NLEX-C5 NORTHLINK SECTION NEARS COMPLETION, ENHANCING ROAD CONNECTIVITY





Motorists from North and Central Luzon and western Metro Manila can look forward to faster, more convenient access to Quezon City as the NLEX-C5 Northlink Mindanao Avenue to Quirino Highway section nears completion, with construction now at 96% on the 2-kilometer section.

The new all-weather elevated expressway is designed to give motorists with a safer and more convenient travel experience. It will be equipped with CCTV and speed management systems; advanced RFID readers and Neology antennas for toll collection; roadway lighting, traffic signs, pavement markings, and protective barriers and reflective safety devices to enhance road safety, visibility, and traffic management. The segment will extend NLEX eastward to Quirino Highway, providing motorists with a direct alternative to Mindanao Avenue.

With construction now in its final stages, work is focused on finishing the installation of concrete barriers and expansion joints along the mainline, completing the westbound and eastbound Quirino Highway on- and off-ramps, and carrying out the remaining civil works needed to prepare the new segment for operations.

Once operational, the new segment will operate 24/7, accommodate all vehicle classes, and serve approximately 11,000 vehicles daily. It will provide motorists from Quirino Highway access to NLEX via the NLEX-C5 Northlink, with onward connections to the NLEX Connector toward Manila, the University Belt, and Makati, or northbound on NLEX toward Central and North Luzon. The new segment will provide an additional route option for motorists traveling between Quezon City and these destinations.

NLEX President and General Manager Luis S. Reñon said the company is accelerating construction to deliver infrastructure that will help motorists save both time and travel costs amid unpredictable fuel prices.

"We want to give motorists greater freedom not only in how they travel, but also in how they spend their time and money. While fuel prices and other travel-related costs are beyond our control, we can provide reliable road infrastructure that helps people reach their destinations more efficiently. That is the value we aim to deliver through this project," Reñon said.

The 2-kilometer Segment 8.2 Section 1A is part of the 11.3-kilometer NLEX-C5 Northlink Project, which will connect Mindanao Avenue to C5/C.P. Garcia near Katipunan Avenue, strengthening links between Metro Manila and Central and North Luzon through the NLEX network.

NLEX Corporation is a subsidiary of the Metro Pacific Tollways Corporation (MPTC), the toll road arm of the Metro Pacific Investments Corporation (MPIC).

###

DAP Exhibition in Tagaytay Highlights Kidlat Tahimik's Art and Filipino Culture

TAGAYTAY CITY, Cavite — The Development Academy of the Philippines (DAP), through its Rising Leaders Development Program (RLDP) BAGANI, is showcasing the works of National Artist Kidlat Tahimik in an exhibition exploring the connections among Filipino culture, leadership, and development.

Titled "DAP-Ayan ng Sining: INDIOGENIUS," the exhibition is being held at the DAP Conference Center (DAPCC) in Tagaytay City and runs until October 31, 2026. It features portraits, installations, and other artworks highlighting indigenous knowledge, national heritage, creativity, and Filipino identity.

The exhibition invites visitors to reflect on how cultural values and traditions influence community relationships and the way Filipinos understand progress. It also complements BAGANI's leadership development initiative, which aims to prepare young leaders for public service and nation-building.

Among the featured works is Kidlat Tahimik's installation, "Kubo ng isang babaylan o mumbaki," inspired by the traditional role of the mumbaki, or indigenous healer. The installation incorporates indigenous forms and symbols while serving as a metaphor for creativity and the ability to overcome challenges in artistic expression.

The collection also includes portraits and caricatures of Kidlat created by artists over more than five decades. Beyond depicting the National Artist, the works encourage reflection on how artists interpret and represent their subjects.

Kidlat emphasized the Filipino value of kapwa, which recognizes others as fellow human beings and members of a shared community. He described it as an "embracing culture" that encourages cooperation and collective action.

"We have to go back to the Kapwa culture because it can be a strong ingredient in development," he said.

He also stressed the importance of "rediscovering" Filipino cultural knowledge, noting that many indigenous traditions, beliefs, skills, and practices have been obscured over generations. These knowledge systems reflect communities' relationships with one another and the natural environment.

Through the exhibition, DAP-RLDP BAGANI highlights how culture can inform leadership and development beyond policies, institutions, and technical solutions. Understanding the histories, identities, and values of communities, it emphasizes, is essential to shaping progress that responds to their needs.

The public may visit the exhibition at the DAP Conference Center from 9 a.m. to 3 p.m. until October 31. Admission is free, but advance registration is required, and walk-ins are not allowed.

For reservations and inquiries, interested visitors may contact 0912 834 5769 or dapccsales@dap.edu.ph.

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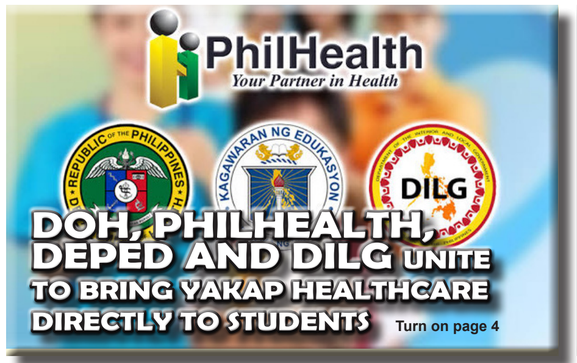
OCD URGES CALABARZON FAMILIES TO PREPARE GO BAGS, CONSERVE WATER

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CALABARZON WAGE HIKE SEEN TO EASE WORKERS' BURDEN AMID EL NIÑO THREAT, INFLATION

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DOH, PHILHEALTH, DEPED AND DILG UNITE TO BRING YAKAP HEALTHCARE DIRECTLY TO STUDENTS

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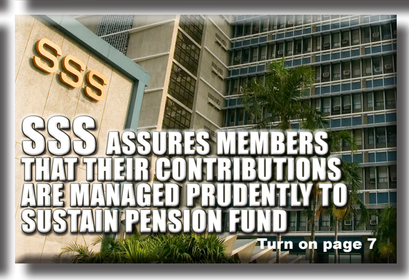
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DTI CAUTIONS CONSUMERS TO AVOID PANIC BUYING, HOARDING BOTTLED WATER AMID EL NIÑO THREATS

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SSS ASSURES MEMBERS THAT THEIR CONTRIBUTIONS ARE MANAGED PRUDENTLY TO SUSTAIN PENSION FUND

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CALABARZON...

From Page 1

CALAMBA CITY, Laguna (PIA) — The latest minimum wage increase in the CALABARZON region is expected to provide additional financial support to workers as they cope with rising living costs, inflation, and the potential economic effects of the El Niño phenomenon.

The Regional Tripartite Wages and Productivity Board (RTWPB) Calabarzon announced a new round of minimum wage increases for workers under Wage Order No. IVA-23 with the new wage rates are scheduled to take effect on October 26, 2026.

The wage order provides daily minimum wage increases ranging from P25 to P45, depending on the classification of the city or municipality and the sector, the RTWPB Calabarzon said in a statement.

"The issuance of the new wage order reflects the Board's continuing mandate to review minimum wage rates in the region, taking into consideration the needs of workers and their families, the capacity of employers to provide higher wages, and the region's prevailing economic conditions," RTWPB stated.

