

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.

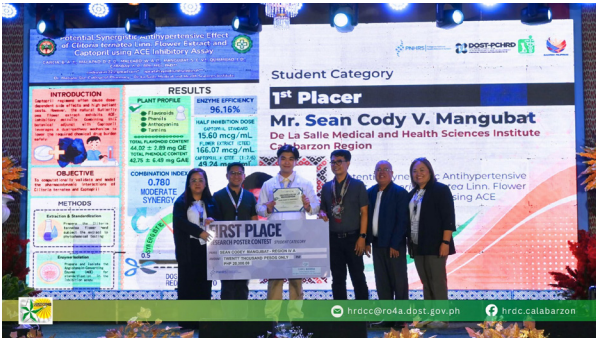
The seminar brought together 101 microinsurance practitioners and leaders from the Philippines and other countries, including the United Kingdom, Myanmar, India, Kenya, Hong Kong, Indonesia, Malawi, Mozambique, Paraguay, Thailand, and Timor-Leste.

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.



WEDNESDAY CHRONICLE
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CALABARZON RESEARCHERS SHINE AT 19TH NATIONAL HEALTH RESEARCH WEEK



KORONADAL CITY, South Cotabato — CALABARZON researchers earned two first-place awards and one second-place finish during the 19th Philippine National Health Research System (PNHRS) Week held from August 11 to 13 in Koronadal City.

The Health Research and Development Consortium CALABARZON (HRDCC) joined health researchers and stakeholders from across the country in promoting research excellence, collaboration and innovation in the health sector.

Frederick E. Uy of Southern Luzon State University won first place in the Oral Research Presentation Competition under the DOST-PCHRD Undergraduate Thesis Grant in Natural Products for his study on the potential hepatoprotective properties of matured and unripe Saba banana peels.

Sean Codey V. Mangubat of De La Salle Medical and Health Sciences Institute also secured first place in the Research Poster Contest–Student Category for his study on the potential antihypertensive effect of Clitoria ternatea flower extract and captopril.

Meanwhile, Zhyenell Elizah D. Geronimo of the University of the Philippines Los Baños placed second in the Oral Research Presentation Competition for her research on the properties of male and female Pagsahingin (Canarium asperum Benth.) accessions.

CALABARZON was also represented by Sigfredo B. Mata of De La Salle Medical and Health Sciences Institute in the Research Poster Contest–Professional Category, while John Austin M. Berayo of DOH CALABARZON represented HRDCC in the Consortium Poster Competition.

The achievements highlight CALABARZON’s continuing contribution to health research and innovation. The region is also set to host the 20th PNHRS Week in 2027, welcoming researchers and health research institutions from across the country.

For we walk by faith, not by sight

2 Corinthians 5:7

ISSN: 3028-0044

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PhilHealth Your Partner in Health

PHILHEALTH AT NAPC, PINALALAKAS ANG PARTNERSHIP PARA SA IMPLEMENTASYON NG PHIL. HEALTH YAKAP

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A YEAR AFTER THE FLOOD CONTROL SCANDAL, WHERE ARE WE NOW?

A year after the flood-control controversy erupted, Filipinos are still asking a simple question: what has actually changed?

Investigations, congressional hearings and promises of accountability followed allegations involving ghost, substandard and questionable flood-control projects. Cases have been pursued and officials have repeatedly assured the public that those responsible for irregularities will be held accountable.

Yet when heavy rains return, many communities still find themselves underwater. Homes are flooded, classes are suspended, businesses are disrupted and families are forced into evacuation centers. After billions of pesos have been allocated for flood-control projects through the years, these recurring scenes understandably raise

questions about where public money went and whether projects actually served their purpose.

The issue goes beyond corruption. Flood-control infrastructure is meant to protect lives, homes and livelihoods. A nonexistent or poorly constructed project does not merely waste taxpayers' money—it leaves entire communities vulnerable when disaster strikes.

Government must therefore go beyond investigations and hearings. The public deserves clear results: accountability for those responsible, recovery of misused funds, correction of defective projects and stronger safeguards against future irregularities.

At the same time, flood management cannot depend on concrete projects alone. Proper drainage, watershed protection, responsible

land use, waste management and climate-resilient planning must form part of a comprehensive solution. Local governments and communities must also be involved in identifying problem areas and monitoring projects to ensure that public funds translate into infrastructure that actually works.

A year ago, Filipinos demanded answers. Today, as flooding continues to affect communities, they deserve more than promises. Every peso intended for flood protection must be accounted for, because behind every failed project are families who pay the price.

