

RISING ABOVE LIFE'S ODDS



Maria E. Luyun, 56, a CARD client and entrepreneur from Tuguegarao City, radiates with pride as she showcases their Miki Factory that represents not just a business, but a dream realized through hard work and perseverance.

Maria E. Luyun, a devoted wife and mother of four from Tuguegarao City, exemplifies perseverance and success. Her journey from humble beginnings to becoming a successful mompreneur showcases the power of hard work and dedication.

Maria was raised by her grandparents in Labrador, Pangasinan, where financial struggles prevented her from completing her studies. However, they instilled in her the values of faith, perseverance, and courage. Seeking better opportunities, Maria moved to Manila and worked as a storekeeper. It was here she met her husband, Herminigildo Luyun, a tricycle driver from Cagayan. Together, they moved to Tuguegarao City and started a family and a business.

The Birth of Luyun's Factory
 In Tuguegarao City, Maria's husband began working with his cousin at a local eatery that specialized in Miki, a popular regional noodle. As he gained experience and honed his skills, he also took on extra part-time jobs to further perfect their craft. Herminigildo Luyun worked at a local eatery specializing in Miki noodles. In 2008, they started their own Miki production business with just a quarter kilo of flour. The noodles they made were introduced to nearby stores and eateries, and the positive response prompted them to expand and grow their business. Their ambition grew after attending a Department of Trade and Industry (DTI) seminar, where they received a license and support to establish Luyun's Miki Factory. They were also granted valuable support in the form of PHP10,000 worth of flour and baking soda. This assistance was more than just an assistance; it was a turning point that increased their production capacity and set them up for future success.

Empowerment Through Clientship
 In 2012, Maria turned to CARD MRI Rizal Bank, Inc. (CARD RBI) for business loans, starting with PHP 3,000 and eventually receiving up to PHP100,000. This financial support helped expand their business, secure their children's education, and meet family needs. Her husband also be-

came a client, starting with a PHP5,000 loan, later increasing to PHP10,000.

These financial boosts were essential in stabilizing their finances and supporting their shared vision for a successful business. "Becoming a CARD RBI client is more than just receiving financial support; it's about unlocking opportunities. From our humble beginnings, I believe it was divine guidance that led us to an institution that not only provided financial assistance but also helped us nurture and grow our business," Maria said.

The journey to success has not been smooth for Maria and her family. They have encountered their share of hurdles, including tight finances, shortages of raw materials, distribution challenges, and fierce market competition.

Despite life's challenges, their determination, passion for their business, financial planning, and commitment to maintaining product quality have helped them push through. Even the pandemic, with all its difficulties, couldn't shake their spirit. Together, they have faced each trial head-on, emerging stronger and more resilient with every challenge they've overcome.

Maria and her family faced challenges such as financial struggles, material shortages, and market competition. However, their determination, passion, and financial prudence helped them overcome obstacles. Today, Luyun's Miki Factory supplies noodles to various stores and eateries in Tuguegarao and beyond, even reaching clients in Manila.

Their success has allowed them to employ six staff, support their children's education, and expand into new ventures like Zaza's Food Hub, specializing in Pancit Batil Patung made with their own Miki noodles.

The Luyun's Miki noodles are available at PHP45.00 per kilo for bulk orders and PHP50.00 for retail, with delivery options to meet customer needs. The Miki factory and Zaza's Food Hub are located at 36 Bangayan Street, Linao East, Tuguegarao City. Maria's journey highlights the importance of perseverance, passion, and smart financial management. Her advice to aspiring entrepreneurs: "Treat your customers like family and show them kindness—it's the key to earning their lasting loyalty."

The Luyun family's story demonstrates how passion and determination can turn challenges into opportunities and lead to lasting success./PR

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2 Corinthians 5:7

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NONPARTISAN IN
MAY POLLS

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Financial Literacy cum Con-
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2025 Philippine General Hospital Summit

PGH RECEIVES PHP
22.8 MILLION FROM
PHILHEALTH FOR HEART
ATTACK PATIENTS

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National and Local Elections

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DTI...

Pagsanjan, Laguna — The Department of Trade and Industry – Laguna Provincial Office (DTI-Laguna) through Negosyo Center Pagsanjan, in collaboration with the Local Government Unit of Pagsanjan and the Department of Social Welfare and Development (DSWD), conducted a seminar on “Financial Literacy and Consumer Education” on March 21, 2025, for DSWD beneficiaries under Sustainable Livelihood Program (SLP) in line with the annual celebration of Bangkero Festival 2025.

