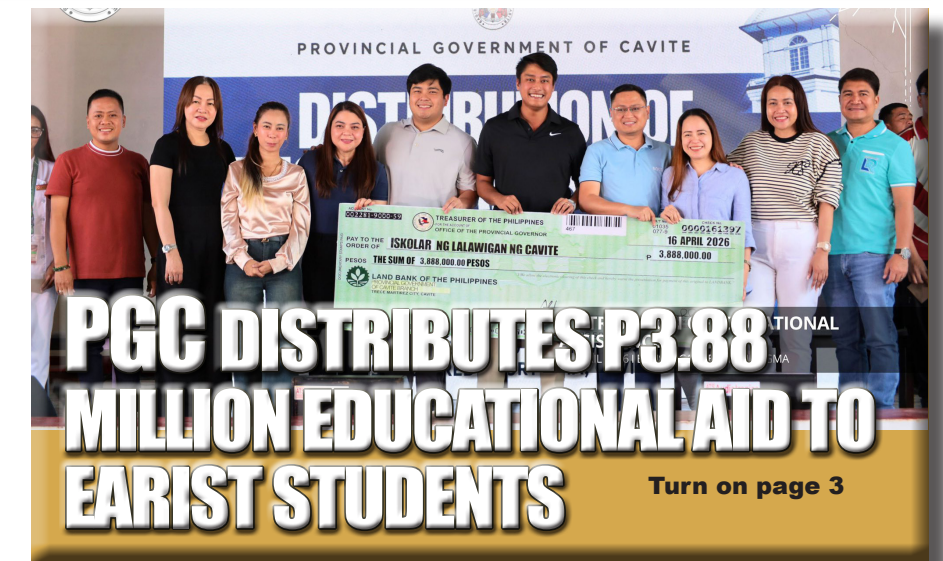
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**UNDER PRESSURE: PREPARING FOR THE COMING HEATWAVE IN THE PHILIPPINES**

The Philippines is once again preparing for another season of extreme heat, with temperatures expected to rise sharply in the coming weeks. While Filipinos are no strangers to hot weather, recent years have shown that heatwaves are becoming more intense, longer-lasting, and more dangerous. What was once considered normal summer heat is now turning into a serious public health and safety concern.

In many areas of the country, especially in urban centers, the heat index has reached alarming levels during the dry season. Schools have suspended face-to-face classes, outdoor workers have struggled to continue their jobs, and hospitals have reported cases of dehydration, heat exhaustion, and heat stroke. For farmers, construction workers, delivery riders, and

drivers, the heat is not simply uncomfortable—it directly affects their health and their ability to earn a living.

This coming heatwave should not be treated as just another seasonal inconvenience. It is a warning that the country must be better prepared. Local government units should ensure that there are enough cooling centers, free drinking water stations, and clear public advisories for communities. Schools should have contingency plans for class suspensions or alternative learning arrangements. Employers, especially those with outdoor workers, should provide frequent breaks, shade, and enough water to prevent heat-related illnesses.

Families also have a responsibility to take precautions. People should stay hydrated, avoid direct expo-

sure to the sun during the hottest parts of the day, and check on children, senior citizens, and those with existing medical conditions. Small actions can save lives.

Beyond the immediate concern, the worsening heat also points to a larger issue: climate change. Rising temperatures, stronger storms, and unpredictable weather are becoming more common in the Philippines. The country cannot afford to ignore these signs. Long-term solutions such as environmental protection, better urban planning, renewable energy, and stronger disaster preparedness are needed now more than ever.

The coming heatwave may only last for a few weeks, but the lessons it brings should stay with us much longer.

-Ang Kabitenya

**SSS...**

QUEZON CITY (April 16, 2026) – Following the directive of President Ferdinand R. Marcos Jr. and under the guidance of Social Security Commission (SSC) Chair Secretary Frederick D. Go, the Social Security System (SSS) is strengthening access to its existing programs in response to rising energy costs, inflationary pressures, and the broader economic impact of ongoing geopolitical tensions in the Middle East. These initiatives include policy enhancements to improve accessibility, and the early implementation of this year's pension increase to provide timely financial relief to members, pensioners, and employers.

SSS President and Chief Executive Officer Robert Joseph M. de Claro said, "We recognize that rising prices and economic uncertainty continue to place pressure on Filipino families and businesses. Through these enhanced programs, SSS is ensuring that our members and pensioners have access to timely, affordable and reliable financial support when they need it most."