Under the new wage order, workers in the non-agriculture sector in the Extended Metropolitan Area and component cities will receive a P45 daily wage increase from P600 to P645. Those employed in first-class municipalities will receive a P40 increase from P550 to P590, while those in second to fifth-class municipalities will get a P25 increase from P525 to P550.

Agricultural workers in extended metropolitan areas, component cities including Rosario, Cavite and first-class municipalities will receive a P25 daily wage increase from P525 to P550, while those in second to fifth-class municipalities will have a P42 increase from P508 to P550.

The same P42 daily wage increase will apply to workers in retail and service establishments regularly employing not more than 10 workers across all areas.

For minimum wage earner Catherine Orza from Calamba City, Laguna, even a modest increase in wages can help workers meet their daily needs amid increasing expenses.

"Malaking bagay na rin ('yung wage increase). Kahit konti yung nadagdag, okay na rin kasi nag-i-increase kahit papaano. At least, hindi tayo nag-i-stay lang sa mababa. Malaking bagay pa rin talaga sa pang-araw-araw," Orza said in an interview with Philippine Information Agency.

She emphasized that workers like her still hope to receive fair compensation that can better cover their everyday expenses, particularly as prices of basic goods and other necessities continue to increase and the potential effects of El Niño may add to these challenges.

She added, "Siyempre bilang manggagawa, sana maibigay nang patas, 'yung kaya ng pang-araw-araw, hindi man lahat, pero 'yung sumasapat pandagdag, malaking tulong siyempre itong wage increase ngayon pero sana mayroon pa kasi maraming gastusin, maraming tumataas na bilihin, sana sa susunod mas tumaas pa para sa amin na minimum wage earner."

The implementation of Wage Order No. IVA-23 on October 26 gives needed cushion to minimum wage earners across CALABARZON, while recognizing the varying economic conditions and business capacities across different areas and sectors. (AM/PIA CALABARZON)

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CARD MBA HOSTS GLOBAL SEMINAR TO STRENGTHEN FINANCIAL PROTECTION FOR MARGINALIZED COMMUNITIES



From left to right: CARD MRI Founder and Chair Emeritus Dr. Jaime Aristotle B. Alip, CIC Group CEO Patrick Nyaga, Insurance Commissioner Atty. Reynaldo Regalado, CARD MBA CEO Jocelyn Dequito, CIC Group Chairman Dr. Nelson Kuria, and ICMIF Foundation CEO Sabbir Patel during the Mutual Microinsurance Network Seminar 2026, renewing the partnership MOA between CARD MBA and CIC Group to scale global microinsurance models.

CARD Mutual Benefit Association (CARD MBA), the microinsurance arm of CARD Mutually Reinforcing
Institutes (CARD MRI), hosted the first Mutual Microinsurance Network Seminar in partnership with the International Cooperative and Mutual Insurance Federation (ICMIF) Foundation from June 17 to 19, 2026, at the AIM Conference Center in Makati City, Metro Manila, to strengthen collaboration dedicated to protecting low-income families.

Centered on the theme "Replicating Success Globally: Scaling the Mutual Microinsurance Model for the Poorest," the three-day seminar served as a collaborative platform for participants to share knowledge and experiences on building microinsurance programs that are scalable, sustainable, and impactful. It also paved the way for participants to address current industry challenges, explore emerging innovations, and identify financial and technical support needed.

"We recognize that the challenges faced by marginalized communities are too big for any single institution to solve on its own," said CARD MRI Founder and Chair Emeritus Dr. Jaime Aristotle B. Alip. "Through partnerships, knowledge-sharing, and mutual support like this, we can replicate successful models and create a stronger and more inclusive microinsurance network."

Building on this vision, the first day of the seminar focused on evaluating the current state of microinsurance by highlighting discussions on the sector's challenges, opportunities, and successful models from various countries. Speakers throughout the day emphasized the importance of partnerships, innovation, and resilience-building initiatives in making insurance more accessible among underserved populations.

On the second day, CARD MBA shared its journey from being a members' mutual fund into becoming a mutual microinsurance provider. Through panel discussions, CARD MBA officials presented the organization's governance structure, technology-driven claims-settlement system, distribution model through CARD MRI Financial Institutions, and strategies to maximize member participation in ownership and decision-making.

CARD MBA CEO Jocelyn Dequito said that, "Mutual microinsurance thrives on trust, not only between institutions and their members, but also among organizations working toward the shared goal of protecting vulnerable communities."

Dr. Alip joined fellow microinsurance pioneers in a panel discussion on the key drivers of successful mutual microinsurance programs. In his message, he also emphasizes the role of social entrepreneurs and collaborative leadership in advancing the mutual microinsurance sector globally.

The last day featured a field visit to San Pablo City, Laguna, where participants observed the CARD Bank center meeting in Brgy. San Gabriel. They also engaged with the center's chief, treasurer, and secretary and witnessed firsthand how CARD MBA delivers insurance services and maintains close communication with its members.

The seminar brought together 101 microinsurance practitioners and leaders from the Philippines and other countries, including the United Kingdom, Myanmar, India, Kenya, Hong Kong, Indonesia, Malawi, Mozambique, Paraguay, Thailand, and Timor-Leste.

Through the seminar, CARD MBA and the ICMIF Foundation highlighted the value of collaboration and mutual trust in making financial protection more inclusive and building economic safety nets for low-income communities worldwide.

CARD MBA
Panatag Ka.

PBBM APPOINTS FINANCE VETERAN LIMLINGAN AS NEW SSS CHIEF



QUEZON CITY, 16 October 2026 – President Ferdinand R. Marcos Jr. has appointed today finance and investment veteran Victor Alfonso A. Limlingan as the new President and Chief Executive Officer of the Social Security System (SSS).

Limlingan succeeded Robert Joseph Montes de Claro, who was appointed Secretary of the Department of Information and Communications Technology (DICT).

As the new SSS Chief, Limlingan will prioritize the enhancement and expansion of member loan programs, the improvement of the investment portfolio's risk-adjusted returns, and the relaunch of the Pension Booster Program.

Limlingan previously served as a Member of the Social Security Commission (SSC), the SSS' policy-making governing body, representing the employers' group. He was appointed to the SSC on 19 November 2024 and took his oath on 25 November 2024.

As a Commissioner, Limlingan chaired the SSC's Risk Management and Actuary Committee and sat on its Investment Committee, Contribution and Collection Committee, and Corporate Governance Committee. The SSC oversees SSS policy, provides policy direction, supervises management actions and exercises quasi-judicial functions in cases involving social security coverage, benefits, contributions and penalties under Republic Act No. 11199 or the Social Security Act of 2018.

Experience in finance and public service

Limlingan brings experience in finance, investments, risk management, entrepreneurship and public service. He is managing director of Regina Capital Development Corp. and previously served on the board of state-owned Development Bank of the Philippines, where he chaired the Risk Oversight Committee.

He also served as senior vice president at Small Business Corp., where he worked on financial-recovery initiatives for small enterprises and treasury-investment optimization.

Earlier in his career, Limlingan provided consultancy services to the National Economic and Development Authority and the Housing and Urban Development Coordinating Council, which is now known as the Department of Human Settlements and Urban Development.