The event was held at 2nd Floor Tourism Hall, Municipal Building, Pagsanjan, Laguna. The goal of this seminar was to educate attendees on how to efficiently manage their personal and business finances and live as smart consumers by upholding their rights and responsibilities as consumers, which would help them become financially independent and improve their

standard of living.

A thorough approach to financial literacy was given, which included important subjects including financial planning, cash flow management, and budgeting. It also covered consumer rights as well as responsibilities to safeguard and guarantee equitable treatment. Understanding the fundamentals—such as product warranties, return policies, and pricing—that were covered in the discussion is part of the consumer’s rights and responsibilities. It also tackled staying up with consumer trends, problems, and frauds while taking the time to research goods and services before making a purchase. By covering these topics, the SLP beneficiaries acquire a solid foundation in financial literacy and consumer education, helping them make informed financial decisions and navigate the marketplace more effectively.

Adding a creative touch to the event and to better assess the result of the discussion, a question-and-answer portion was undertaken that brought emphasis to how the topic was imparted to the listener of the seminar. Also, they undergo a financial assessment by answering some questions that involve the attendees financial handling skills and situation in order for them to know what level of financial stability they are at.

Through this initiative, the DTI-Laguna and its partners aim to inspire and ensure that DSWD beneficiaries under the SLP in Pagsanjan, Laguna, became better equipped with the knowledge to manage their finances effectively, make wise consumer choices, and contribute to their economic independence and livelihood development (VDAlvarez, DTI-Laguna).



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DTI...

Senator Alan Peter Cayetano on Friday stepped in as a mediator during a Senate Blue Ribbon Committee hearing seeking to resolve a dispute between the Department of Environment and Natural Resources (DENR) and Blue Star Construction Development Corporation over a scrapped government housing development contract in the Masungi Georeserve in Rizal. In his opening statement, Cayetano set the tone to ease tensions by reading the preamble of the Constitution and a passage from the Bible. “In a time where there is so much waste and abuse of human rights, abuse of power, we are finally realizing that we cannot abuse nature. It is not sustainable. We are a country and people who are looking for good (environmental) models and examples,” Cayetano also told the

DENR and the Blue star panel on April 11, 2025.

The senator also emphasized that the dispute presented an opportunity to address long-standing issues in the conservation area. “I felt this is an opportune time, but also a caution to all of us, including the Senate and the government, that people are watching. I [hope] we can conclude this in a very sober way and find real models. If this is really a good model and mali ang pagka-cancel, then it should be resolved. Kung mali ang model na ito at may pagkakamali na nakita lang in hindsight, it should be cancelled,” he said.

The dispute arose from the DENR’s termination of its 2022 Supplemental Joint Venture Agreement with Blue Star, citing the company’s

alleged failure to build 5,000 housing units in Masungi. The Masungi Georeserve Foundation, affiliated with Blue Star since 2017, claimed that the government failed to clear illegal settlers as promised and accused the DENR of evading meaningful dialogue. Given that the problems surrounding Masungi Georeserve span nearly three decades and multiple administrations, Cayetano expressed hope for clarity. “We are all made in the image and nature of God so we should all be good stewards [of his creation]... Whatever we do here will be a lesson to the next generation so I hope that we can really come up with not only finding the solutions and identifying issues, coming up with the facts, but really coming up with a sustainable solution,” he said. ### /PR

DTI...

CALAMBA CITY, Laguna (PIA) — The regional chief of the Philippine National Police (PNP) gave his assurance to the public that po personnel will remain nonpartisan in the midterm elections.

In an interview during the Philippine Information Agency’s Sulong Calabarzon program, PRO4A Regional Director Brig. Gen. Paul Kenneth Lucas reaffirmed their commitment that police officers will not engage in any political activities.

“First and foremost, as our Chief PNP has mentioned, the loyalty of the PNP is to the Constitution. This is something we consistently remind

our police officers. True to this, as of now, we have not monitored any police officers who are campaigning or affiliating with candidates, except in cases where they are providing security,” Lucas said.

“We assure the people of Calabarzon that our police officers will remain nonpartisan in the upcoming May 2025 Midterm Local and National Elections,” the PNP director stressed.

He also assured the public that police officers in Calabarzon remain committed to maintaining peace, order, and security throughout the campaign season, especially during the election period. (CO/PIA4A)

To ensure peace and order, PRO4A continues to conduct election checkpoints at various locations and boundaries throughout the region to prevent any threats to security during the election period and to ensure public compliance with the nationwide gun ban, which is in effect from January 12 until June 11.