They deserve to see where accountability has led—and whether the lessons of the flood-control controversy have finally resulted in real protection on the ground.

—Ang Kabitenya

PRESIDENT...

President Ferdinand R. Marcos Jr. has ordered concerned government agencies to expedite the development and completion of the Sangley Point International Airport (SPIA) in Cavite.

Under Administrative Order (AO) No. 44, President Marcos directed closer coordination among national government agencies, the Provincial Government of Cavite (PGC), and private sector partners involved in the project to ensure its timely completion.

“There is a need to enhance coordination of various government agencies, local government units (LGUs) in the province of Cavite, and private sector partners, and streamline regulatory and administrative processes, in order to ensure the timely completion of the SPIA,” the AO stated.

To facilitate the airport's faster completion, the order creates a Joint Technical Working Group (JTWG), co-chaired by the Department of Transportation (DOTr) and the Philippine Reclamation Authority (PRA).

Its members include

the Department of Environment and Natural Resources (DENR), Department of National Defense (DND), Department of the Interior and Local Government (DILG), Department of Justice (DOJ), Civil Aviation Authority of the Philippines (CAAP), and the PGC.

The JTWG is tasked to address issues that could delay the project and ensure that reclamation activities comply with environmental and technical requirements.

It will also submit quarterly progress reports to the President through the Office of the Executive Secretary.

Under the AO, the DOTr will provide overall policy direction for the airport and coordinate government actions for its development. It will also oversee the SPIA's integration into the Greater Capital Region Airport System and the country's air transport network.

CAAP, meanwhile, will provide technical and regulatory oversight over the airport's planning, design, development, and operational readiness, including the issuance of necessary

certifications and authorizations.

The PRA will oversee the project's reclamation component, including the review and approval of reclamation plans and compliance with technical requirements. It is also tasked to review applicable fees and charges related to the project's non-saleable reclamation component.

The JTWG and concerned agencies were ordered to take the necessary actions to ensure the availability of the Sangley Point land for the development of the airport.

President Marcos likewise ordered strict compliance with environmental laws and requirements throughout the project's development.

The DENR and PRA will establish monitoring mechanisms to protect marine and coastal ecosystems that may be affected by reclamation and construction activities.

The AO will take effect immediately upon publication in the Official Gazette or a newspaper of general circulation. | PND

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PGC EMPLOYEES' MONTH OPENS WITH GENERAL ASSEMBLY, ISO AWARDING AND NEW BRANDING



TRECE MARTIRES CITY, Cavite — The Provincial Government of Cavite (PGC) officially kicked off its Provincial Employees' Month Celebration with a series of activities recognizing the contributions of government workers while promoting wellness, camaraderie and excellence in public service.

A major highlight of the celebration was the PGC Employees General Assembly, which gathered personnel from various provincial offices and departments. The event provided employees an opportunity to reflect on their shared responsibilities as public servants and celebrate significant milestones achieved by the provincial government.

During the program, PGC officially launched its new branding, aimed at strengthening the provincial government's identity and estab-

lishing a unified image across its offices, programs and services. The new branding reflects the province's vision of a progressive, service-oriented and people-centered government while encouraging unity among its workforce.

Another significant milestone was the ceremonial awarding of the ISO 9001:2015 Certification, underscoring PGC's continuing efforts to improve the quality and efficiency of its systems and processes. The certification reflects the provincial government's commitment to maintaining standards that support consistent and responsive delivery of services to Caviteños.



Employee health and well-being were also given importance during the kickoff. A stress manage-

ment seminar provided personnel with practical approaches to managing workplace pressures and maintaining a healthy work-life balance, while a Zumba session encouraged physical activity and interaction among colleagues.

Employees also enjoyed various Personnel Care activities, including haircuts, massage, manicure and pedicure services. Games and recreational activities were likewise conducted to promote teamwork, friendly competition and stronger relationships among employees from different offices.

The celebration was attended by Governor Francisco Gabriel “Abeng” Remulla, Vice Governor Ram Revilla Bautista, and members of the Sangguniang Panlalawigan, who joined employees in marking the occasion and recognizing their role in implementing provincial programs and delivering services to the public.