Collectively, these programs are expected to provide up to approximately P60 billion in financial assistance and benefit support.

Emergency Loan Program

Members facing urgent financial needs may apply for the enhanced Emergency Loan Program, which offers up to 20,000 at a reduced interest rate of 7% per annum, with a six-month repayment moratorium.

To improve accessibility, SSS has relaxed the eligibility requirements from 36 to 18 months of posted contributions, with at least six (6) contributions posted within the last 12 months. The program

now also covers members with minimal past-due loans of up to three (3) monthly amortizations, as well as overseas Filipino workers (OFWs) through simplified eligibility requirements.

Around P27 billion has been allocated for this program, which is expected to benefit an estimated 2.24 million eligible members, providing a safe and affordable alternative to informal lenders and helping them cover essential expenses such as medical needs, education and daily household requirements.

Micro-Loan Program

SSS is set to roll out short-term loans ranging from P1,000 to P20,000 with repayment terms of 15 to 90 days and an affordable rate of 8% per annum.

The program will be delivered through digital platforms and partner financial institutions, enabling faster and more convenient access to funds. It aims to provide immediate liquidity support while promoting financial inclusion, with a target loan portfolio of up to P40 billion within the next two (2) years.

Loan penalty condonation

For members with past-due loans, SSS continues to implement the Consolidation of Past Due Short-Term Member Loans with Condonation of Penalty Program.

Under this program, penalties of unpaid loans are fully waived upon settlement of the principal and interest. Members may choose flexible payment options: one-time settlement or installment terms up to 60 months with a minimum down payment of 10%.

Applications may be conveniently filed online via My.SSS portal.

Employer contribution delinquency reliefs

SSS is also providing relief to delinquent employers through penalty condonation and restructuring programs.

These include the Contribution Penalty Condonation, Delinquency Management, and Restructuring Program (CPCoDe MRP) for businesses and the Contribution Penalty Condonation and Restructuring Program (CPCR-P) for household employers.

These measures allow employers to settle contribution obligations through structured payment arrangements without additional penalties, ensuring continued social security coverage and protection for their employees.

Early implementation of pension increase

In support of pensioners, SSS is advancing the implementation of the scheduled 2026 pension increase under the SSS Pension Reform Program, from September to June 2026, providing earlier financial relief. Retirement and disability pensions will increase by 10%, while death and survivor benefits will increase by 5%.

SSS is expected to release approximately 6.5 billion for the early implementation of pension increase from June to August 2026, directly supporting millions of pensioners and their families.

In fulfilling its mandate, SSS remains committed to responding to the needs of its members while ensuring the prudent management and long-term sustainability of the social security fund for present and future generations. #

**PLAY, MOVE, AND CHILL AT SM SUPERMALLS THIS SUMMER**

This summer, your most-loved SM Supermalls turn up the energy with experiences designed for every kind of barkada. At the heart of it all is the SM Active Hub—a growing community of movers, players, and fitness enthusiasts—bringing together activities that let you truly Gala To The Max.

**Dive into Summer Play with the SM Active Hub**



The SM Active Hub brings the community together, where every step, sprint, and shared moment lets you Gala To The Max with a maxed-out experience at SM Supermalls.

The SM Active Hub sets the tone for a season filled with movement, connection, and fun. Fresh from celebrating its first anniversary with a series of activities across select SM malls last April 11 to 12, the community continues to build momentum with even more ways to stay active all summer long.

Whether you're picking up a new sport or leveling up your routine, the SM Active Hub brings together experiences that make every visit more dynamic and engaging—giving you more ways to Gala To The Max this summer.

**Join the Pickleball Mania**

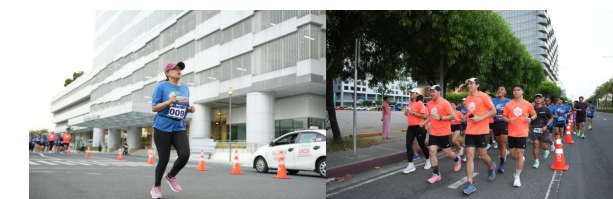


Rally, compete, and connect at the SM Active Hub's pickleball courts, where every match is a chance to Gala To The Max.

