

DEEP IN THE DOUGH



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

Glynn grew up on the island of Negros. Fresh out of college, she worked as a promodiser in a department store, never imagining that the bagger who often helped her on shift would one day become her husband. They married young, started a family at 25, and welcomed their first child a year later.

She once dreamed of becoming a teacher and completed a Bachelor of Science in Education, majoring in Technology and Livelihood Education. However, without the opportunity to take the licensure exam, she had to set that dream aside and focus on raising their family. In 2012, her husband was transferred to Iloilo City to work as an office clerk for a major holding company.

The couple moved there, hoping the change would bring stability. But the years between 2007 and 2012 were anything but stable.

With only her husband's minimum-wage salary, Glynn found herself juggling a series of sidelines just to make ends meet. She sold cosmetics and skincare products through a direct-selling company. She cooked dishes and set up makeshift food trays in front of busy establishments, hoping passersby would stop for

a meal. When she became pregnant with their second child, she opened a small sari-sari store from the window of their rented home, starting with only PHP 500 in capital.

Still, the income was never enough for their first child entering school, a baby on the way, and a family adjusting to a new life in Iloilo.

But there was one thing Glynn knew she had: baking. It had been her passion for as long as

she could remember. So quietly, between school errands and household chores, she returned to her mixing bowls and measuring cups. She baked cookies, breads, and pastries, and anything she could sell. Her first loyal customers were her husband's workmates, then fellow parents at her children's school, and finally neighbors who followed the sweet smell that wafted from her kitchen. Her bread pudding became a neighborhood favorite.

Her business journey took a turn in 2014 after she was invited to a CARD center meeting. Encouraged to open a savings account, she and her husband later became clients of CARD Bank, a microfinance-oriented rural bank. Soon after, she took her first loan of PHP 5,000, just enough to buy a refrigerator for her expanding baked goods and to add capital for her sari-sari store. Over the years, the habit of saving through CARD Bank helped her grow her business slowly but consistently, giving her the confidence to keep going even after setbacks.

And there were setbacks, especially health challenges. There were days when large orders came in, but her body could not keep up. Yet each time, Glynn found her way back to the kitchen and continued baking

WEDNESDAY CHRONICLE

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with eagerness. Soon enough, she is also baking customized cakes for specific customer orders.

Today, that future is finally taking shape. Her eldest is now a first-year college student, a CARD scholar; her youngest is in fifth grade. Her business, first driven by necessity, has grown into a trio of thriving ventures: a sari-sari store, baked pastries and customized cakes, and, later, fuzzy-wire creative crafts—all run with the same consistent diligence.

When asked what she would tell others dreaming of starting their own business, Glynn advises knowing your market. "Dapat hindi lang yung gusto nila kumita, dapat passion din nila (ang kanilang negosyo) para may eagerness din na mag-grow ang business nila... (It shouldn't just be about wanting to earn money; their business should also be their passion, so they'll have the eagerness to grow it)," she said, and advice clearly reflected in her own dedication, as she continues with heart despite any setbacks. She also advises always managing any loans carefully, as timely repayment keeps your business healthy.

Her words are simple. But like her soft, warm, love-baked bread pudding, they carry the quiet strength of a woman who built a life day by day with both hands deep in the dough.

CARD Bank
A Microfinance-Oriented Rural Bank
Bukas, para sa lahat.

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



Antipolo City, Rizal | In celebration of the Women's Month, DTI Rizal Provincial Office in partnership with Converge SME Solutions gathered more than 170 participants, most of whom were women, at the Event Hall, Ynares Center, Antipolo City for the fifth run of Women's Initiatives for Successful Entrepreneurs (WISE) Forum last March 11, 2026.

DTI Rizal Provincial Director Cleotilde Duran welcomed the audience by drawing parallels between the Babaylans of earlier times and the modern woman, noting how women today continue to embody strength and leadership while balancing multiple roles in society.