Through the month-long celebration, the Provincial Government of Cavite continues to recognize its employees as important partners in good governance and provincial development, while promoting a workplace that values professional excellence, health, well-being and dedication to public service. — OPIO

SSS OFFERS EXISTING EMERGENCY LOAN PROGRAM TO MEMBERS AFFECTED BY TROPICAL STORM MAYMAY, HABAGAT



QUEZON CITY, 14 August 2026 – The Social Security System (SSS) announced that members affected by Tropical Storm Maymay and the enhanced Southwest Monsoon (Habagat) may avail themselves of the existing Emergency Loan Program (ELP) to help address their financial needs arising from the calamity.

SSS President and Chief Executive Officer Robert Joseph M. de Claro said the ELP remains available to qualified members nationwide and serves as a readily accessible source of financial assistance for those experiencing financial hardship due to calamities and other emergency situations.

“The ELP is part of SSS’ continuing commitment to provide immediate financial relief to members affected by unforeseen events. Through the ELP, qualified members affected by Tropical Storm Maymay and the enhanced Southwest Monsoon

may access much-needed financial assistance under more flexible eligibility requirements,” de Claro said.

“Under the ELP, which has been in effect since 01 May 2026, the required number of monthly contributions has been reduced from 36 to 18, provided that the member has at least six posted contributions in the last 12 months,” de Claro said.

He added that self-employed, voluntary, non-working spouse, and land-based Overseas Filipino Worker (OFW) members must have at least six-monthly contributions under their current membership type before the month of loan application.

Other eligibility requirements are as follows:

- Under 65 years old at the time of loan application;
- Have a valid Philippine home address on SSS records;
- Have an updated contact information in the SSS database;
- Have no past-due emergency, calamity, salary, Educational Assistance Loan, or other short-term or long-term member loans;
- Have no outstanding restructured loan;

• Have not been disqualified due to fraud committed against the SSS;

• Have not been granted any final benefit like retirement or permanent total disability benefits; and

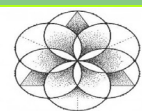
• Have an active disbursement account enrolled through the Disbursement Account Enrollment Module (DAEM) in the My.SSS Portal.

Qualified members may borrow up to ₱20,000 at an interest rate as low as 7% per annum. The loan is payable over 30 months, inclusive of a six-month moratorium period.

“Members are not required to make monthly amortization payments during the first six months from the date of loan approval. No penalties will be imposed during this period. Regular monthly amortization payments will begin in the seventh month,” de Claro explained.

De Claro added that members affected by the tropical cyclone may also apply for an SSS salary loan at the same time, subject to the eligibility requirements.

Members may apply online for both the ELP and the salary loan through the My.SSS Portal at www.sss.gov.ph.



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PGC EMPLOYEES RECEIVE FREE MEDICAL SERVICES DURING EMPLOYEES' MONTH KICKOFF



TRECE MARTIRES CITY, Cavite — The Provincial Government of Cavite (PGC) provided free medical consultations and medicines to its employees as part of the kickoff activities for the PGC Employees' Month Celebration held on August 13.

A total of 553 PGC employees availed themselves of the medical services, which included health assessments and consultations. Employees were also provided with free prescribed medicines, helping address their immediate health-care needs and encouraging them to give greater attention to their overall health and well-being.



The activity formed part of the provincial government's month-long celebration dedicated to its workforce and served as an opportunity to promote preventive healthcare among employees. By making medical services readily available in the workplace, PGC encouraged personnel to monitor their health and seek appropriate medical attention when needed.

The Employees' Month Celebration also recognizes the important role of government workers in the implementation of provincial programs and the delivery of essential services to Caviteños. Their daily contributions help ensure that government services remain accessible and responsive to communities throughout the province.

Through initiatives focusing on health and employee welfare, the Provincial Government of Cavite continues to promote a supportive, healthy and employee-centered working environment while recognizing the dedication of its personnel to public service. — OPIO



IMUS LGU RECOGNIZED FOR ENVIRONMENTAL BEST PRACTICES



IMUS CITY, Cavite — The City Government of Imus received the Top Best Practices Award during the Environmental Summit 2026 organized by the Department of Environment and Natural Resources–Environmental Management Bureau (DENR-EMB) CALABARZON on August 20 in Tagaytay City.

The recognition was awarded to the city government, through the Office of the City Environment and Natural Resources Officer (OCENRO), for its active participation and implementation of various environmental programs and initiatives.

Among the efforts recognized were the city's programs promoting environmental protection and climate action, as well as its support for the implementation of the Extended Producer Responsibility (EPR) Law, which seeks to strengthen proper waste management and encourage greater responsibility among producers in managing plastic packaging waste.