Limlingan holds a Master of Business Administration from Northwestern University's Kellogg School of Management, is a Chartered Financial Analyst, and earned a bachelor's degree in interdisciplinary studies, majoring in history and humanities, from the Ateneo de Manila University. #

SOCIAL SECURITY SYSTEM

WEDNESDAY CHRONICLE NEWS PUBLISHING SERVICES

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
OFFICE OF THE CLERK OF COURT
CITY OF IMUS, CAVITE

RIZAL COMMERCIAL BANKING CORPORATION,
Petitioner-Mortgagee,

-versus-

EXTRA JUDICIAL FORECLOSURE OF REAL ESTATE MORTGAGE UNDER ACT NO. 3135 AS AMENDED BY ACT NO. 4118

FC Case No. 19923-26

ANGELA VIANCA D. ASPA as represented by Attorney-in-Fact Salvacion D. Aspa
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 **RIZAL COMMERCIAL BANKING CORPORATION**, mortgagee, with office address at **30th Floor AT Yuchengco Centre, 25th & 26th Sts., Bonifacio Global City, Taguig City** against **ANGELA VIANCA D. ASPA as represented by Attorney-in-Fact Salvacion D. Aspa**, mortgagors, with residence and postal addresses at **Block 6 Lot 16 Phase I, Yakal Street, Westville Homes, Ligas 3, Bacoor City, Cavite** and/or **Block 23 Lot 36, Parksville Phase I, Brgy. Alapan II, Imus City, Cavite**, to satisfy the mortgage indebtedness which as of August 12, 2026 amounts to **TWO MILLION EIGHT HUNDRED THIRTY-NINE THOUSAND SEVEN HUNDRED EIGHTY-FIVE PESOS AND 37/100 (P2,839,785.37)**, Philippine Currency, including interest and penalties, but excluding attorney's fees, sheriff's fees and all other charges incidental to this foreclosure and sale, the undersigned will sell at public auction on **November 3, 2026** at 10:00 o'clock in the morning or soon thereafter at the main entrance of the **Office of the Clerk of Court, Regional Trial Court, Hall of Justice, 2nd Floor, former South Supermarket Bldg., Aguinaldo Highway, Bayan Luma 7, Imus City, Cavite** to the highest bidder, for CASH and in Philippine Currency, the following property with all improvements therein, to wit:

Transfer Certificate of Title No. 057-2025037440

IT IS HEREBY CERTIFIED that certain land situated in BARANGAY OF ALAPAN II, CITY OF IMUS, PROVINCE OF CAVITE, ISLAND OF LUZON, bounded and described as follows:
LOT NO: 36 **BLOCK NO:** 23 **PLAN NO:** PSD-04-231957
PORTION OF: LOT 1659, FRS-04-005135; LRC RECORD NO. 8843
LOCATION: BARANGAY OF ALAPAN II, CITY OF IMUS, PROVINCE OF CAVITE, ISLAND OF LUZON *(Continued on next page)*
is registered in accordance with the provision of the Property Registration Decree in the name of
Owner: ANGELA VIANCA DACILLO ASPA, SINGLE, OF LEGAL AGE, FILIPINO
Address: BLK 6 LOT 16 PH. 1 YAKAL ST., CASIMIRO WESTVILLE HOMES, LIGAS III, BACOOR, CAVITE

TECHNICAL DESCRIPTION *(Continued from page 1)*

BOUNDARIES:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	SE	LOT 38, BLOCK 23, PSD-04-231957
2-3	SW	ROAD LOT 26 (8.00 M. WIDE), PSD-04-231957
3-4	NW	LOT 34, BLOCK 23, PSD-04-231957
4-1	NE	LOT 35, BLOCK 23, PSD-04-231957

AREA: FORTY FOUR SQUARE METERS (44), MORE OR LESS

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

In the event the public auction should not take place on the said date, it shall be held on November 10, 2026 at 10:00 o'clock in the morning without further notice.

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

City of Imus, Cavite, Philippines, September 29, 2026

(SGD) EMMANUELLE H. FRANCISCO
Sheriff IV
Branch 4-FC

APPROVED

(SGD) ARMIE A. FRANCISCO
Clerk of Court VI

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30th Floor AT Yuchengco Centre, 25th & 26th Street, Taguig City, Metro Manila

ANGELA VIANCA D. ASPA as represented by Attorney-in-Fact Salvacion D. Aspa
Block 6 Lot 16 Phase I, Yakal Street, Westville Homes, Ligas 3, Bacoor City, Cavite
Block 23 Lot 36, Parksville Phase I, Brgy. Alapan II, Imus City, Cavite

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OCD....

From Page 1

CALAMBA CITY, Laguna (PIA) — The Office of Civil Defense (OCD) CALABARZON has urged families to prepare emergency go bags, conserve water and monitor official advisories as the region intensifies preparations for the expected strong El Niño, which could bring prolonged dry conditions and affect livelihoods, public health and essential services.

Reyan Derrick Marquez, OCD CALABARZON spokesperson, said the agency had raised its alert status from white to blue to strengthen preparedness measures and ensure closer coordination with local government units (LGUs) and concerned agencies. Authorities are preparing for the possible intensification of El Niño toward the first quarter of 2027, with a regional pre-disaster risk assessment scheduled on October 16 to identify potential impacts and necessary interventions.

"Una po, makinig po sa tamang balita, lalo na po sa panahon na maraming fake news," Marquez said, reminding the public to rely on official information from the OCD, local disaster risk reduction and management councils, the Philippine Information Agency (PIA) and other concerned government agencies.

He also emphasized the importance of preparing a go bag containing ready-to-eat food, drinking water, clothes, maintenance medicines, important documents and extra batteries or chargers. Families should also keep emergency contact numbers accessible and prepare supplies sufficient for at least three days.

"Ang laman po nu'n at least pagkain po, may laman ng mga ready to eat foods at may laman din pong tubig, at the same time mga damit, mga maintenance medicine, kung tayo may mga kasamang bata, matanda, at saka 'yung mga importanteng dokumento," Marquez said.

Apart from preparing emergency supplies, households were encouraged to conserve water and electricity, avoid unnecessary outdoor activities during extreme heat, and regularly monitor heat index advisories to prevent heat-related illnesses. Families should also identify evacuation centers, safe areas and the quickest evacuation routes in their communities in case of other emergencies.

The need for early preparation comes as agricultural losses and reduced water availability are among the major concerns associated with El Niño. Marquez said the Department of Agriculture (DA) had reported 188 affected farmers and nearly 70 hectares of affected agricultural land, while some fisherfolk had also experienced reduced harvests and income. Authorities are coordinating with concerned agencies to identify alternative crops requiring less water and other possible livelihood interventions for affected farmers.

"Hindi po kaya ito ng iisang ahensya. Nagkakatulong po 'yung lahat ng departamento ng ating gobyerno para matugunan 'yung epekto ng El Niño," Marquez said, underscoring the importance of interagency coordination in monitoring water and electricity supplies, addressing health concerns and ensuring the continuity of essential services.

The OCD CALABARZON continues to coordinate with LGUs and member-agencies of the Regional Disaster Risk Reduction and Management Council RDRRMC) to strengthen preparedness and response measures. Marquez urged residents to heed official advisories, follow evacuation instructions when necessary, and take practical steps now to reduce the potential effects of El Niño and other hazards. (CCM – PIA CALABARZON)



DTI...