Antipolo City Councilor James Gatlabayan, speaking on behalf of Antipolo City Mayor Jun Ynares, expressed appreciation for women as the ultimate multi-taskers, contributing significantly to their families, communities, and businesses.

Congresswoman Mia Ynares, represented by former Board Member Ross Glenn Gongora, also con-

veyed her greetings and support for women entrepreneurs and the continued growth of MSMEs in the province.

The W.I.S.E. Forum featured a lineup of inspiring speakers who shared valuable insights on leadership, resilience, digital innovation, and financial stewardship for women entrepreneurs.

Ms. Rio Laine Bringuelo, Health & Wellness Manager at Converge ICT, discussed "Modern Day Healing: How Woman Entrepreneurs Can Lead with Empathy and Mental Wellness" wherein she emphasized the importance of empathy and mental wellness in leadership. She encouraged women entrepreneurs to create spaces where people feel heard, valued, and supported, reminding everyone that true success includes emotional well-being, balance, and purpose.

Ms. Allyn Joy Cabarles, CEO of Kaulayaw Café, covering "Crisis Management: Drawing Strength from Ancestral Resilience to Navigate Economic Shifts". She encouraged participants to see crisis not only as a challenge, but also as an opportunity to reconnect with deeper sources of strength. Learning strength from those who came before us, entrepreneurs and leaders can develop the courage to adapt, make thoughtful decisions, and guide their teams through change with clarity and purpose.

Sharing her tech expertise was Social Media Specialist and Entrepreneur Ms. MJ Soriano, with the topic "The Digital Woman: Leveraging AI and Technology to Amplify Traditional Crafts", stressing that while no technology can ever replace tradition and human

ingenuity, it can serve as a powerful tool to amplify it—allowing craftspeople to share their creations globally, strengthen their businesses, and inspire younger generations to appreciate and continue traditional practices.

Lastly, Ms. Zahan Eileen Figueroa, Channel Manager of GCash MSME, discussed "Financial Stewardship: Managing Business Wealth with a Provider Mindset", sharing insights on the importance of ensuring long-term vision and sustainability alongside striving for financial growth. She emphasized that financial success is not only about profit, but also about stewardship – managing resources that supports not only the business owners themselves but also their employees, families, and communities.

Provincial Governor Nina Ricci Ynares graced the gathering. She shared personal anecdote from her childhood, recalling how she once sold kamias to neighbors, giving her an early glimpse into entrepreneurship. She commended the participants for their courage in taking the significant risks involved in starting and managing a business.

Ms. Sharon Dioco, Business Development Division Chief of DTI Rizal, concluded the program and expressed her gratitude to all the guests, participants, and partners who contributed to the success of the forum.

dti PHILIPPINES
DEPARTMENT OF TRADE & INDUSTRY PHILIPPINES

WEDNESDAY CHRONICLE

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CPPA IN UNIVERSITIES: PROTECTING STUDENTS WHILE PRESERVING ACADEMIC FREEDOM

The growing concern over CPPA—campus political party activity—in universities has once again sparked debate across the country. While student participation in political organizations is not new, recent controversies have raised questions about the boundaries between civic engagement and undue influence within academic spaces.

Universities have long been regarded as arenas for critical thinking, free expression, and the exchange of ideas. Student organizations, including political parties, play a role in shaping leadership, awareness, and social responsibility. To dismiss CPPA outright would be to ignore the value of student participation in democratic processes.

However, concerns arise when such activities allegedly cross into coercion, misinformation, or recruitment practices that may pressure or

mislead students. Reports of students feeling compelled to align with certain groups, or being exposed to partisan agendas under the guise of academic discourse, highlight the need for clear safeguards.

The challenge, therefore, lies in striking a balance.

On one hand, universities must uphold academic freedom and the right of students to organize, express, and engage in political discourse. On the other, institutions have a responsibility to ensure that campuses remain safe, inclusive, and free from manipulation or intimidation.