The award highlights the continuing efforts of the Imus LGU to integrate environmental sustainability into local governance and encourage greater participation among communities in protecting natural resources and addressing environmental concerns.

Through OCENRO, the city continues to pursue programs aimed at improving waste management, strengthening climate resilience and promoting environmentally responsible practices among residents, businesses and other stakeholders.

The recognition at the Environmental Summit 2026 further reinforces the city government's commitment to building a cleaner, greener and more sustainable Imus, while ensuring that environmental protection remains an important part of the city's continuing growth and development.



BACOR LAUNCHES 'LIGTAS TIGDAS' IMMUNIZATION DRIVE FOR 56,000 CHILDREN



BACOR CITY, Cavite — The City Government of Bacoor officially launched the Ligtas Tigdas Measles-Rubella Supplementary Immunization Activity on August 24 at the Legislative and Disaster Resilient Building, aiming to protect thousands of young Bacooreños against measles and rubella.

Led by Mayor Strike B. Revilla through the Office of the City Health Service (OCHS), the city-wide campaign targets the vaccination of around 56,000 children as part of efforts to prevent the spread of measles, a highly contagious disease that can cause serious health complications.

Joining the launch were Vice Mayor Rowena B. Mendiola, Councilor Noly Galvez, SK Federation President Palm Angel Buncio, OCHS Head Dr. Ivy Marie Yrastorza, Dr. Ma. Cristina Alberto of the Philippine Pediatric Society, and Undersecretary Eric Tayag, along with representatives from the United States Centers for Disease Control and Prevention (US CDC) and other health partners.

Representatives from civil society organizations, homeowners' associations, parent-teacher associations and urban poor groups also participated, highlighting the importance of community involvement in reaching eligible children throughout the city.

The city government encouraged parents and guardians to bring their children to designated vaccination sites and take part in the immunization campaign.

Through Ligtas Tigdas, Bacoor aims to strengthen childhood immunization coverage and help provide greater protection against vaccine-preventable diseases, emphasizing that every vaccine serves as an important shield in safeguarding the health of children and the wider community.

DOH...

CALAMBA CITY, Laguna (PIA) — Anticipating the uptick of influenza-like illnesses and waterborne diseases, the Department of Health (DOH) is mobilizing its public hospitals and other health facilities as typhoon Saudel is expected to enter the Philippines.

John Gumabao of DOH Center for Health and Development in CALABARZON, during the pre-disaster risk assessment meeting of the CALABARZON Regional Disaster Risk Reduction and Management Council (RDRRMC) last August 24, noted that all the public hospitals and health facilities are still in code white.

As part of its protocol, hospital staff, medical teams, and operations centers are placed on 24/7 standby to ensure rapid response.

Since August 8, all hospitals and government health facilities in the region were placed under white alert following widespread typhoons and flooding.

It has also activated a leptospirosis case tracker to determine logistics support especially in flood-prone communities.

As of reporting time, the DOH CALABARZON said they are still finalizing the number of leptospirosis cases that have been reported during the onslaught of tropical cyclones Luis, Maymay, and Neneng.

The DOH has also launched a massive information, education, and communication campaign especially in preventing leptospirosis.

To recall, the enhanced effects of the Southwest Monsoon (Habagat) and tropical cyclones Luis, Maymay, and Neneng brought heavy rainfall in most parts of the CALABARZON region. The continuous rains brought flooding in 171 barangays, 141 of which have noted that floods have already subsided, according to authorities.

(PB-PIA CALABARZON)

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FROM...

SAN PABLO CITY, Laguna — When the COVID-19 pandemic brought businesses and livelihoods to a halt, married couple Edwardson and Marlyn Amorao found an unexpected opportunity in discarded coconut shells.

San Pablo City is home to a thriving coconut industry, where shells are often left as waste after the juice and meat are removed. For the Amoraos, however, these discarded materials became the foundation of what would eventually become Mang Ed's Handicrafts.

"Nagsimula talaga ang Mang Eds Handicrafts nung pandemic," Marlyn recalled. Before the pandemic, she worked as a sidewalk vendor while her husband, Mang Ed, was a tricycle driver. During the lockdown, he began collecting coconut shells and experimenting with them, eventually producing his first coconut-shell plant pot.

The timing proved favorable as gardening became popular during the pandemic. With more "plantitos" and "plantitas" looking for unique pots, the couple began transforming coconut shells into sustainable planters. They later expanded their products to include decorative pieces such as coconut-shell chandeliers.