Lucas also called for public participation in maintaining safety and order during the election, urging everyone to report any suspicious activities and remain vigilant throughout the election period. (CO/PIA4A)

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THE BACOR PESO JOB FAIR 2025



Here is the PARTIAL LIST OF PARTICPATING COMPANIES who are welcoming new Members/Employees for their growing community!

What to Expect:

Numerous Job Openings: From entry-level to professional positions.

Participating Companies: Reputable businesses from diverse sectors.

On-the-Spot Interviews: Be prepared for potential immediate interviews.

Easter Fun: While the focus is on jobs, we'll have some subtle Easter-themed elements to make the atmosphere a little more festive!

Don't forget to bring:

- Multiple copies of your updated resume/CV
- Valid IDs
- Certificates and other relevant documents
- Wear smart casual attire

Let's make this Easter a Month of new beginnings and career advancements!

Spread the word and invite your friends and family who are looking for employment.

See you there!

Hitting tax collection target a shared duty among Filipinos –BIR



CALAMBA CITY, Laguna (PIA) — The Bureau of Internal Revenue (BIR) Region 9B which covers Laguna-Quezon-Marinduque (LaQueMar) has emphasized that meeting the country's tax collection target is not solely the responsibility of the bureau, but a shared duty of every Filipino.

“The tax collection target this year is not just BIR’s goal, it’s every Filipino’s goal because we are all the ones paying the tax, and we in BIR are just making sure that the tax paid is correct, and we believe that we can get that target by all of us working together,” BIR LaQueMar director lawyer Michael Remir Macatangay said during the Usapang PIA radio program.

For 2025, BIR has been tasked with collecting 3.23 trillion in revenue, a significant goal aimed at supporting the government’s ongoing economic efforts.

The target is critical to funding a wide range of programs designed to drive national development, including essential infrastructure projects, social services, and key sectors like healthcare, education, and social welfare.

To make tax filing more accessible and efficient for taxpayers, the bureau has rolled out several digitization efforts under Revenue Memorandum Circular (RMC) No. 034-2025 which provides updated guidelines on the filing of annual income tax returns and payment of taxes for Calendar Year 2024, and reinforces the shift towards digital services.

In the same interview, BIR Revenue District Office 56 Calamba City Central Laguna head Kay Templonuevo said taxpayers are encouraged to use platforms such as the Electronic Filing and Payment System (eFPS), eBIR-Forms, and other accredited online payment channels, which allow for more convenient, contactless transactions.

“The most important thing to note here in the revenue memorandum is that the income tax return shall be filed electronically to ensure timely compliance, accurate reporting, and improved efficiency in processing,” Templonuevo explained.

She added: “And the e-Lounge facility in our offices is also open for electronic filing by our taxpayers, as an added option to help ease their transactions.”

As the April 15 income tax deadline approaches, BIR reminds taxpayers to avoid last-minute filing to make sure that their returns are submitted on time, technical issues are minimized, and penalties for late filing are avoided. (AM/PIA-4A)



SM Supermalls, DOLE launch nationwide Labor Day Job Fairs

In celebration of Labor Day, SM Supermalls reaffirms its dedication to supporting Filipino job seekers by providing accessible employment opportunities through strategic partnerships and nationwide job fairs. As part of this commitment, SM is renewing its collaboration with Jobstreet by SEEK to enhance job matching, ensuring that more Filipinos find meaningful careers.



An applicant gets hired-on-the-spot during the SM Supermalls Job Fair.

Renewing our partnership with Jobstreet by SEEK
Building on past successes, SM will renew its partnership with Jobstreet by SEEK on May 1, reinforcing its commitment to connecting job seekers with top employers. This continued collaboration enhances digital and on-site recruitment efforts, ensuring a seamless job search experience.



Job seekers explore career opportunities at the SM Supermalls Job Fair at SM North EDSA.



Join the nationwide Labor Day Job Fairs

SM Supermalls, in partnership with the Department of Labor and Employment, invite all job seekers to participate in the nationwide Labor Day Job Fairs on May 1. These events will be held across 20 SM malls, providing thousands of employment opportunities:

- SMX Convention Center Manila
- SM Center Las Piñas
- SM City East Ortigas
- SM City Marikina
- SM City Sucat
- SM City Grand Central
- SM City Baguio
- SM City Tuguegarao
- SM City Cabanatuan
- SM City Olongapo Central
- SM City Pampanga
- SM City San Jose Del Monte
- SM City Taytay
- SM Center San Pedro
- SM City Sto. Tomas
- SM City Roxas
- SM City Bacolod
- SM Seaside City Cebu
- SM CDO Downtown Premier
- SM City Davao

Hassle-free job hunting with on-site government services

Job seekers can enjoy a convenient hiring process with the presence of key government agencies, including the Bureau of Internal Revenue, Social Security System, Philippine Health Insurance Corporation, and Pag-IBIG Fund. These agencies will provide assistance with essential employment requirements, making job hunting more efficient and stress-free.