Clear policies must be in place to define acceptable conduct for campus organizations. Transparency in activities, voluntary participation, and respect for diverse viewpoints should be non-negotiable standards. Administrators must also remain vig-

ilant—not to suppress dissent, but to protect students from potential abuse of influence.

Equally important is the role of education itself. Students should be equipped with critical thinking skills that allow them to assess information, question narratives, and make independent decisions. A well-informed student body is the best defense against any form of undue influence.

The CPPA issue is not simply about politics—it is about trust, safety, and the integrity of educational institutions. Universities must ensure that while voices are heard and ideas are debated, the line is never crossed into exploitation.

In the end, campuses should remain what they are meant to be: spaces where young minds are free to think, question, and grow—without fear, pressure, or prejudice.

-Ang Kabitenya

CALABARZON...

CALAMBA CITY, Laguna (PIA) — Member agencies of the Regional Disaster Risk Reduction and Management Council (RDRRMC) in Calabarzon convened to discuss available interventions and actions by national government agencies and local government units (LGUs), ensuring a comprehensive and well-coordinated response to the El Niño phenomenon and its possible effects in the region.

During a meeting on Thursday, April 23, Office of Civil Defense (OCD) Regional Director Carlos Alvarez III emphasized the need for alignment on critical areas, noting that agencies and LGUs can respond effectively to crisis situations when they are properly guided and empowered to participate and collaborate.

“It is critical that we align our sectoral and local preparedness measures from water, resource management, agriculture, energy, and health to the community level intervention. So, the objective of this meeting is really to ensure that our plans are harmonized, our gaps are identified, and our response actions are coordinated timely.”

According to DOST-PAGASA, there is a 79 percent probability that El Niño will

develop between June and August 2026 and may persist until early 2027. This could bring drier-than-usual conditions, potentially resulting in droughts and dry spells in some areas. It may also increase the risk of above-normal rainfall during the Habagat season in parts of the country.

Weather systems that may affect the region during the El Niño phenomenon include the frontal system, shear line, localized thunderstorms, easterlies, southwest monsoon, ridge of a high-pressure area, intertropical convergence zone, low-pressure areas, and even tropical cyclones.

During the meeting, regional line agencies including the Department of Environment and Natural Resources, Department of Health, Department of Agriculture, Department of the Interior and Local Government, and provincial governments, provided updates on the concerns they are observing based on their respective mandates.

Alvarez also stressed the importance of science-based decision-making to ensure that interventions are timely and effective, as well as the need to strengthen monitoring mechanisms to detect risks before conditions

escalate.

“Please ensure that early implementation of mitigation measures with your respective mandates. This includes water conservation, agriculture adjustments, public health, advisories and contingency planning. Our goal is to reduce the impact on vulnerable communities and maintain essential services.”

The OCD also highlighted the importance of timely communication between national and local governments, as well as with the public, to increase awareness, promote preparedness, and encourage behavior change at the household and community levels.

“Risk communication is a critical part of saving lives and reducing impact. Let us sustain close coordination with our LGUs and communities to ensure that preparedness measures can be translated into concrete action on the ground,” the OCD director added.