Pickleball takes center stage with a lineup of activities at SM Supermalls, from beginner-friendly clinics to regular tournaments and free-play sessions. Step onto the court, rally with fellow players, and enjoy the fast-growing sport in a lively and welcoming environment.

With guidance from experienced coaches, even first-timers can quickly get into the game, making every match an exciting way to connect and compete.

**Dash into Summer Runs**



From first-timers to seasoned runners, every stride hits differently at SM Supermalls, bringing you closer to a maxed-out experience this summer.

From first-timers to seasoned runners, SM Supermalls' summer runs offer something for everyone. With categories for all ages and skill levels, each event is a chance to stay active, celebrate milestones, and be part of a vibrant running community.

Finish strong and look forward to exciting rewards waiting at the finish line.

**Play it your way this summer**



Glide, ride, and train your way through summer. Make every moment count and Gala To The Max at SM Supermalls.

From courts to open spaces, SM Supermalls brings even more ways to stay active and in the moment. Jump into games of basketball, volleyball, badminton, or table tennis, or take your skills further with karate, taekwondo, arnis, and gymnastics sessions happening across select malls.

For those looking for something different, you can hit strikes at the bowling lanes, glide into skating sessions, or sharpen your aim with archery and billiards. Cycling enthusiasts can take on biking activities, while football and soccer matches keep the energy going across the field. Even e-sports fans can get in on the action with competitive gaming experiences.

Whether you're trying something new or sticking to your sport, it's all part of a summer where you can move freely, play fully, and Gala To The Max.

**Level up the fun at SM Game Park**



From shooting hoops to bowling strikes and trying your hand at archery, every corner of SM Game Park brings a new way to bond, compete, and have fun with your barkada.

Step into a world of non-stop action at SM Game Park, where friendly competition meets feel-good moments. From bowling and billiards to arcade favorites, it is the perfect spot to challenge your barkada or take a break in between activities. Whether you are aiming for a strike or chasing a new high score, every visit brings a reason to celebrate small wins together.

**Rock your best Summer Fits**



From workouts to weekend galas, find activewear that keeps up with your pace so you can move in style all season long at SM Supermalls.

From workouts to weekend galas, SM Supermalls makes it easy to stay stylish and comfortable all season long. Discover activewear and essentials from Sports Central, Wilson, and Decathlon, perfect for keeping up with your summer plans.

Complete your look at the Summer Bazaar, where sweat-friendly gear, bucket hats, and must-have accessories come with exciting deals and promos.

**The Groove Dance Showdown**

For those who love to move, SM Supermalls transforms into a vibrant dance space filled with rhythm and energy. Join workshops, learn new routines, and take the spotlight as you bring your best moves to the floor.

**Refresh your senses with Summer Coolers**



Cool down and recharge with refreshing treats, from milk tea to halo-halo favorites, perfect for a well-earned break in your maxed-out summer.

After a full day of activities, cool down with refreshing treats that hit just right. Indulge in creamy gelato from Caramia or rich chocolate creations from Venchi, perfect for a well-earned break.

For something lighter, enjoy freshly brewed milk tea from Chi Cha San Chen or delicate Japanese treats from Warabi Mochi Kamakura. You can also go for a Filipino favorite with a twist at Bebang's Halo-Halo or recharge with handcrafted drinks from Super Matcha.

The summer experience gets even better with the SM Coolers Fest 2026, happening from May 15 to 31 across participating SM malls. From halo-halo and fruit shakes to iced coffee and specialty beverages, the festival brings together a wide selection of refreshing treats from mall tenants and MSMEs.

Customers can also explore these favorites through SM Malls Online, making it easy to enjoy coolers anytime, anywhere. In select malls, Coolers Fest Market booths offer an expanded and vibrant on-ground experience.

From active moments at the SM Active Hub to refreshing breaks and everyday discoveries, everything comes together for a maxed-out experience made for kids, families, and barkadas.

Make it a summer to play, move, and chill—only at your most-loved SM Supermalls.