From Page 1

LUCENA CITY (PIA) — The Department of Trade and Industry (DTI) reminds consumers to remain vigilant and make informed purchasing decisions amid concerns over the possible impacts of the Very Strong El Niño, reminding the public that panic buying and hoarding bottled water may trigger unnecessary fear and supply concerns.

According to DTI CALABARZON Regional Director Marissa Argente, panic buying and hoarding could drive up demand for essential goods, potentially leading to supply shortages and limiting other consumers' access to basic necessities.

"Hindi tayo kinakailangan mag-panic, kasi kapag tayo ay nag-panic, uubusan lang natin ang iba. Hindi 'yon ang tamang reaksyon. Ang kinakailangan, magtipid, at nang lahat ay magkaroon ng pagkakataon. So, antabayan lang tayo kung ano pa 'yung magiging other directives pagdating sa ating pangangailangan sa tubig," Director Argente said in an interview with the Philippine Information Agency.

The Trade department assures that it conducts regular price monitoring to ensure that establishments and businesses do not take advantage of the challenges facing the country, by imposing unjustified price increases.

The DTI director said that its Fair Trade Group, coordinates and engages with manufacturers of basic necessities and prime commodities to discuss and review proposed price adjustments in accordance with existing regulations.

However, some manufacturers and brands may implement price increases due to various factors, including the potential impacts of a Very Strong El Niño, rising fuel costs, higher electricity charges, and other operational expenses. These manufacturers and brands may fall outside the scope of the DTI's price monitoring and regulatory jurisdiction.

Such increases could affect the prices of certain goods in the market, underscoring the importance of continued price monitoring and consumer awareness.

"Maraming factors talaga that play doon sa decision ng isang company to increase its prices, pero ang ma-assure lang namin ay kinakailangan talagang magtulungan ang gobyerno at ang mga negosyo kasi hindi naman maaari na 'yung isa lang ang kikilos, kinakailangan talaga partnership ito kaya ang DTI nakikipag-usap talaga sa manufacturers," Argente said.

As the DTI observes Consumer Welfare Month this October, the agency aims to strengthen consumer awareness by encouraging the public to make informed purchasing decisions, understand their rights and responsibilities, and adopt wise buying and saving practices amid concerns over the possible impacts of a Very Strong El Niño, the ongoing fuel crisis, and other economic challenges.

She further stated, "Sinasabihan tayo na maghanda; bilang mga responsableng consumers, tayo ay magtipid. 'Yan talaga ang message na gustong iparating ng ating national government sa lahat. Everybody is a consumer. Kahit ikaw ay may negosyo, consumer ka; kahit ikaw ay bata, matanda, consumer ka. So, tayo po ay magtipid."

Director Argente also shared that the agency has lined up various activities for the month and encourages the public, particularly Micro, Small and Medium Enterprises (MSME) across the region to participate in the initiatives aimed at promoting consumer awareness, and fostering fair and responsible business practices. **(COP/PIA CALABARZON)**

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CAYETANO...

From Page 1

Itinutulak ngayon ni Senate Minority Leader Alan Peter Cayetano ang partisipasyon ng mga ahensyang may kinalaman sa sports, sining, at kultura sa education cluster ng Gabinete para mapaigting ang papel ng mga ito sa kabuuang paghubog ng kabataang Pilipino at sa paglikha ng trabaho para sa mga Pilipino sa loob at labas ng bansa.

"Let me lobby that sports and culture and art be included because it's really as much a part of our education as anything else, as math and everything," wika ni Cayetano kay Education Secretary Sonny Angara sa pagdinig ng Senado sa panukalang 2027 budget ng Department of Education (DepEd) nitong Biyernes, October 16.

Para kay Cayetano, ang sports at sining ang diwa o "soul" ng edukasyon dahil nagtuturo ang mga ito ng mahahalagang kakayahan at katangiang hindi basta nakukuha sa akademikong pag-aaral.

"In sports, tinuturo sa'yo na kahit lahat ng points sa'yo [individually], kung madupang ka naman at talo naman y'ung team mo, bale wala… [In art and sports you also learn] problem-solving, creativity," paliwanag niya.

Itinatag noong Agosto 2025 ang Education and Workforce Development Group upang pag-ugnayin ang mga programa ng gobyerno sa edukasyon at trabaho.

Binubuo ito ng walong ahensiya, kabilang ang DepEd, Commission on Higher Education (CHED), Technical Education and Skills Development Authority (TESDA), Department of Labor and Employment (DOLE), at Department of Migrant Workers (DMW).

Isa si Cayetano sa mga pangunahing nagsulong ng pagbuo ng Cabinet cluster. Noong 2024, kabilang siya, bilang co-chairperson ng Second Congressional Commission on Education o EDCOM II, sa mga naghain ng resolusyon para sa pagtatatag nito.

Siya ang nagtulak na gawing miyembro ng cluster ang DOLE at Department of Budget and Management para matiyak na tutugon ang mga reporma sa edukasyon sa pangangailangan ng mga manggagawa at magkakaroon ng sapat na pondo para sa mga ito. _

'Big break' para sa mga Pinoy artist_

Bukod sa paghubog ng talento at magandang asal ng mga kabataan, hinimok din ni Cayetano ang education cluster na bigyang pansin ang potensyal ng sining na makapagbukas ng mga ekonomikong oportunidad para sa mga Pilipino.

Partikular niyang hinikayat ang gobyerno na tulungan ang mga Pilipinong manlilikha na makilala at magtagumpay sa international market.

Iminungkahi niya ang mas malalim na pagtutulungan ng DepEd, National Museum, at Department of Foreign Affairs (DFA) upang maipakilala ang mga likhang-sining ng mga Pilipino sa ibang bansa. Kabilang aniya rito ay ang pagtugon sa mga balakid na kinakaharap ng mga artist, gaya ng mga permit na kailangan sa pagdadala ng kanilang mga likhang-sining sa ibang bansa para maitanghal sa mga exhibit at sa pagbabalik ng mga ito sa Pilipinas.

"Ang dami nating aspiring artists, breakthrough lang (ang kailangan)… and then, really, someone to champion it," aniya. Matagal nang isinusulong ni Cayetano ang pagbibigay ng mas malaking suporta sa sining at sa potensyal nitong gawing "soft power" ang Pilipinas.

Noong nagsilbi siyang DFA Secretary mula 2017 hanggang 2018, nagpatupad siya ng mga programa para sa "soft diplomacy" kung saan aktibong humahanap ang ahensya ng mga industriya kung saan posibleng magka-"big break" ang mga Pilipino sa pandaigdigang merkado.

Sa kanyang panunungkulan naman bilang House Speaker, binuo ng Kamara noong 2020 ang Special Committee on Creative Industry and Performing Arts. Iminungkahi rin niya noon ang pagtatatag ng Department of Arts and Culture upang mas masuportahan ang mga Pilipinong artist at maipakilala ang kanilang talento sa buong mundo.

Sa pagdinig, sinabi ni Cayetano na kung tila dehado sa kompetisyon sa manufacturing at iba pang industriya ang Pilipinas, malaki naman ang potensyal ng mga Pilipinong artist na magtagumpay sa ibang bansa dahil sa kanilang talento at pagiging malikhain.

"The beauty about art is you don't need to manufacture anything here. You don't need to import anything from there. It's the talent of the artist," punto niya.