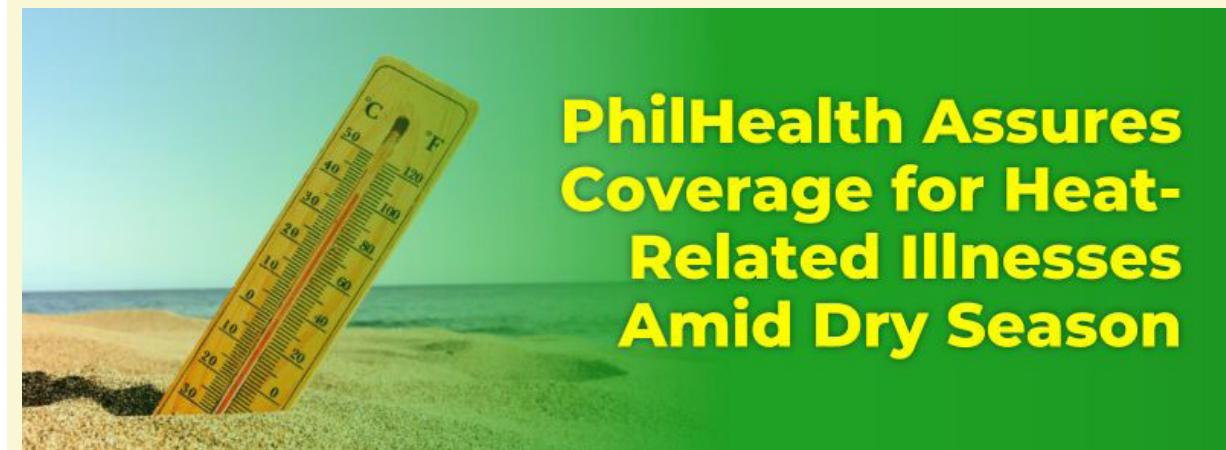
The agency reiterated that no community or affected individual should be left behind amid harsh weather conditions, underscoring the government’s collective effort to reach even the most vulnerable sectors. (CH/PIA-Laguna)



ANCIENT HEALING
KNOWLEDGE, METHODS & PRODUCTS for WELLNESS

E-mail: helen8ancienthealing@gmail.com
Cellphone: 0998-882-7152
Messenger: Helen Alejo-Reyes

PHILHEALTH ASSURES COVERAGE FOR HEAT-RELATED ILLNESSES AMID DRY SEASON



As the dry season begins, PhilHealth reminds members that coverage for heat-related illnesses is in place to help protect Filipinos from rising temperatures and associated health risks.

The State Insurer reminds members of its inpatient benefit packages for common summer- and heat-related illnesses that can be availed in any PhilHealth-accredited hospitals nationwide, helping reduce out-of-pocket expenses:

- * Heat stroke, heat exhaustion, heat collapse, heat cramp and sunstroke: Php 12,675
- * Heat fatigue and other effects of heat and light: Php 18,135
- * Moderate to severe dehydration: Php 7,800
- * Varicella/chickenpox without complication: Php 7,800
- * Typhoid fever: Php 19,500
- * Sore eyes/conjunctivitis: Php 16,575
- * Infectious diarrhea/acute gastroenteritis: Php 11, 700
- * Toxic effect of contact with fish and other marine animals such as jellyfish, sea anemone, shellfish, and starfish: Php 11,115

PhilHealth also reiterates that emergency health care needs – heat-related or beyond – are covered by the Outpatient Emergency Care Benefit (OECB) Package, available in accredited Level 1 to 3 hospitals.

This ensures that members can access immediate care for urgent conditions, further strengthening financial protection during emergencies.

“PhilHealth stands ready to protect every Filipino. We want all members to know that coverage is available to help ensure their safety, wherever they are and regardless of the season,” said PhilHealth President and CEO Dr. Edwin M. Mercado.

IMUS CONDUCTS COOPERATIVE MANAGEMENT SEMINAR FOR LOCAL LEADERS



IMUS, Cavite — Around 40 cooperative officials and members participated in the Seminar on Cooperative Management and Governance conducted by the Office of the City Cooperatives Development Officer on April 21 and 22 at the CLTC Building in Barangay Poblacion 2-A.

The training was facilitated by Cooperative Development Specialists Jacquilyn Lara, Jennifer Gandia, and Kristine Joy Nuestro, who discussed key topics on good governance, cooperative structure, member relations, financial and operational manage-

IMUS PESO TO HOLD MEGA JOB FAIR AND OFW ONE-STOP SERVICE ON APRIL 30



OCM - Public Employment Service Office
2026 MEGA JOB FAIR
Local and Overseas Employment Opportunities
and
2026 OFW CARAVAN: ONE-STOP SHOP SERVICE
30 April 2026 | 08:00 AM to 03:00 PM
City of Imus Sports Complex
2 DAYS TO GO!