Driving growth, building the nation

More than just hiring events, these Job Fairs contribute to economic recovery and community development. By promoting employment opportunities, SM Supermalls plays a vital role in driving economic growth and supporting businesses. Your next big career move starts here—don’t miss out!

Other Job Fair activations happening in May that you can catch in SM Supermalls:

- May 1 – SM Malls (20 malls)
- May 2 – SM City Valenzuela
- May 22 – SM City Lucena
- May 29 – SM City Dasmariñas
- May 30 – SM City Trece Martires

PGH...

Over Php 22.8 million was handed over to the Philippine General Hospital (PGH) last April 11, 2025. This was payment for the initial batch of claims for PhilHealth’s benefit package for Ischemic Heart Disease - Acute Myocardial Infarction (IHD-AMI), a disease commonly known as heart attack. Just three months after its enhancement, the package has been beneficial for at least 77 claims for heart attack patients seen at the PGH as of March 2025.

PGH Medical Director Dr. Gerardo D. Legaspi was present to receive the check from PhilHealth Acting President and CEO Dr. Edwin M. Mercado during the simple ceremonial turnover at the PGH. “Sa ibinigay pong pagkakataon na ma-improve ang service to heart attack patients, record high ang ating serbisyo — wala na pong charity na heart attack patient ngayon. Iyan ang improvement na gusto nating makita. And I think with this

current administration of PhilHealth, we will be seeing more of that,” remarked Dr. Legaspi. He also recognized the unwavering support of the PhilHealth Regional Office – NCR, led by Dr. Bernadette Lico who was similarly present at the event, in ensuring that PGH patients appropriately receive the financial risk protection afforded to them by PhilHealth.

Present as well were some of the patients and their families who were beneficiaries of the package —one of whom was Mrs. Juvy B. Busayong, wife of patient Jose Busayong from Calamba City, Laguna. “At first, hesitant kami kasi alam naman natin kapag narinig natin angiogram expected na natin na expensive,” she testified, “pero one of the doctors nagsabing may package na ang PhilHealth at wala na kaming babayaran. Siyempre, natuwa kami! Napakalakang pribilehiyo na kami ay makatanggap ng ganoong package. Gusto naming

DA-ATI...

LIPA CITY, BATANGAS — With the goal of strengthening climate resilience in poultry farming, the Department of Agriculture–Agricultural Training Institute (DA-ATI) CALABARZON, through its Career Development and Management Section, in partnership with the DA-Regional Field Office IV-A Livestock Program, kicked off a three-day training on “Breeding Resilience: Training on Chicken Layer Production with Climate Change Adaptation.”

Dr. Jerome G. Cuasay, OIC-Chief of the Regulatory Division and Livestock Program Coordinator of DA-RFO IV-A, welcomed participants with an inspiring message. He emphasized that the long-term success of government agricultural programs hinges on strong partnerships and a commitment to innovation. He also lauded the participants for their dedication and resilience amid ongoing challenges in livestock

in Lipa City and is designed to empower poultry farmers with knowledge and techniques tailored to a changing climate.

The training, which runs from April 21 to 23, is being held at Zillion Pavilion

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magpasalamat sa PhilHealth sa package na ibinigay dito sa amin. Sana po ay marami pa kayong matulungan at marami pang buhay ang ma-save.”

Meanwhile, Dr. Mercado reiterates PhilHealth’s commitment in bringing life-saving health services closer to every Filipino by ensuring prompt claims reimbursements to more hospitals.

“Ang P22.8 milyong bayad na ito sa PGH ay simula pa lamang. Kami ay iikot pa sa iba’t ibang mga rehiyon para ating personal na tiyakin ang mabilis na pagpoproseso at pagbabayad ng claims para sa mga serbisyong ipinagkaloob ng ating mga ospital sa mga miyembrong may sakit sa puso,” Dr. Mercado affirmed. The IHD-AMI benefit package offers coverage up to Php 523,853 which can be availed at all accredited Levels 1 to 3 public and private health facilities with the capacity to deliver the necessary services.. /PR

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and poultry production. The program covers a range of critical topics, including climate-resilient poultry housing, breed selection, productivity strategies, and sustainable practices. With climate change increasingly impacting food security, the training seeks to equip local farmers with the tools and knowledge needed not just to adapt, but to thrive in the evolving agricultural landscape. The event marks a significant step in promoting sustainable and forward-thinking approaches to poultry production in the region.