Bilang tugon, sinabi naman ni Angara na bibigyang-pansin ng DepEd ang mga mungkahi ni Cayetano. Sinimulan na rin aniya ng EDCOM ang pakikipag-usap sa mga respetadong artist gaya nina Patis Tesoro at Manny Garibay upang mapaganda ang kurikulum ng DepEd sa sining. ###

DOH...

From Page 1

Four government agencies—DOH, DepEd, DILG, and PhilHealth—have joined forces under a Joint Memorandum Circular (JMC) to launch the YAKAP School Health and Protection Program (YAKAP-SHP), reinforcing the government's commitment to safeguarding the health and well-being of Filipino children.

The agreement was officially signed today by Health Secretary Dr. Edwin M. Mercado, PhilHealth Acting President and CEO Dr. Beverly Lorraine C. Ho, Education Secretary Juan Edgardo "Sonny" M. Angara, and Interior and Local Government Secretary Juanito Victor "Jonvic" Remulla.

Aligned with Pillar I of the Unified National Agenda for Health (UNA Para sa Kalusugan) and in response to President Ferdinand R. Marcos, Jr.'s call for stronger child health intervention, YAKAP-SHP delivers preventive care directly to schools and learning centers nationwide. In line with the Department of Health's Healthy Learning Institutions Program that recognizes educational institutions as key settings for cultivating health and integrates health promotion into school policies, services, facilities, and systems, the program places particular emphasis on early detection and management of developmental delays and disabilities from birth through the school years.

This inter-agency partnership establishes a whole-of-government framework to achieve three core objectives: expand access to YAKAP, establish a continuum of care, and strengthen implementation mechanisms by enhancing financing, securing parental/ guardian consent mechanisms for YAKAP participation, and coordinating service delivery to ensure seamless and accessible care navigation.

"This JMC brings to us the opportunity to scale things up – from reaching just a few million students or learners who can be benefit from YAKAP, we're targeting all 26 million learners including the teachers and non-teaching staff as well as their families. And because it's really a challenge to get people to appreciate what this is, we're hoping that the very visual impact that we can see in schools will make Filipino families believe in the YAKAP program and also want to take part in it.", said APCEO Ho.

Under the JMC, YAKAP-SHP will be rolled out across public and private basic education schools, Community Learning Centers (CLCs), Child Development Centers (CDCs), other Early Childhood Care and Development (ECCD) centers/facilities, and Inclusive Learning Resource Centers (ILRCs).

The program will benefit basic education personnel as well as students across all learning levels including early childhood learners, Alternative Learning System (ALS) enrollees such as out-of-school children (OSC) and out-of-school youth (OSY), and children with special needs or developmental delays and disabilities identified through school or ILRC-based health screenings.

Through YAKAP-SHP, students, school personnel, and out-of-school youth will gain direct access to essential health services within their schools and learning centers. These include YAKAP on-site clinic assignment, routine health screenings, access to outpatient medicines and diagnostic tests, on-site specialist care for developmental delays, and dedicated care navigators to guide families through referrals and follow-up care.

Parents, guardians, and school communities are invited to join upcoming school-based orientation and empanelment sessions. Families can also assign or update their chosen YAKAP Clinic anytime through the PhilHealth Member Portal.

REPUBLIC OF THE PHILIPPINES
REGIONAL TRIAL COURT
FOURTH JUDICIAL REGION
BRANCH 109
CITY OF CARMONA, CARMONA
2nd Flr., Hall of Justice Bldg., Brgy. Maduya, City of Carmona, Cavite
Email add: rtc2cc109@judiciary.gov.ph; Tel. No. (046) 4828527

PHILIPPINE NATIONAL BANK,
Petitioner/Mortgagee,

-versus-

EJF-2026-61
For: EXTRA JUDICIAL FORECLOSURE OF REAL ESTATE MORTGAGE UNDER ACT NO. 3135 AS AMENDED BY ACT NO. 4118

SPS. RAMON S. VILLANUEVA III AND JHORIS T. VILLANUEVA,
Debtors/Mortgagors.
X----------X

NOTICE OF SHERIFF'S SALE

Upon Extra-Judicial petition for sale under Act No. 3135, as amended by Act 4118 filed by the petitioner/ mortgagee, **PHILIPPINE NATIONAL BANK,** with postal address at PNB Financial Center, Pres. Diosdado P. Macapagal Boulevard, Pasay City, against the debtors/mortgagors, **SPS. RAMON S. VILLANUEVA III AND JHORIS T. VILLANUEVA**, with postal address/es at (1.) Lot 5A Block 2 Phase 2, Canyon Ranch, Brgy. Lantic, Carmona, Cavite; (2.) Unit A-8 #90 San Rafael Street, Plainview, Mandaluyong City; and (3.) 9845-C Legaspi St., Brgy. Olympia, Makati City, and for the satisfaction of the mortgaged debt which as of 30 June, 2026 amounts to **THREE MILLION TWO HUNDRED TWENTY ONE THOUSAND SIX HUNDRED FORTY TWO PESOS & 59/100 (P3,221,642.59)** Philippine Currency, exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned or his duly authorized representative will SELL at public auction on **November 19, 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 Philippine currency, the mortgaged property/ies with all the improvements thereon to wit:

TRANSFER CERTIFICATE OF TITLE NO. 057-2013034435

IT IS HEREBY CERTIFIED that certain land situated in BO. LANTIC, MUNICIPALITY OF CARMONA, PROVINCE OF CAVITE, ISLAND OF LUZON, bounded and described as follows:

"A PARCEL OF LAND (LOT 5-A OF THE SUBDIVISION PLAN, PSD-04-220860 BEING A PORTION OF LOT 5, BLK. 2, PSD-04-187357, LRC REC. NO. N-61423) SITUATED IN THE BO. OF LANTIC, MUNICIPALITY OF CARMONA, PROVINCE OF CAVITE, ISLAND OF LUZON. BOUNDED ON THE SW., ALONG LINE 1-2 BY LOT 6, BLK 2, PSD-04-187357; ON THE NW., ALONG LINE 2-3 BY ROAD LOT 2, PSD-04-181473; ON THE NE., ALONG LINE 3-4 BY LOT 4, BLK 2, PSD-04-187357; AND ON THE SE., ALONG LINE 4-1 BY LOT 5-B OF THE SUBD. PLAN. BEGINNING AT A PT.

Notice of Sheriff's Sale
EJF-2026-61
Page 2

MARKED "1" ON PLAN, BEING S. 28 DEG. 24'W., 1210.44 M. FROM BLLM NO. 10, CARMONA CADASTRE.
THENCE N. 47 DEG. 53' W., 8.00 M. TO POINT 2;
THENCE N. 42 DEG. 00' E., 12.00 M. TO POINT 3;
THENCE S. 47 DEG. 53' E., 8.00 M. POINT 4;
THENCE S. 42 DEG. 00' W., 12.00 M. TO POINT OF BEGINNING, CONTAINING AN AREA OF NINETY SIX (96) SQUARE METERS. ALL POINTS REFERRED TO ARE INDICATED ON THE PLAN AND ARE MARKED ON THE GROUND AS FOLLOWS: POINTS 2 & 3 BY OLD PS CYL. CONC. MONS. 15X40 CMS AND THE REST BY PS CYL. CONC. MONS. 15X40 CMS., BEARINGS TRUE; DATE OF ORIGINAL SURVEY ON: AUGUST 1940 – MAY 1941; AND ON THAT OF THE CONS SUBDIVISION SURVEY ON JANUARY 12 & 13, 2011; AND WAS APPROVED ON: SEPTEMBER 14, 2011."

xxxNOTHING FOLLOWSxxx

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 place.