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

3rd Floor, Sterling Bank of Asia Corporate Center  
8004, Ortigas Avenue, Greenhills, San Juan City

PRISTINE DELA CRUZ BLAS &  
HANNAH GRACE N. RAMIL  
Blk. 2, Lot 21, Gold Avenue, Maryhomes Subd., Phase 2,  
Molino 4, Bacoor City, Cavite

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

Publication: Wednesday Chronicle News Publishing Ser-  
vices  
Dates: April, 22, 29 & May 6, 2026

STERLING BANK OF ASIA INC.  
(A Savings Bank)  
Petitioner-Mortgagee,

FORECLOSURE CASE NO. F-160-26  
-versus-

PRISTINE DELA CRUZ BLAS AND  
HANNAH GRACE NAZARENO RAMIL,  
Respondents/Mortgagors.  
x-----x

**NOTICE OF EXTRA-JUDICIAL SALE**

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Petitioner/Mortgagee, **STERLING BANK OF ASIA, INC. (A Savings Bank)**, with business address at Sterling Bank of Asia Corporate Center, 8004, Ortigas Avenue, Greenhills, San Juan City, against the Respondents/Mortgagors, **PRISTINE DELA CRUZ BLAS and HANNAH GRACE NAZARENO RAMIL**, with residence and postal address at **Block 2, Lot 21, Gold Avenue, Maryhomes Subd., Phase 2, Molino 4, Bacoor City, Cavite** to satisfy the mortgage indebtedness which as of February 18, 2026 amounts to **SEVEN MILLION TWO THOUSAND TWO HUNDRED EIGHTY SIX PESOS and 46/100 (PhP7,002,286.46)**, Philippine Currency, inclusive of interest, penalties and other charges as of said date but exclusive of all other charges 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 057-2024018508**

**Lot No. 4 Block No. 6 Plan No. Pcs-04-032313**  
Portion of: Consolidation and Subdivision of Lots 1026-A & 1026-B, both of (LRA) Psd-E2016007004, 1027-DD-2 (LRA) Psd-E2016003356, 1029-A & 1029-B Both of (LRA) Psd-E2016004559, 1031, FRS-04-006030 & 1032-A & 1032-B, Both of Psd-04-247824, LRC Record No. 6832  
**Location:** Barangay of Mulawin & Sanja Mayor, Municipality of Tanza, Province of Cavite, Island of Luzon

**Boundaries:**

LINE	DIRECTION	ADJOINING LOT(S)
1-2	SW	Lot 32, Block 6, Pcs-04-032313
2-3	SW	Lot 31, Block 6, Pcs-04-032313
3-4	NW	Lot 5, Block 6, Pcs-04-032313
4-5	NE	Road Lot 3, (10.00 M wide), Pcs-04-032313
5-6	SE	Lot 3, Block 6, Pcs-04-032313
6-1	SW	Lot 33, Block 6, Pcs-04-032313

**Area: ONE HUNDRED TWENTY SIX (126) SQUARE METERS, 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 time and date, 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 A. TOLEDO  
Sheriff IV

Copy furnished:

STERLING BANK OF ASIA (A Savings Bank)  
Legal Services Group

**NAIC HOLDS EARTH DAY CLEAN-UP DRIVE IN BARANGAY TIMALAN CONCEPCION**



**NAIC, Cavite** — Residents and students joined forces in Barangay Timalan Concepcion on April 22 for a clean-up drive held in celebration of Earth Day 2026.

The activity gathered volunteers from the community, along with students from Lyceum of the Philippines University, who worked together in cleaning roadsides, public spaces, and other areas within the barangay.

Participants collected trash, cleared debris, and helped promote proper waste disposal as part of the effort to maintain a cleaner and healthier environment for residents.

Local officials said the clean-up drive highlighted the importance of community cooperation in protecting the environment and raising awareness on the need for collective action in preserving natural resources.

The activity also served as a reminder that small acts such as proper waste management, regular clean-up efforts, and environmental responsibility can have a lasting impact on the community.

Officials added that the successful observance of Earth Day in Naic reflects the shared commitment of residents, students, and local leaders to create a cleaner, greener, and more sustainable town for future generations.

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OFFICE OF THE CLERK OF COURT  
CITY OF IMUS, CAVITE

In the event the public auction should not take place on the said date, it shall be held on **June 23, 2026**, at 10 a.m. without prior notice.

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

Imus City, Cavite, Philippines, March 24, 2026.