IMUS, Cavite — Job seekers and overseas Filipino workers are invited to the Mega Job Fair and OFW One-Stop Service organized by the Imus Public Employment Service Office on April 30 from 8 a.m. to 3 p.m. at the City of Imus Sports Complex. The one-day event aims to connect applicants with employment opportunities while providing essential services for OFWs and their families. Participating agencies include the Land Bank of the Philippines, which will showcase credit facilities, remittance products, and financial literacy programs, and the Technical Education and Skills Development Authority, which will offer information on scholarships, competency assessments, and vocational training opportunities. TESDA will also feature a special showcase on solar energy training, including photovoltaic system installation, highlighting skills development in the growing green energy sector. Organizers encourage interested applicants to attend and take advantage of the employment opportunities and support services available during the event.

ment, and relevant laws and ethical standards.

Also present during the activity were AJ Sapi-tan Jr. and Larry Monzon, who expressed support for strengthening cooperatives in the city.

Officials said the seminar was conducted as part of the mandated training of the Cooperative Development Authority to equip cooperative leaders with the knowledge and skills needed for effective, ethical, and lawful management of their organizations.

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/Mortgag-
ee, 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

Table with 3 columns: LINE, DIRECTION, ADJOINING LOT(S). Contains details for lots 1-2 through 6-1.

Area: ONE HUNDRED TWENTY SIX (126) SQUARE ME-
TERS, more or less

All sealed bids must be submitted to the under-
signed 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

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
OFFICE OF THE EXECUTIVE JUDGE
TRECE MARTIRES CITY
rtc1tmtoc@judiciary.gov.ph
09198753030

IN RE: PETITION FOR APPOINTMENT AS
NOTARY PUBLIC FOR AND IN THE CITIES OF
GENERAL TRIAS AND TRECE MARTIRES,
AND THE MUNICIPALITY OF TANZA, CAVITE

TMNP-009-26

ATTY. KAREN ANN MARIE E. LABITAN,
Petitioner.

x-----x

NOTICE OF HEARING

Notice is hereby given that a summary hearing on
the petition for application of notarial commission of ATTY.
KAREN ANN MARIE E. LABITAN shall be held on May 12,
2026, at 8:30 in the morning at the Court Room of the Ex-
ecutive Judge, Regional Trial Court, Branch 23, Trece Mar-
tires City, Cavite. Any person who has any cause or reason
to object the grant of the petition may file a verified written
opposition thereto, received by the undersigned before the
date of the summary hearing.

The petitioner should be ready to present all the
pieces of evidence in support of her petition. Pre-marking
should be done prior to the scheduled hearing.

SO ORDERED.

Trece Martires City, Cavite, April 20, 2026.

(SGD) PURIFICATION A. BARING TUVERA
Executive Judge

Supreme Court Administrative Order No. 140-2024 dated September 23, 2024.

Publication: Wednesday Chronicle News Publishing
Services
Dates: April 29, 2026

Teal Doa Cafe advertisement featuring a menu, location (General Yengco St. Bayan Luma 1, Imus, Cavite), and social media handles.

DTI HOLDS COSTING AND PRICING
SEMINAR FOR ASPIRING ENTREPRE-
NEURS IN BACOOR



BACOOR CITY, Cavite — The City Govern-
ment of Bacoor, led by Mayor Strike B. Revilla,
in partnership with the Department of Trade
and Industry, conducted a seminar on cost-
ing and pricing on April 28 at Revilla Hall.

Titled "Simplifying Costing and Pric-
ing for Business Success," the seminar
aimed to equip aspiring entrepreneurs
and TESDA graduates with essential skills
in managing their businesses effectively.

The activity was organized by the City
Livelihood and Development Depart-
ment headed by Carmelita Gawaran.