In the event the public auction should not take place on the said date and time, it shall be held on **November 26, 2026** at the same time and place without further notice.

25th day of September, 2026 at
City of Carmona, Cavite.

By:

(SGD) JOSEPH R. DIOKNO
Sheriff IV

Noted by:

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

NOTE:
Publication was awarded to: **Wednesday Chronicle**
Dates of Publication: **October 7, 14 & 21, 2026**

Copy furnished:

PHILIPPINE NATIONAL BANK
PNB Financial Center, Pres. Diosdado P. Macapagal Boulevard Pasay City

SAVP MARY ANN A. BRIÑAS
Philippine National Bank
Remedial Management Division IV
RAMG 5th Floor, PNB Financial Center
Pres. Diosdado Macapagal Blvd., Pasay City 1300

ATTY. GERALDINE C. RAMBOYONG
Prime Results Payment Collection and Remedial Administration Agency OPC
4th Floor, The Gerland Building Verdana Daang Hari
Molino IV, Bacoor City, Cavite 4102

SPS. RAMON S. VILLANUEVA III AND JHORIS T. VILLANUEVA
1. Lot 5A Block 2 Canyon Ranch, Brgy. Lantic, Carmona, Cavite
2. Unit A-8 #90 San Rafael Street, Plainview, Mandaluyong City
3. 9845-C Legaspi St., Brgy. Olympia, Makati City

NOTICE OF EXTRAJUDICIAL SETTLEMENT OF ESTATE WITH ABSOLUTE SALE ZENAIDA M. MADLANGBAYAN

NOTICE IS HEREBY GIVEN that the estate of the late **ZENAIDA M. MADLANGBAYAN**, who died single and intestate on January 6, 2023, consisting of a parcel of land with improvements situated at 264 Brgy. Daang Amaya 3, Tanza, Cavite, containing an area of SIXTY (60) SQUARE METERS, has been extrajudicially settled by her sole heirs, namely: ANGIELYN M. PULIDO, ANGELO M. PULIDO, JEFFSON M. PULIDO, and JELLYFLOR M. PULIDO, with DEED OF ABSOLUTE SALE in favor of ANGELO M. PULIDO, married to MARICEL D. PULIDO, for the consideration of P150,000.00, pursuant to Section 1, Rule 74 of the Rules of Court, as evidenced by an Extrajudicial Settlement of Estate with Deed of Absolute Sale, executed on September 25, 2026 **Atty. Rizaldy M. Ferrer**, PTR No. 9832692 under Doc. No. 491; Page No. 99; Book No. LXII; Series of 2026.

Publication: **Wednesday Chronicle News Publishing Services**
Date of Publication: **September 30, October 7 & 14, 2026**

Philippine Information Agency PIA
Republic of the Philippines PNA PHILIPPINE NEWS AGENCY

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

CHINA BANK SAVINGS, INC.,
Mortgagee,

-versus-

FORECLOSURE CASE NO. F-888-26

JESUS R. CALUMA,
Mortgagor/Borrower.
x----------x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, **CHINA BANK SAVINGS, INC.,** with business address at CBS Building, No. 314 Sen. Gil Puyat Avenue, Makati City against the Mortgagor/Borrower, **JESUS R. CALUMA**, with known addresses at (1) Adarna St. cor. Pugo St., Marville 2, Brgy. San Roque, Antipolo, Rizal and (2) Blk. 11, Lot 55, Redfern Phase 4, Brgy. Pasong Kawayan, General Trias City, Cavite, to satisfy the mortgage indebtedness which as of **September 30, 2026** amounts to **ONE MILLION THREE HUNDRED FIFTY-ONE THOUSAND EIGHT HUNDRED SEVENTY-SIX PESOS AND 06/100 (Php1,351,876.06)**, Philippine Currency, inclusive of interest, penalties and other charges of said date but exclusive of all other charges incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **November 17, 2026** at 10:00 o'clock in the morning until 12:00 o'clock noon, at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for **CASH** and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. 057-2022048949

Lot No. 55 Block No. 11 Plan No. Pcs-04-032720
Portion of: Lot 2220, FRS-04-006294, Lot 2221, FRS-04-006236, Lot 2222, FRS-04-006263, All of SFDM Estate, LRC Record No. 5964, Decree No. 4270
Location: BARANGAY OF PASONG KAWAYAN, MUNICIPALITY OF GEN. TRIAS, PROVINCE OF CAVITE, ISLAND OF LUZON

Boundaries:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	NE	LOT 53, BLOCK 11, PCS-04-032720
2-3	SE	ROAD LOT 10, PCS-04-032720
3-4	SW	LOT 57, BLOCK 11, PCS-04-032720
4-1	NW	LOT 56, BLOCK 11, PCS-04-032720

AREA: FORTY (40) 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 **November 24, 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, October 20, 2026

(SGD) JOANNAH AVIGAIL C. TIMKANG
Sheriff IV

Copy furnished:

BUENAVENTURA PAGTAKHAN CONSTANTINO MANGROBANG ROSELL AND ASSOCIATES
Counsel for the China Bank Savings
12th Floor, The China Bank Savings Building
314 Sen. Gil Puyat Avenue, Makati City

JESUS R. CALUMA
(1) Adarna St. cor. Pugo St., Marville 2, Brgy. San Roque, Antipolo, Rizal
(2) Blk. 11, Lot 55, Redfern Phase 4, Brgy. Pasong Kawayan, General Trias City, Cavite

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

Publication: Wednesday Chronicle News Publishing Services
Dates: October 21, 28 & November 04, 2026

SSS....

From Page 1

QUEZON CITY, 15 October 2026 – The Social Security System (SSS) assures its members, pensioners, and the public that their contributions are managed with care to protect the pension fund and ensure the continued payment of benefits.

SSS invests only in companies with strong earnings track records and stable business performance and does not place members' money in risky or speculative investments. Its portfolio is diversified across different asset types, helping reduce risk as gains in some investments can offset declines in others.

While stock prices may fluctuate, SSS continues to receive dividend income from its equity holdings, adding an estimated P9 billion to its net income annually. Dividends are part of the earnings distributed to stockholders.

SSS clarified that a paper loss is an unrealized decline in the market value of an investment that has not yet been sold. No cash is actually lost unless the asset is sold below its purchase price. It does not mean members' contributions have been used or that pensions are at risk; market prices may recover over time.

SSS' strong financial performance has enabled higher benefit payouts. From January to June 2026, benefit payouts rose 19% to P173.45 billion from P145.73 billion in the same period in 2025.

SSS also implemented the second tranche of the Pension Reform Program, releasing P7.4 billion in additional pension benefits to 4.1 million pensioners to help them cope with inflation and higher energy costs.

SSS regularly reviews its investment strategy and strictly complies with the Social Security Act of 2018 and its internal policies to safeguard the pension fund. #

Tiniyak ng SSS na maingat na pinangangasiwaan ang mga kontribusyon ng mga miyembro para mapanatili ang pension fund

QUEZON CITY, 15 Oktubre 2026 – Tiniyak ng Social Security System (SSS) sa mga miyembro, pensioner, at publiko na pinangangasiwaan nang maingat ang kanilang mga kontribusyon upang protektahan ang pension fund at matiyak ang tuloy-tuloy na pagbabayad ng benepisyo.