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

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

EDNA V. BAGABALDO AND AMELITA V. BAGABALDO, Respondent-Mortgagors.  
x-----x

**NOTICE OF EXTRA-JUDICIAL SALE**

Upon extra-judicial petition for sale under Act No. 3135 as amended by Act 4118 filed by the **TRBank, Inc.**, mortgagee, with principal office address at **31st Floor, Unit 3101-3108, Raffles Corporate Center, F. Ortigas Jr. Road, Ortigas Center, Pasig City** against **EDNA V. BAGABALDO and AMELITA V. BAGABALDO**, respondent-mortgagors, with residential and postal address at **150 Hugo Vidal St. Phase 10, Bahayang Pag-Asa Subd., Brgy. Pasong Buaya 2, Imus, Cavite**, to satisfy the mortgage indebtedness which as of **March 10, 2026**, amounts to **THREE MILLION EIGHTY TWO THOUSAND FIVE HUNDRED FIFTY FIVE PESOS and 67/100 (P3,082,555.67)**, Philippine Currency, including interest and penalty charges but excluding attorney's fees, sheriff's fees, and all other charges incidental to this foreclosure and sale, the undersigned Sheriff IV will sell at public auction on **June 16, 2026**, at 10 a.m. or soon thereafter at the main entrance of the Office of the Clerk of Court, RTC-Imus, Bulwagan Ng Katarungan, Aguinaldo Highway, Imus City, Cavite, to the highest bidder for **CASH** and in Philippine Currency, the following properties with all the improvements therein, to wit:

Transfer Certificate of Title  
No. (T-498759) 057-2024023495

IT IS HEREBY CERTIFIED that certain land situated in BO. OF PASONG BUAYA, MUN. OF IMUS, PROV. OF CAVITE, bounded and described as follows:  
A PARCEL OF LAND (LOT 14, BLK. 7 OF THE SUBD. PLAN PSD-04-051106, BEING A PORTION OF LOT 8078, IMUS ESTATE, LRC REC. NO. 8843), SITUATED IN THE BO. OF PASONG BUAYA, MUN. OF IMUS, PROV. OF CAVITE, BOUNDED ON THE NW, ALONG LINE 1-2 BY LOT 15; ON THE NE., ALONG LINE 2-3 BY (Continued on next page)  
is registered in accordance with the provision of the Property Registration Decree in the name of  
**Owner: EDNA V. BAGABALDO, OF LEGAL AGE, SINGLE, FILIPINO**  
**Address: 15A TENDIDO ST., BRGY. SAN JOSE, QUEZON CITY**

TCT NO.: (T-498759) 057-2024023495  
Page No.: 2

**TECHNICAL DESCRIPTION (Continued from page 1)**  
LOT 16; ON THE SE., ALONG LINE 3-4 BY LOT 18 ALL OF THE BLK. 7; ON THE SW., & SE., ALONG LINES 4-5-6-7 BY RD. LOT 7; AND ON THE SW., ALONG LINE 7-1 BY LOT 12, BLK. 7, ALL OF THE SUBD. PLAN. BEGINNING AT A PT. MARKED "1" ON PLAN BEING N. 87 DEG. 29'W., 1963.16 M. FROM MON. NO. 136, IMUS ESTATE. THENCE N. 72 DEG. 56'E., 10.63 M. TO PT. 2; THENCE S. 64 DEG. 56'E., 10.60 M. TO PT. 3; THENCE N. 26 DEG. 36'W., 11.00 M. TO PT. 4; THENCE N. 63 DEG. 24'W., 5.04 M. TO PT. 5; THENCE N. 86 DEG. 02'W., TO PT. 6; THENCE S. 71 DEG. 21'W., 5.04 M. TO PT. 7; THENCE N. 18 DEG. 39'W., 11.00 M. TO THE PT. OF BEGINNING, CONTAINING AN AREA OF ONE HUNDRED EIGHTY THREE (183) 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, JULY 27, 1905-JUNE 1, 1908 AND THAT OF THE SUBD. SURVEY, OCT. 1-15, 1991 AND WAS APPROVED ON OCTOBER 31, 1991.

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

(SGD) LUISITO P. MENDIOLA  
Sheriff IV  
APPROVED:  
(SGD) ARMIE A. FRANCISCO  
Clerk of Court VI

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c/o PRINCESS KIMBERLY GUARIÑO-AMOR  
31st Floor, Unit 3101-3108 Raffles Corporate Center  
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EDNA V. BAGABALDO AND AMELITA V. BAGABALDO  
150 Hugo Vidal St. Phase 10  
Bahayang Pag-Asa Subd.  
Brgy. Pasong Buaya 2, Imus, Cavite

Wednesday Chronicle News Publishing Services  
April 15, 22 & 29, 2026

**PGC...**

**GENERAL MARIANO ALVAREZ, Cavite** — A total of 1,944 students from the EARIST-Cavite Campus received P3.888 million in educational assistance on April 16 through the scholarship program of the Provincial Government of Cavite.