Their creations eventually caught the attention of local tourism officials, earning them an invitation to participate in Laguna's Ani ng Laguna (ANILAG) Festival. The exposure opened more opportunities, including assistance from the Department of Trade and Industry (DTI).

"Na-discover na kami ng tourism, naimbitahan kami sa kanilang Anilag Festival. Sumunod na 'yung DTI," Marlyn said, adding that the agency helped them secure business require-

ments and participate in seminars, training programs and trade fairs.

Over the years, the couple continued improving their products with assistance from DTI and other government agencies, including the Philippine Coconut Authority (PCA) through the Coconut Farmers and Industry Development Plan, the Agricultural Training Institute (ATI) and the Provincial Government of Laguna.

DTI Assistant Secretary for Regional Operations Group Dominic Tolentino Jr. said trade fairs provide micro, small and medium enterprises (MSMEs) with opportunities to reach more consumers and secure larger orders.

"Itong trade fair napaka-effective, this is a marketing platform kung saan napakaraming mga consumers ang namimili, madami din ang umo-order," Tolentino said, noting that growing support for locally made products is a positive development for Filipino entrepreneurs.

DTI continues to support coconut-based enterprises through market opportunities, business development assistance and access to resources and capital, helping local products become competitive in both domestic and international markets.

The story of Mang Ed's Handicrafts demonstrates how creativity, perseverance and government support can turn something once considered waste into a sustainable source of livelihood and opportunity. (COP/PIA CALABARZON)



CAYETANO...

Naanawan si Senate Minority Leader Alan Peter Cayetano nitong Lunes ng pagsasagawa ng nationwide community town hall dialogues sa mga paaralan matapos ipagpaliban ng Department of Education (DepEd) ang planong live-shooter drills dahil sa pangambang maaaring makapekto ito sa mental at emotional well-being ng mga estudyante. Ayon kay Cayetano, dapat gamitin ang pagkakataon para pag-usapan ng buong school community ang kagayan ng mga estudyante habang pinag-aaralan pa ang tamang paraan ng paghahanda sa mga ganitong insidente. Binanggit niya ang joint statement ng Philippine Psychiatric Association (PPA) at Philippine Society for Child and Adolescent Psychiatry (PSCAP) na humiling sa DepEd na ipagpaliban ang August 25 nationwide drill dahil maaaring magdulot ng psychological harm ang hyper-realistic simulations. "They're saying that preparedness in schools is essential but the methods chosen must be trauma-informed and grounded in evidence," sabi ng Minority Leader nitong August 24, 2026. Sa halip na agad magtakda ng bagong petsa para sa drill, iminungkahi ni Cayetano na magkaroon muna ng national day o half-day program para magkaroon ng town-hall type

na pag uusap bawat paaralan. "Instead of this drill, while it is being studied, [may I recommend] a national day or half day be declared by the Palace or Malacanang or the President, wherein a community town hall (dialogue) be held in every school and get a sense of community going, and a sense of the problems of each school in terms of the emotional, psychological, mental, spiritual well-being of the students," sabi niya. Para kay Cayetano, maaari itong maging mas malawak na bersyon ng parent-teacher meeting na isasali ang mga magulang, guro, student leaders, school officials, religious leaders, youth leaders, business leaders, at iba pang miyembro ng komunidad. Dapat din aniyang pag-usapan at matukoy hindi lang ang school shootings kundi ang mga problemang maaaring nagtutulak sa ilang estudyante sa karahasan o iba pang mapanganib na gawain. Mahalaga aniya ang pagiging handa sa anumang insidente pero kailangan ding tiyakin na ang paraan ng paghahanda ay hindi makapagdudulot ng dagdag na pinsala sa mga bata. "I just like to focus on the reaction. If the reaction is equally ill-planned or equally harmful, we might have a bigger problem after this drill," sabi ng senador.###

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LEGAL/NOTICES..... P160/co.cm.

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Body Text - 8
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PHILHEALTH...

From Page 1

LUCENA CITY– Mas pinaigting ng PhilHealth Regional Office IVA (PRO IVA) at National Anti-Poverty Commission (NAPC), sa pangunguna nina PRO IVA ARVP Dr. Edwin M. Oriña at NAPC Director Alex- is D. Lapiz, Director III, Administration and Finance Man- agement Service, ang pagtutulungan para sa implementasyon ng PhilHealth YAKAP (Yaman ng Kalusugan Program)sa ginanap na coordination meet- ing sa tanggapan ng PhilHealth sa nasabing lungsod noong Hulyo.