Nag-iinvest lamang ang SSS sa mga kumpanyang may matibay na track record sa kita at stable na business performance, at hindi inilalagay ang pera ng mga miyembro sa mga risky o speculative investments. Diversified ang portfolio nito sa iba't ibang uri ng assets, na tumutulong mabawasan ang panganib dahil maaaring mabawi ng kita sa ilang investments ang pagbaba sa iba.

Bagama't maaaring mag-iba-iba ang presyo ng mga stocks, patuloy na tumatanggap ang SSS ng dividend income mula sa mga equity holdings nito, na nagdaragdag ng tinatayang P9 bilyon sa net income nito taun-taon. Ang mga dividend ay bahagi ng kinikita na ipinamamahagi sa mga stockholder.

Inilinaw ng SSS na ang paper loss ay isang hindi pa natutupad na pagbaba sa market value ng isang investment na hindi pa nabebenta. Walang aktwal na nawawalang pera maliban kung naibenta ang asset nang mas mababa sa presyo ng pagbili nito. Hindi nito ibig sabihin na nagamit ang mga kontribusyon ng mga miyembro o nasa panganib ang mga pensiyon; maaaring bumalik ang presyo sa merkado sa paglipas ng panahon.

Dahil sa matibay na financial performance ng SSS, nadagdagan ang mga benepisyong naibabayad. Mula Enero hanggang Hunyo 2026, tumaas ng 19% ang benefit payouts sa P173.45 bilyon mula sa P145.73 bilyon sa parehong panahon noong 2025.

Ipinatupad din ng SSS ang ikalawang tranche ng Pension Reform Program, kung saan naglabas ito ng karagdagang P7.4 bilyon na pension benefits sa 4.1 milyong pensioner upang matulungan silang harapin ang implasyon at mas mataas na gastos sa enerhiya.

Regular na sinusuri ng SSS ang investment strategy nito at mahigpit na sumusunod sa Social Security Act of 2018 at sa mga internal policies nito upang protektahan ang pension fund.



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WEDNESDAY CHRONICLE
NEWS PUBLISHING SERVICES

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

EVA ROSE P. VILLARUEL,
Mortgagee,

-versus-

FORECLOSURE CASE NO. F-884-26

ZENAIDA DE ROCA CORREA MARRIED TO EFIPANIO P. CORREA JR.,
(PARAPHERNAL PROPERTY)
Mortgagors/Borrowers.
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, **EVA ROSE P. VILLARUEL**, of legal age, Filipino, single, and residing at Blk. 3, Lot 1-C H. Rodis Cor. B. Estanislao St., Las Piñas City, Metro Manila against the Mortgagors/Borrowers, **ZENAIDA DE ROCA CORREA MARRIED TO EFIPANIO P. CORREA JR., (PARAPHERNAL PROPERTY)**, with known addresses at (1) 3434 F. Roxas St., Bo. Obrero, Brgy. 189, Zone 17, Tondo, Manila; and (2) Block 19, Lot 39, Woodcress Phase 7, Brgy. Tapia, General Trias City, Cavite, to satisfy the mortgage indebtedness which as of **September 11, 2026** amounts to **ONE MILLION FIVE HUNDRED THIRTY-NINE THOUSAND PESOS AND 00/100 (Php1,539,000.00)** 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 **November 17, 2026** at 10:00 o'clock in the morning until 12:00 o'clock noon, at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for **CASH** and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. (T-1243216) 057-2026006618

A PARCEL OF LAND (LOT 28, BLK. 8 OF THE SUBD. PLAN, PSD-04-003491, BEING A PORTION OF LOT 1, BLK. 4, PCS-04-000446, LRC REC. NO. 5960), SIT. IN THE BO. OF BUENAVISTA, MUN. OF GEN. TRIAS, PROV. OF CAVITE. BOUNDED ON THE NE., ALONG LINE 1-3 BY RD. LOT 14; ON THE E., ALONG LINE 3-4 BY RD. LOT 6; ON THE SW., ALONG LINE 4-5 BY LOT 26; ON THE NW., ALONG LINE 5-6-1 BY LOTS 29 & 30, ALL OF THE BLK. 8, ALL OF THE SUBD. PLAN. BEGINNING AT A PT. MARKED "1" ON PLAN **XXX CONTAINING AN AREA OF SIX HUNDRED FIFTY-FIVE (655) SQUARE METERS, XXX**

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 **November 24, 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, October 20, 2026

(SGD) JOSELITO L. ARANDA
Sheriff IV

Copy furnished:

EVA ROSE P. VILLARUEL,
Blk. 3, Lot 1-C H. Rodis Cor. B. Estanislao St., Las Piñas City, Metro Manila

ZENAIDA DE ROCA CORREA MARRIED TO EFIPANIO P. CORREA JR.,
(1) 3434 F. Roxas St., Bo. Obrero, Brgy. 189, Zone 17, Tondo, Manila;
(2) Block 19, Lot 39, Woodcress Phase 7, Brgy. Tapia, General Trias City, Cavite.

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

Publication: Wednesday Chronicle News Publishing Services
Dates: October 21, 28 & November 04, 2026

Mekeni
FOOD CORPORATION

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

BDO UNIBANK, INC.,
Mortgagee,

-versus-

FORECLOSURE CASE NO. F-897-26

SPS. RAYMUND D. BUAL
AND JENNIFER I. BUAL,
Debtors/Mortgagors.
x----------x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, **BDO UNIBANK, INC.,** with business address at 33rd Floor, BDO Corporate Center Ortigas, No. 12 ADB Avenue, Mandaluyong City against the Debtor/Mortgagor, **SPS. RAYMUND D. BUAL AND JENNIFER I. BUAL**, with postal addresses at (1) Lot 39 Block 7, KS3 Lancaster New City, Barangay Navarro, General Trias, Cavite (vacant lot); and (2) Lot 4 Block 2, Manchester 5, Brgy. Navarro, General Trias, Cavite (currently occupied by mortgagors), to satisfy the mortgage indebtedness which as of **September 25, 2026** amounts to **TWO MILLION ONE HUNDRED FORTY-SEVEN THOUSAND EIGHT HUNDRED PESOS AND 71/100 (Php2,147,800.71)**, Philippine Currency, inclusive of all other expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **November 17, 2026** at 10:00 o'clock in the morning until 12:00 o'clock noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for **CASH** and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. 057-2021018108

Lot No. 4 Block No. 2 Plan No. Pcs-04-028181
Portion of: LOT 1706-0, BSD-04-002033, (OLT); ROAD LOT 17, PCS-04-028064, Lot 2 BLOCK 11,PSD-04-228261; BLOCK 10 & 11, PCS-04-028155; DECREED NO. 4270, LRC RECORD NO. 5964 & CLOA
Location: BARANGAY OF NAVARRO, MUNICIPALITY OF GEN. TRIAS, PROVINCE OF CAVITE, ISLAND OF LUZON

Boundaries:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	SE	LOT 3, BLOCK 2, PCS-04-028181
2-3	SW	LOT 6, BLOCK 2, PCS-04-028181
3-4	NW	ROAD LOT 7, PCS-04-028181
4-1	NE	LOT 2, BLOCK 2, PCS-04-028181