The distribution was led by Governor Abeng Remulla through the Office of the Provincial Governor-Provincial Scholarship Program as part of the pro-

vincial government's continuing efforts to make education more accessible to students.

Also present during the event were Ram Revilla Bautista, Aidel Paul Belamide, and Ivey Jayne Reyes, who expressed support for the initiative.

Officials said the financial assistance aims to help students meet their academic needs and continue pursuing their studies.

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Heading - 10  
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PHILIPPINE NEWS AGENCY

Philippine Information Agency  
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**DOTR...**

**CALAMBA CITY, Laguna (PIA)** — Following the implementation of toll discounts for public vehicles and freight services, a lawmaker is urging authorities to expand these privileges to private vehicles as the country reels from rising fuel costs.

Jolo Revilla of Cavite's First District, in a Legislative Energy and Development (LEAD) Joint Committee hearing, suggested to the Department of Transportation (DOTr) to include private vehicles in the discounted toll fees.

In a statement released on April 13, Revilla underscored that the oil crisis affects everyone and is greatly felt among the middle class.

"Ang krisis sa mataas na presyo ng langis ay walang pinipili—lahat ay apektado. Da-

mang-dama lalo na ang ating kababayang nabibilang sa middle class ang bigay ng mga gastusin bunsod nito."

(The high oil price crisis chooses no one—everyone is affected. Our countrymen in the middle class especially feel the weight of the expenses caused by this.)

Acting Secretary Giovanni Lopez assured that he will discuss with toll operators the possible inclusion of private vehicles in the toll discount program.

Last March, the DOTr announced that toll operators volunteered to grant a two-month discount for essential transport services, including Public Utility Vehicles (PUV), Public Utility Buses (PUB), and freight vehicles. (PB-PIA CALABARZON/Jolo Revilla/Facebook)

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**DTI LAGUNA EMPOWERS MSMEs THROUGH "PLAN, PROMOTE, PROFIT BUSINESS GROWTH SEMINAR"**



**Mabitac, Laguna — April 9, 2026 —** The Department of Trade and Industry (DTI) Laguna Provincial Office, through Negosyo Center Mabitac in collaboration with JLR Consultancy and REV. – Premium Shoe Cleaner, conducted the “Plan, Promote, Profit: Business Growth Seminar” at the Mabitac Town Plaza, strengthening the capabilities of local micro, small, and medium enterprises (MSMEs).

The seminar gathered 33 participants, including existing and aspiring business owners, who received practical training aimed at improving digital skills, branding strategies, and business operations in today’s competitive market.

Resource speakers from DTI and the private sector delivered targeted sessions on key areas of entrepreneurship:

- \* Social Media Management – Mr. Kent Caino, DTI Business Counselor (Negosyo Center Paete), on content strategy and platform optimization for business visibility
- \* Fundamentals of Graphic Design – Mr. Kim Carlo Palacio, DTI Business Counselor (Negosyo Center Siniloan), on creating effective marketing visuals
- \* Online Selling Strategies – Mr. Baron Chino C. Capuno, DTI Business Counselor (Negosyo Center Mabitac), on setting up and scaling online businesses
- \* DTI Programs and Services – Capuno also introduced government support available for

MSMEs

\* Attraction Over Promotion: The Power of People-First Branding – Mr. Jonhllery R. Reyes, CEO and Managing Director of JLR Consultancy, on building authentic customer connections

\* Build, Brand and Bank: Turning Ideas into Income – Mr. Brian Coroza, Co-Owner and Operations Manager of REV. – Premium Shoe Cleaner, on turning ideas into sustainable business ventures

Participants actively engaged in discussions and exercises, gaining actionable insights they can immediately apply to improve business operations, strengthen branding, and expand market reach.

The activity also served as a collaboration platform between government and private sector partners, reinforcing shared efforts to promote inclusive and sustainable local enterprise development.

DTI Laguna emphasized that the initiative reflects its continuing commitment to fostering entrepreneurial development at the grassroots level through strong partnerships with the private sector and local stakeholders (BCCapuno, DTI Laguna).