Resource speakers included Vincent C.
Cortina, while program facilitators were
Darryl James P. San Antonio and Den-
nis Edward Silva. Representatives from the
Negosyo Center also supported the activity.

Participants were trained on prop-
er computation of production costs, set-
ting profitable pricing, avoiding under-
pricing, and managing business finances.

Mayor Revilla emphasized the impor-
tance of correct costing and pricing,
noting that many businesses face chal-
lenges due to poor financial planning.

Participants expressed appreciation for the
practical lessons shared during the seminar,
which they said will help them build more sus-
tainable livelihood ventures.

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
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, respon-
dent-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 mort-
gage indebtedness which as of March 10, 2026, amounts to
THREE MILLION EIGHTY TWO THOUSAND FIVE HUN-
DRED 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 under-
signed 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 fol-
lowing 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 Prop-
erty Registration Decree in the name of
Owner: EDNA V. BAGABALDO, OF LEGAL AGE, SIN-
GLE, FILIPINO
Address: 15A TENDIDO ST., BRGY. SAN JOSE, QUE-
ZON 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, CONTAIN-
ING 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 under-
signed on the above stated time and date.

APPROVED:

(SGD) LUISITO P. MENDIOLA
Sheriff IV

(SGD) ARMIE A. FRANCISCO
Clerk of Court VI

Copy Furnished

TRBANK, INC.
c/o PRINCESS KIMBERLY GUARIÑO-AMOR
31st Floor, Unit 3101-3108 Raffles Corporate Center
F. Ortigas Road, Ortigas Center, Pasig City 1605

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

1000...

From Page 1

IMUS, Cavite — Around 1,000 resi-
dents participated in
a large-scale clean-
up drive organized
by the City Govern-
ment of Imus on April
22 in celebration
of Earth Day 2026.
Participants came
from 97 barangays
and included local
officials, volunteers,
Eco Aides, Bantay
Kalikasan members,
River Rangers, per-
sonnel from the Of-
fice of the City Envi-
ronment and Natural
Resources Officer and
Office of the City En-
gineering Officer, as
well as representa-
tives from San Mi-
guel Yamamura Pack-
aging Corporation.
The activity involved
simultaneous clean-

up operations, tree
planting, and hauling
of waste across vari-
ous areas in the city.
The OCENRO de-
ployed all available ve-
hicles to cover priori-
ty locations needing
immediate attention.
Volunteers worked
together in clean-
ing communities,
planting trees, and
improving environ-
mental conditions in
different barangays.
City officials said
the initiative aims to
strengthen efforts in
solid and liquid waste
management, river
clean-up, and envi-
ronmental protec-
tion, while promoting
a cleaner and more
sustainable future for
Imus residents.

"There were three
stands. One is to abol-
ish [SK] completely.
The other one is to
keep it as it is. And
the other one is [to
have] major reforms.
[But] if the student is
being taught by the
teacher to be corrupt,
why will you abolish
the student? Why not
abolish the teacher?
'Di ba? Logic lang," he
said.

The minority lead-
er said he has long
opposed calls to re-
move such programs
following discussions
last year about pos-
sibly abolishing or
postponing SK elec-
tions. He argued that
problems like corrup-
tion stem from influ-
ence, not from the
youth themselves.

For the senator,
the answer lies in

strengthening, not re-
moving, these institu-
tions.
"[We should put] em-
phasis on prioritiza-
tion. I think student
councils prepare you.
It's a lesson in democ-
racy, it's a lesson in
governance. Whether
it's SK, the student
council, we lack the
emphasis, the prior-
itization, the funds,
and the program to
actually train you to
be leaders," he said.

Cayetano also said
that while training
programs exist, they
often lack the support
needed to be effective.
"Training programs
are important. But
programs need re-
sources. It needs
money, it needs mod-
els, it needs mission
and vision, it needs
mentors," he said.

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are important. But
programs need re-
sources. It needs
money, it needs mod-
els, it needs mission
and vision, it needs
mentors," he said.