Ang pagpupulong ay bahagi ng mga hak- bang na nakasaad sa Memorandum of Un- derstanding (MOU) na nilagdaan ng dalawang ahensiya upang mapal- awak ang abot ng mga programa at impor- masyon ng PhilHealth sa mga marginalized at vulnerable sectors sa pamamagitan ng ma- lawakang stakeholder engagement at capaci- ty building activities.

Isa sa mga pangunah- ing napagkasunduan sa pulong ang pagsa- sagawa ng Training of Trainers (TOT) at Ca- pacity Building Activ- ity para sa mga NAPC Council Members na nakatakdang idaos ngayong Agosto 2026 sa Lucena City, Que- zon.

Sa nasabing aktibidad, inaasahang mabibi- gyan ang mga coun- cil members ng mas malalim na pag-unawa sa mga programa ng

PhilHealth, particu- lar ukol sa PhilHealth YAKAP, upang maging epektibong katuwang sa pagpapalaganap ng tamang impormasyon at pag-uugnay ng kanilang mga sektor sa mga serbisyong pang- kalusugan ng pamaha- laan.

Ayon sa mga kina- tawan ng PhilHealth at NAPC, ang pagsasanay ay magsisilbing mahal- angang hakbang upang matiyak na ang mga impormasyon tungkol sa PhilHealth mem- bership, benepisyo, at iba pang serbisyong pangkalusugan ay ma- karating sa mga sektor na limitado ang akses.

Ayon sa mga opisyal ng dalawang ahensya, ang nakatakdang TOT at Capacity Building Ac- tivity ay magsisilbing mahalagang mekanis- mo upang mapalawak ang saklaw ng pagpa- palaganap ng impor- masyon at mapalakas ang partisipasyon ng mga grassroots organi- zation at sectoral coun- cils sa pagsusulong ng Universal Health Care at PhilHealth YAKAP.

Ang pagpapatuloy ng partnership sa ilalim ng MOU ay nagpapa- tunay sa iisang layun- in ng PhilHealth at NAPC na mabigyan ng mas inklusibo, acces- sible, at de-kalidad na serbisyong pangkalu- sugan ang bawat Pili- pino, lalo na ang mga kabilang sa mga sektor na higit na nangangail- angan ng proteksiyong pangkalusugan. ### (SMOC)



Republic of the Philippines
Fourth Judicial Region
Regional Trial Court of Cavite
Office of the Clerk of Court & Ex-Oficio Sheriff
New Justice Hall, J.P. Rizal Avenue, Kaybagal South,
Tagaytay City
Email Address: rtc1tgtocc@judiciary.gov.ph
Contact Nos. 0967669985 / (046) 419-0464

BDO UNIBANK, INC.,
Mortgagee,

-versus-

EJF NO. TG-25-074
FOR: Application for
Extra-Judicial Foreclosure
of Mortgage
[under Act No. 3135,
As Amended]

SPOUSES MARLON A. DE GUZMAN
AND STELLA I. DE GUZMAN,
Debtors/Mortgagors.

X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act No. 4118, filed by mortgagee **BDO UNIBANK, INC.**, a universal banking corporation duly organized and existing under the laws of the Republic of the Philippines, with principal office address at 11th Floor, BDO Towers Valero (formerly Citibank Tower), 8741 Paseo De Roxas, Makati City, pursuant to the terms and conditions of the Real Estate Mortgage executed and notarized on March 15, 2021 by mortgagors **SPOUSES MARLON A. DE GUZMAN AND STELLA I. DE GUZMAN**, both of legal age, Filipinos, and with postal addresses at (1) P3-89 Sta. Rita Karsada, Batangas City, (2) Unit 1501 15/F Tower 4, Wind Residences, Emilio Aguinaldo Highway, Maharlika West, Tagaytay City and (3) Flat 306 Al Ansari Tower, Jamar Abdul Nasser, P.O. Box 5801, Sharjah, United Arab Emirates, represented by Stella I. De Guzman, per Special Power of Attorney dated April 05, 2017, in favor of the mortgagee, over real estate property including improvements thereon, described in and covered by **CONDOMINIUM CERTIFICATE OF TITLE NO. 076-2018001568** of the Registry of Deeds for Tagaytay City, in order to satisfy the outstanding loan obligation of the mortgagors in the amount of **TWO MILLION ONE HUNDRED NINETY ONE THOUSAND FOUR HUNDRED TWENTY SIX PESOS AND 54/100 AND (Php2,191,426.54)**, as of May 15, 2024, the under- signed Clerk of Court & Ex-Oficio Sheriff of the Regional Trial Court of Cavite thru her deputy, John Elijah S. Espino- sa, will sell at public auction on **October 14, 2026 at 10:00 o'clock in the morning** or soon thereafter, at the **New Hall of Justice of Tagaytay City**, to the highest bidder, for Cash or Manager's Check and in Philippine Currency, the follow- ing property with all its improvements thereon, to wit:

CONDOMINIUM CERTIFICATE OF TITLE NO. 076-2018001568
Registry of Deeds for Tagaytay City

"IT IS HEREBY CERTIFIED that the unit identified and de- scribed as:

WIND RESIDENCES TOWER 4
FLOOR LEVEL – FIFTEENTH FLOOR
UNIT NUMBER – 1501
UNIT TYPE – 1 BEDROOM UNIT END UNIT

UNIT AREA – 28.52 SQ. METERS

In the diagrammatic floor plan appended to the enabling or master deed of the condominium project annotated on TRANSFER CERTIFICATE OF TITLE 2012004160 which embraces and describes the land located at BRGY. SAL- ABAN, MAHARLIKA WEST (NOW) CITY OF TAGAYTAY with an area of FIVE THOUSAND FIVE HUNDRED FOR- TY-THREE (5,543) Square Meters, is registered in the name of:

EJF No. TG-24-064
NOTICE OF EXTRA-JUDICIAL SALE
Page 2 of 2

Owner : SPOUSES MARLON A. DE GUZMAN AND STELLA I. DE GUZMAN, FILIPINO CITIZENS

Address : FLAT 306 AL ANSARI TOWER, JAMEAL AB-

DUL NASSEER, P.O.
BOX 5801, SHARJAH, UNITED ARAB EMIRATES

In the event the public auction should not take place on the said date, it shall be held on **October 21, 2026** without further notice.

Prospective bidders or buyers are hereby enjoined to investigate and verify for themselves the **CONDOMINIUM CERTIFICATE OF TITLE NO. 076-2018001568** the encum- brances thereon, if any there be.

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

Tagaytay City, Philippines, August 3, 2026.

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

(SGD) JOHN ELIJAH S. ESPINOSA
Sheriff-In-Charge

WARNING:

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

Note:
Publication was awarded to: **WEDNESDAY CHRONICLE NEWS PUBLISHING SERVICES**
Date of Publication: **August 26, September 2 & 9, 2026**

Copy furnished:

BDO UNIBANK, INC.
Mortgagee
11th Floor, BDO Towers Valero (formerly Citibank Tower),
8741 Paseo De Roxas, Makati City

APRIL ROSE C. PAPA
11th Floor, BDO Towers Valero (formerly Citibank Tower),
8741 Paseo De Roxas, Makati City

SPS. MARLON A. DE GUZMAN AND STELLA I. DE GUZMAN
Debtors-Mortgagors
(1) P3-89 Sta. Rita Karsada, Batangas City, Batangas
(2) Unit 1501, 15/Floor Tower 4, Wind Residences, Emilio Aguinaldo Highway, Maharlika West, Tagaytay City
(3) Flat 306 Al Ansari Tower, Jamar Abdul Nasser, P.O. Box 5801, Sharjah, United Arab Emirates

NOTICE

AMENDMENT TO EXTRA-JUDICIAL SETTLEMENT OF ESTATE OF ROSALIE MACHADO FALLARIA

Notice is hereby given that the heirs of the late **ROSALIE MACHADO FALLARIA**, namely ERWIN UMBAN FALLARIA, MA. EROSALYN MACHADO FALLARIA, KIER JOHN LLOYD MACHADO FALLARIA, MARY ERIKA NICOLE FALLARIA MUROS, and minor ERWIN MACHADO FALLARIA JR., represented by his father and legal guardian ERWIN UMBAN FALLARIA, executed an Amendment to Extrajudicial Settlement of Estate covering a parcel of land under TCT No. 057-2021051990, containing 88 square meters, situated in Brgy. Anabu II, Imus, Cavite.

Under the Amendment, the minor ERWIN MACHADO FALLARIA JR. retains his full undivided legal share in the property, while MA. EROSALYN MACHADO FALLARIA, KIER JOHN LLOYD MACHADO FALLARIA, and MARY ERIKA NICOLE FALLARIA MUROS cede, transfer and convey their respective shares and interests in favor of ERWIN UMBAN FALLARIA and ERWIN MACHADO FALLARIA JR. Said Extra-Judicial Settlement of Estate was executed and acknowl- edged before ATTY. GREY KRISTOFF F. ARANAS, Notary Public, under PTR No. 3047577 Doc. No. 490; Page No. 99; Book No. XVI; Series of 2026.