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**NNC...**

**IMUS CITY, Cavite —** The National Nutrition Council (NNC) has called on local government units (LGUs) to sustain and strengthen the implementation of nutrition programs under the Philippine Plan of Action for Nutrition (PPAN) amid emerging global challenges affecting food security and economic stability.

The call was emphasized by Lourdes Bulante-Orongan, Regional Nutrition Program Coordinator of NNC CALABARZON, during the Monitoring and Evaluation of Local Level Plan Implementation (MELLPI) Pro, an annual mechanism that assesses LGU performance in delivering nutrition services.

The evaluation is conducted by members of the Regional Nutrition Evaluation Team (RNET), an inter-agency body organized at the regional level to assess, monitor, and validate the implementation of nutrition programs and initiatives.

“The continuity of nutrition programs is critical, especially during crises that may worsen hunger and malnutrition. LGUs play a vital role in safeguarding the nutritional well-being of their constituents,” Bulante-Orongan said. She noted that despite supply chain disruptions and rising food costs linked to global developments, LGUs must remain proactive in ensuring that nutrition interventions reach vulnerable sectors.

Through MELLPI Pro, LGUs are assessed based on their planning, implementation, and monitoring of nutrition programs, while also identifying gaps and areas for improvement.

“Sa pamamagitan ng MELLPI Pro, nakikita natin kung ano ang mga programang naitataguyod sa bawat bayan, at nagiging daan ito upang makapag-lobby tayo sa LGUs”

Orongan also stressed the need to prioritize nutrition at the local level, noting that not all LGUs place health and nutrition at the forefront of their agenda.

“Ipagpatuloy sana ang pagtataguyod ng mga programang pangkalusugan. Alam naman natin na hindi lahat ng LGUs ay ginagawa itong prayoridad, kaya mahalaga ang patuloy na adbokasiya para labanan ang iba’t ibang anyo ng malnutrisyon.”

She further highlighted the urgency of early intervention in addressing malnutrition. “Kapag ang bata ay umabot na sa preschool age, mahirap nang habulin ang stunting o pagkabansot, kaya dapat maagapan ito sa loob ng F1K o first 1000 days ng bata.”

The PPAN serves as the country’s blueprint in combating malnutrition through coordinated efforts among national agencies, LGUs, and community stakeholders. Its strategies include improving access to nutritious food, promoting health and nutrition education, and strengthening local governance mechanisms.

For 2026, the RNET CALABARZON is set to visit five provinces, 22 cities, five municipalities, and 27 barangays from March 24 to July 30.

The NNC reiterated that strong local leadership, sustained commitment, and strategic partnerships with civil society and the private sector are essential to achieving national nutrition targets, especially in times of global uncertainty. (CCM/PIA CALABARZON)

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From Page 1

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

BANK OF THE PHILIPPINE ISLANDS  
 (SUCCESSOR-IN-INTEREST OF  
 ROBINSONS BANK CORPORATION)  
 Petitioner-Mortgagee-Creditor,

FORECLOSURE CASE NO. F-103-26

IVY A. MONTERDE A.K.A.  
 IVY ALCAYDE MONTERDE,  
 Respondent/s-Mortgagor/s-Borrower/s-Debtor/s.  
 x-----x

**NOTICE OF EXTRA-JUDICIAL SALE**

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Petitioner-Mortgagee-Creditor, **BANK OF THE PHILIPPINE ISLANDS (SUCCESSOR-IN-INTEREST OF ROBINSONS BANK CORPORATION)**, with business address at Bank of the Philippine Islands, 28/F, Ayala Triangle Gardens Tower 2, Paseo de Roxas cor Makati Avenue, Bel-Air, Makati City, against the Respondent-Mortgagor-Borrower-Debtor, **IVY A. MONTERDE a.k.a. IVY ALCAYDE MONTERDE**, with residence and postal addresses at (1) 1828 Almeda Street, Manila and (2) Lot 16, Blk. 7, Westwood Phase 5, Brgy. Pasong Camachile, Gen. Trias City, Cavite, to satisfy the mortgage indebtedness which as of **February 9, 2026** amounts to **TWO MILLION TWO HUNDRED THIRTY THOUSAND EIGHTEEN PESOS and 67/100 (PhP2,230,018.67)**, Philippine Currency, inclusive of interest, penalties and other charges as of said date but exclusive of other charges 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 057-2020051030**