He said youth leader-
ship programs should
be treated as long-
term investments,
stressing the need to
empower young lead-
ers who often bring a
more idealistic per-
spective to public is-
sues.

Strengthening these
programs, he added,
can help bridge the
gap between campus
governance and pub-
lic service and better
prepare future lead-
ers.

"Remember your
power. Ang students
mas pure ang hini-
ngi niyan kasi mas
malawak pa [at] mas
idealistic pa yung
pag-iisip," he said.

From Page 1

ADVERTISING RATES

COMMERCIAL P200/col.cm.
LEGAL/NOTICES..... P160/co.cm.

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Body Text - 8
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SSS WARNS PUBLIC AGAINST FAKE "SUBSIDY GIFT" SCAM

SCAM ALERT!
WALANG GOVERNMENT SUBSIDY GIFT
na ibinibigay kapalit ng pagsagot ng SSS Questionnaire.
MAGING MAPANURI. SCAM 'YAN!

MANILA, Philippines — The Social Security System (SSS) has warned the public against a circulating scam involving fake links offering a "government subsidy gift" in exchange for answering an online questionnaire.

The agency clarified that no such program exists and urged members to remain vigilant against fraudulent messages and suspicious links.

SSS reminded the public not to click unknown links or share personal and financial information with unverified sources, as these may be used for identity theft or financial fraud.

Members are advised to transact only through official SSS channels and visit the agency's official website at www.sss.gov.ph for accurate and verified information.

The agency also encouraged the public to stay updated on legitimate relief programs that may be announced through official platforms.

SERBISYO AY Saya
Buy 4 Regular Day Passes and Get 1 Ticket for FREE for only **PHP 5,600!**

Special offering for ALL GOVERNMENT EMPLOYEES upon presentation of their valid employment ID. Maximum of two (2) packages may be purchased per ID/day. Promo may be availed at the FrontGate Ticket Booths and Guest Sales Office in Santa Rosa. Promo cannot be availed in conjunction with any special discounts (Senior Citizen/PWD/Junior rate) or other promos. PROMO PERIOD: January 7, 2026 to JANUARY 3, 2027 (Block off periods apply). DRI File Trade Permit No. KKA-Lap-01-033 series of 2026.

DA-ATI CALABARZON JOINS KABA-YANIAN AGRI-TRADE FAIR YEAR 3 IN LAGUNA



STA. CRUZ, Laguna — The Agricultural Training Institute CALABARZON participated as one of the partner government agencies in the third year of the KabaYANlan Agri-Trade Fair, held on April 27 at the Cultural Center of Laguna.

With the theme "Magsasaka'y Aasenso, kaya't Mag-Agri-Negosyo," the event highlights the importance of agribusiness in improving the livelihoods of farmers and strengthening the agriculture sector.

The fair features a wide range of high-quality agricultural products, including those from Irrigators' Associations supported by the National Irrigation Administration Region IV-A, showcasing their capabilities in agri-enterprise and sustainable livelihood development.



DA-ATI CALABARZON also presented its programs, projects, and services aimed at empowering farmers and fisherfolk through training, technology transfer, and capacity-building initiatives.

Officials said their participation underscores the agency's continued commitment to supporting farmer organizations and promoting a more productive and sustainable agriculture sector in the region.

ATI CALABARZON
DEPARTMENT OF AGRICULTURE
1898

AYALA...

MANILA — Ayala Land, Inc. (AYI) has partnered with the Philippine Tennis Center for Excellence, Inc. (PTCEI) for the development of a world-class International Tennis Center, which will be the home of the Philippine Tennis Academy (PTA), in Vermosa, Cavite.

The PTA International Tennis Center will feature eight tennis competition courts, one center court, and 16 pickleball courts, alongside dedicated training and wellness facilities, as well as Athletes' Quarters that can accommodate 60 to 80 trainees.