Publication: **Wednesday Chronicle News Publishing Services**
Date of Publication: **August 12, 19 & 26, 2026**

PASTORINHOS ...



KAWIT, Cavite — The Pastorinhos de Fatima Choir of the Diocesan Shrine and Parish of Our Lady of Fatima – Binakayan recently celebrated its second anniversa- ry, marking two meaningful years of music, faith, fel- lowship and service to the Church

The milestone celebrated the journey of the young choir members who have continuously shared their talents and voices in serving the Lord while developing their musical abilities and strengthening their faith.



As part of the anniversary, a simple celebration was held at McDonald's Kawit for the choir members, to- gether with their parents and guardians. The gathering was made possible through the collective efforts and pledges of the parents and guardians, whose generos- ity and continued involvement have been instrumen- tal in supporting the group throughout its journey.

The occasion also provided an opportunity to recognize the parents and guardians for their unwavering love, trust and encouragement. Their commitment—from supporting rehearsals and performances to accompa- nying the children in their activities—has helped the young members remain dedicated to their ministry.

Special appreciation was extended to parish priest Fr. Julius de Sagun for his leadership, guidance and continuous support for the Pastorinhos de Fati- ma Choir from its beginning up to the present.

The group likewise expressed its heartfelt grati- tude to Choir Coach Mr. Josh Bustillo for pa- tiently guiding and mentoring the young sing- ers, helping them develop their voices, confidence and appreciation for music while encouraging them to use their talents in service to the Church.



Over the past two years, the Pastorinhos de Fatima Choir has become more than a venue for developing musical talent. It has also brought children and families together, building friendships and creating a commu- nity centered on faith, music and service at the Diocesan Shrine and Parish of Our Lady of Fatima – Binakayan.

As the choir enters its third year, its members, parents and supporters look forward to more opportunities to grow together and continue sharing the joy of faith through music—grateful for two wonderful years and hopeful for many more to come.

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 employee ID
* Maximum of two (2) packages may be purchased per ID/day
* Prizes may be claimed at the Frontier Ticket Booths and Group Sales Office in Santa Rosa
* Prizes cannot be claimed in conjunction with any special discounts (Senior Citizen/PWD/Junior raffle) or other promos.

PROMO PERIOD: January 7, 2026 to JANUARY 3, 2027 (Block off periods apply)

DTI Fair Trade Permit No. 84A-Log-QJ-003 series of 2026

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DA-ATI CALABARZON TRAINS GSB PARTICIPANTS ON VEGETABLE NURSERY MANAGEMENT



NAGCARLAN, Laguna — The Department of Agriculture-Agricultural Training Institute (DA-ATI) CALABARZON continues to strengthen the knowledge and skills of Gulayan sa Bayan (GSB) Project participants through the “Training on Community-Based Vegetable Seedling Nursery Management and Enterprise Development Batch 1,” being held from August 25 to 27 at Gintong Bukid Farm and Leisure in Nagcarlan, Laguna.

The three-day training focuses on communi- ty-based vegetable production, seedling nursery management and enterprise development, with the goal of helping participants establish more produc- tive, sustainable and climate-resilient vegetable pro- duction systems in their respective communities.

During the first day, participants were introduced to the overview of the GSB Project and the funda- mentals of community-based vegetable seedling nursery production. Hands-on activities were also conducted on growing media preparation, meth- ods of raising seedlings, vegetable production and nursery management, allowing participants to apply the concepts discussed during the sessions.

Representing Dr. Rolando V. Maningas, RAgr, Cen- ter Director of DA-ATI CALABARZON, Vira El- yssa L. Jamolin, CDMS Chief, delivered a message encouraging participants to actively take part in the training and share the knowledge and techniques they acquire with their respective communities.

Aside from improving technical skills in raising quality vegetable seedlings, the training also aims to equip participants with knowledge on enterprise development, providing opportunities to transform community-based nurseries into sustainable sourc- es of planting materials and potential livelihood.

Through the initiative, DA-ATI CALABARZON seeks to strengthen the capacity of GSB beneficia- ries to establish and efficiently manage communi- ty-based vegetable nurseries while contributing to increased local food production, livelihood oppor- tunities and greater resilience to changing climate conditions.