AREA: ONE HUNDRED TWENTY (120) 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 **November 24, 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, October 20, 2026

(SGD) JOANNAH AVIGAIL C. TIMKANG
Sheriff IV

Copy furnished:

BDO UNIBANK, INC.
CONSUMER REMEDIAL MANAGEMENT
33rd Floor, BDO Corporate Center Ortigas
No. 12, ADB Avenue, Mandaluyong City

SPS. RAYMUND D. BUAL AND JENNIFER I. BUAL
(1) Lot 39 Block 7, KS3 Lancaster New City, Barangay Navarro, General Trias, Cavite
(2) Lot 4 Block 2, Manchester 5, Barangay Navarro, General Trias, Cavite

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

Publication: Wednesday Chronicle News Publishing Services
Dates: October 21, 28 & November 04, 2026

CALABARZON FARMERS TRAIN ON COCONUT - COFFEE INTERCROPPING AND VALUE ADDITION



SARIAYA, Quezon — Thirty farmers from various towns in CALABARZON participated in a training program on coconut-coffee intercropping and value addition at the F&D Agriculture and Livelihood Center OPC to improve farm productivity and expand livelihood opportunities.

The training aimed to strengthen farmers' knowledge and skills in integrating coffee cultivation into coconut farms, allowing them to maximize land use, improve production, and generate additional income from their agricultural holdings.

Participants also learned about value addition, which involves improving or processing agricultural products to increase their market value, create business opportunities, and boost potential earnings.

Dr. Rolando V. Maningas, RAgr, center director of the Department of Agriculture–Agricultural Training Institute (DA-ATI) CALABARZON, emphasized that successful farming depends not only on the volume of harvest but also on effective production management, product development, and access to better markets.

The initiative forms part of efforts to equip farmers with practical knowledge and skills in sustainable farming and agribusiness. By combining intercropping techniques with value-adding strategies, farmers can make better use of available resources while building more productive and profitable livelihoods.

ATI CALABARZON

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

BDO UNIBANK, INC.,
Mortgagee,

FORECLOSURE CASE NO. F-818-26
-versus-

DARYLL LEGASPI LOMENTE,
Debtor/Mortgagor.
x----------x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, **BDO UNIBANK, INC.,** with business address at 33rd Floor, BDO Corporate Center Ortigas, No. 12 ADB Avenue, Mandaluyong City against the Debtor/Mortgagor, **DARYLL LEGASPI LOMENTE**, with postal addresses at (1) Lot 2, Block 4, ACM Subdivision, Barangay Sanja Mayor, Tanza, Cavite (unoccupied); and (2) Lot 12A, Block 7, Fe De Castro Village 3, Barangay Mulawin, Tanza, Cavite (occupied by Mortgagor) to satisfy the mortgage indebtedness which as of **August 7, 2026** amounts to **TWO MILLION FIVE HUNDRED FORTY EIGHT THOUSAND EIGHT HUNDRED ELEVEN PESOS and 75/100 (PhP2,548,811.75),** Philippine Currency, including interest, penalties and other charges as of said date but exclusive of all other expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **November 17, 2026** at 10:00 o'clock in the morning until 12:00 o'clock noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for **CASH** and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. 057-2020031947

Lot No. 12-A Plan No. Psd-04-251906
Portion of: Lot 12, Block 7, Pcs-04-001513, LRC Rec. No. 6832
Location: Brgy. Pandan, Municipality of Tanza, Province of Cavite, Island of Luzon

Boundaries:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	NW	Lot 10, Block 7, Pcs-04-001513
2-3-4	NE	Road Lot 2, Pcs-04-001513 (8.00 M. wide)
4-5	SE	Lot 12-B, Psd-04-251906
5-6	SW	Lot 13, Block 7, Pcs-04-001513
6-7-1	SW	Lot 11, Block 7, Pcs-04-001513

AREA: ONE HUNDRED SIXTY SIX (166) 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 **November 24, 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, October 20, 2026

(SGD) REYNALDO L. SALOMA
Sheriff IV

Copy Furnished:

BDO UNIBANK, INC.
CONSUMER REMEDIAL MANAGEMENT
33rd Floor, BDO Corporate Center Ortigas
No. 12, ADB Avenue, Mandaluyong City

MR. DARYLL L. LOMENTE
(1) Lot 2, Block 4, ACM Subdivision, Barangay Sanja Mayor, Tanza, Cavite
(2) Lot 12A, Block 7, Fe De Castro Village 3, Barangay Mulawin, Tanza, Cavite

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

Publication: **Wednesday Chronicle News Publishing Services**
Dates: **October 21, 28 & November 04, 2026**

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

BDO UNIBANK, INC.,
Mortgagee,

FORECLOSURE CASE NO. F-824-26
-versus-

SPS. AMELITA E. CAPINDA AND
RUEL P. CAPINDA,
Debtors/Mortgagors.
x----------x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, **BDO UNIBANK, INC.,** with business address at 33rd Floor, BDO Corporate Center Ortigas, No. 12 ADB Avenue, Mandaluyong City against the Debtors/Mortgagors, **SPS. AMELITA E. CAPINDA and RUEL P. CAPINDA,** with postal addresses at (1) No. 54 H Mariquita Street, Barangay 80, Zone 10, Pasay City (occupied by mortgagors); and (2) Lot 31, Block 5, Micara Estates-Tanza Phase 4, Barangay Sahud Ulan, Tanza, Cavite (abandoned property), to satisfy the mortgage indebtedness which as of **August 7, 2026** amounts to **ONE MILLION ONE HUNDRED TWENTY SIX THOUSAND SEVENTY THREE PESOS and 99/100 (PhP1,126,073.99)**, Philippine Currency, including interest, penalties and other charges as of said date but exclusive of all other expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **November 17, 2026** at 10:00 o'clock in the morning until 12:00 o'clock noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for **CASH** and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. 057-2023008799

Lot No. 31 Block No.: 5 Plan No. Pcs-04-030835
Portion of: Lot 104, Block 8, Pcs-04-030761, Lot 1620-B & 1620-C, Psd-04-034571, Decree No. 10111, LRC Rec. No. 6832
Location: Barangay of Sahud Ulan, Municipality of Tanza, Province of Cavite, Island of Luzon

Boundaries:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	NE	Lot 32, Block 5, Pcs-04-030835
2-3	SE	Lot 29, Block 5, Pcs-04-030835
3-4	SW	Road Lot 10, Pcs-04-030835
4-1	NW	Lot 33, Block 5, Pcs-04-030835

AREA: FORTY FIVE (45) 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 **November 24, 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, October 20, 2026

(SGD) REYNALDO L. SALOMA
Sheriff IV

Copy Furnished:

BDO UNIBANK, INC.
CONSUMER REMEDIAL MANAGEMENT
33rd Floor, BDO Corporate Center Ortigas
No. 12, ADB Avenue, Mandaluyong City

SPS. AMELITA E. CAPINDA & RUEL P. CAPINDA
(1) No. 54 H Mariquita Street, Barangay 80, Zone 10, Pasay City
(2) Lot 31, Block 5, Micara Estates-Tanza Phase 4, Barangay Sahud Ulan, Tanza, Cavite

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Publication: Wednesday Chronicle News Publishing Services
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