While the center is intended as the main training facility of PTA, it will also be open to the public, providing broader access to quality tennis and pickleball facilities, programs, and coaching, and helping grow the sport at all levels.

Beyond sports development, the project is also expected to generate meaningful employment opportunities within the community — from ball boys and court maintenance staff to coaches, trainers, and administrative personnel — contributing to local livelihood and economic activity within and around the estate.

The project enhances the Ayala Vermosa Sports Hub, further strengthening its role as a national venue for training, competition, and community engagement.

By integrating grassroots development with elite training, the addition of PTA deepens Vermosa's sports ecosystem.

"Vermosa is designed as an integrated es-

tate where education, sports, and community come together. Partnerships like the Philippine Tennis Academy allow us to create long-term value not just for residents, but for the broader community," incoming ALI senior project development manager John Estacio said in a news release Saturday.

In a joint statement, the PTA leadership emphasized the broader impact of the project.

"This is more than a training facility — it is a platform for opportunity. By opening our doors beyond our elite program, we are creating a space where every Filipino, regardless of background, can access the sport, discover their potential, and be part of a growing tennis community. Together with Ayala Land, we are building not just future champions, but a stronger, more inclusive sporting culture for the country," it said.

The PTA, founded by philanthropists and tennis enthusiasts Oscar Hilado and Romeo Chan, has built a strong track record in grassroots sports development, producing national medalists, international-level competitors, and scholar-athletes, while opening opportunities for young talents, particularly from underserved communities.

The PTA has produced Tennielle Madis and Stefi Marithe Aludo, who won the doubles bronze medal at the 2025 Southeast Asian Games in Thailand.

Madis, the defending champion in the PCA Open and Gentry Open, ruled the Phila Women's Open last week. (PNA)

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

Tanza Rolls Out "Botika on Wheels" in Barangay Bunga

MALASAKIT CARAVAN
Botika on Wheels
MALASAKIT SA MAMAMAYAN
APRIL 28, 2026 | TUESDAY 4:00 PM
KAP. ARNOLD RESIDENCE BRGY. BUNGA
TANZA

TANZA, Cavite — Residents of Barangay Bunga will benefit from the "Botika on Wheels" program of the Municipal Government of Tanza on April 28 at 4 p.m., to be held at Kap. Arnold Residence.

The initiative aims to bring healthcare services closer to the community by providing easier access to free medicines for residents in need.

Local officials said the program reflects the town's continuing effort to deliver accessible and responsive health services to Tanzeños.

The activity is part of the municipality's ongoing healthcare initiatives under the leadership of Mayor Archangelo "SM" Matro, emphasizing the importance of community-based medical assistance.

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09153553703 or 0960 5759151 | www.fb.com/tummyave
We are open for dine-in, pickup and deliveries every Friday, Saturday & Sunday from 4:00PM - 10:00 PM
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99 Manggahan-Lawin, Binakayan, Kawit, Cavite

PAQUIAO...

From Page 8

TANZA, Cavite — Energy and enthusiasm filled the camp as boxing legend Manny Pacquiao visited reservists and actively joined their activities at the Reserve Command, Philippine Army headquarters in Camp Riego de Dios on April 22.

Warmly welcomed by officers and personnel, Pacquiao went beyond formal speeches and participated in the unit's Athletic Day, taking part in physical activities aimed at strengthening the fitness and readiness of reservists. The event forms part of the command's "Reboot" strategic thrust to enhance the physical conditioning of its members.

Pacquiao also addressed

the OCC-ROTC Class 03-2025, composed of more than 200 officer candidates, including 110 women and 123 men. In his message, he emphasized the values of discipline, perseverance, and genuine service to the country, drawing from his own experiences both inside and outside the boxing ring.

Officials said the visit boosted morale among reservists and trainees, inspiring them to remain committed to their duties and personal development.

Pacquiao left participants with a strong message: whether in sports or in service, true victory lies in one's heart, discipline, and dedication.

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