**Lot No. 16 Block No. 7 Plan No. Pcs-04-032025**  
**Portion of:** Blk. 28, Pcs-04-029303, Blk. 14, Pcs-04-031691, Lot 1939-A & Lot 1939-D (LRA), Psd-29632, LRC Rec. No. 5964, Decree No. 4270  
**Location:** Barangay of Pasong Camachile, City of Gen. Trias,, Province of Cavite, Island of Luzon

**Boundaries:**

LINE	DIRECTION	ADJOINING LOT(S)
1-2	NE	Lot 15, Block 7, Pcs-04-032025
2-3	SE	Lot 18, Block 7, Pcs-04-032025
3-4	SW	Road Lot 10, Pcs-04-032025
4-1	NW	Lot 14, Block 7, Pcs-04-032025

**Area: FIFTY (50) SQUARE METERS, 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 time and date, 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 A. TOLEDO  
 Sheriff IV

Copy furnished:

**BPI LEGAL DIVISION**  
 Counsel for the Petitioner- Mortgagee  
 BPI BUENDIA CENTER  
 27th Floor, BPI Buendia Center Bldg.  
 372 Sen. Gil Puyat Ave., Brgy. Bel-Air, Makati City

Ms. **IVY ALCAYDE MONTERDE**  
 (1) 1828 Almeda Street, Manila  
 (2) Lot 16, Blk. 7, Westwood Phase 5, Brgy. Pasong Camachile, Gen. Trias City, Cavite

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

Publication: **Wednesday Chronicle News Publishing Services**  
 Dates: **April, 22, 29 & May 6, 2026**

**59 Boys Benefit From Free Circumcision Program in Trece Martires**



**TRECE MARTIRES CITY, Cavite —** A total of 59 young boys received free circumcision services through the Operation Tuli Program of the Provincial Government of Cavite on April 14 in Barangay San Agustin.

The activity aimed to promote proper hygiene and preventive healthcare among young residents while helping families save on medical expenses by providing safe and accessible services free of charge.

Also present during the activity were Camille Del Rosario and Gemma Lubigan, who expressed support for programs that directly benefit the community, particularly the youth.

Before the procedures were conducted, parents and guardians attended an orientation on proper aftercare to ensure the safe recovery of the beneficiaries. Medical personnel also reminded families about the importance of hygiene, wound care, and monitoring to avoid possible complications after the procedure.

Officials said the program reflects the provincial government’s continuing commitment to bringing healthcare services closer to communities and improving the well-being of young residents.

**CAYETANO...**

From Page 8

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 naghanap ng solusyon, kailangan personalized ‘yan. Kailangan nakatutok ‘yan sa sitwasyon ng lugar,” he added.

Data from the Philippine Statistics Authority (PSA) support his point. In March 2026, inflation reached 4.3 percent in areas outside the National Capital Region (NCR), higher than the 3.4 percent recorded in NCR.

Transport inflation also increased rapidly in areas outside NCR at 7.3 percent, compared with 4.2 percent in NCR.

Wage levels also varied significantly across the country. The National Wages and Productivity Commission lists the daily minimum wage in NCR at up to P695, while MIMAROPA is at P455. In Eastern Visayas, the rate ranges from P422 to P452, and P426 to P439 in Zamboanga Peninsula.

These differences support Cayetano’s point that the “one-size-fits-all” approach of providing a uniform amount and type of aid may not work 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 saksayan mo, [mas lalong kulang y’un]. So mag-kaiba sila ng sitwasyon,” he said.

At present, the government is distributing 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 in some localities, the response may need to go beyond fuel subsidy and include livelihood or employment support. “Problemang problema talaga y’ung gasolina because [apektado nga] y’ung public transportation. Pero sa maraming rural areas, pagkain, presyo, at kawalan ng trabaho pa rin ang problema,” he said.

The Minority Leader said this is why government response should be based on complete data. “Kung mali ang facts natin, mali din ang conclusion natin. Kung mali ang figures natin sa pagbibigay ng ayuda, hindi magiging effective,” he said.

Cayetano had previously pushed for giving local government units a bigger role in responding to community needs, saying they are in the best position to see conditions on the ground and determine the most appropriate assistance for vulnerable sectors.###