PH...

MANILA – Archdioceses throughout the Philippines have expressed their sympathies for the death of Pope Francis, who died Monday morning in the Vatican. In separate statements, the Archdioceses of Cebu, Lingayen-Dagupan in Pangasinan and Palo, Leyte said they are one with the “Universal Church” in mourning the demise of the 88-year-old Holy Father.

“The Archdiocese of Cebu joins the Universal Church in mourning the death of Pope Francis,” it said. “The Archdiocese invites all the lay faithful, clergy, and religious to offer prayers and Masses for the eternal repose of his soul. May the Lord grant him the reward of his faithful service and welcome6 him into eternal peace,” the archdiocese added.

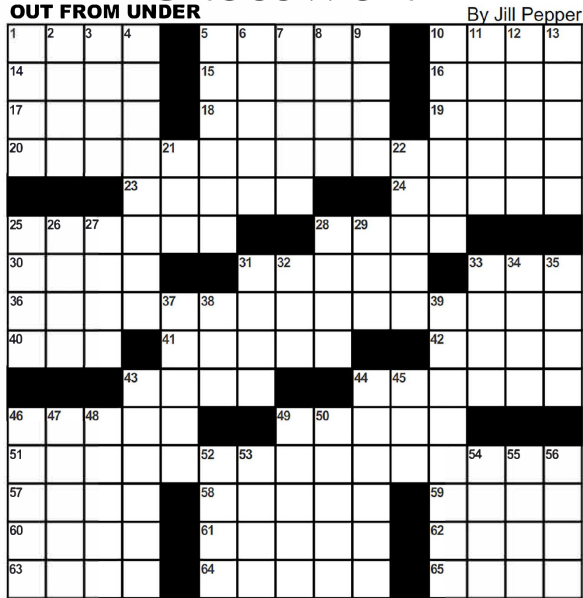
On the other hand, Archbishop Socrates Villegas noted that the pontiff has returned to the “House of the Father.” “His Holiness Pope Francis has returned to the House of the Father today Easter Monday. Although we grieve like orphans because he was truly ‘Lolo Kiko’ for us, we also stand firm in faith and hope that the radiance of the risen Lord will shine upon him forever,” he said. “He was the gift of the Good Shepherd to the Church. He served us with humility. He showed us God’s mercy. He linked us with bridges of compassion with fellow believers and with non-believers. He bravely disturbed us in our complacency and prejudices. He taught us to care for God’s creation. He taught us Jesus. Pope Francis was our Jesus for our age,” the head of the Lingayen-Dagupan archdiocese added.

He also reminisced the time Pope Francis visited the Philippines in January 2015, where his presence, he said, made people feel that Jesus was with the people. “The images of his memorable visit to the Philippines are clear and vivid in our grateful hearts. In sunshine or under the rain, he made us feel the love of God. The rains and our tears of joy were mixed running down our cheeks. We knew that in him, Jesus was in our midst,” Villegas said. He also shared how the pope got his back when he spoke against the extrajudicial killings of the past administration. “When I was mocked and ridiculed and threatened by government authorities in my stand against the extra judicial killings, he assured me and encouraged me personally in Rome to carry on my task of guiding the flock through my pastoral letters. He knew his bishops. He knew our tears. He knew us and he loved us. He taught us not to fear,” the Catholic prelate added. At the same time, the Leyte archdiocese expressed gratitude to Pope Francis for giving hope to Leyte people after Super Typhoon Yolanda devastated the province in 2015. “Even with the bad weather, our beloved Holy Father, Pope Francis, didn’t let anything stop him from being with us—especially those who had endured the heartbreak and devastation of Super Typhoon Yolanda in Leyte. He gave so much of himself, braving the storm just to be here and bring comfort—just as Christ would have done,” it said. The Palo archdiocese also urged the faithful to pray for the eternal rest of Pope Francis. “Now, as we grieve his

passing, may we hold on to the words he left us during that visit: that Christ carried all our pain and sorrow in His passion, and that He is with us in our moments of grief and sadness. Let us continue to pray for Pope Francis—for peace, for rest, and for his eternal place in God’s loving embrace,” it added. Meanwhile, Antipolo Bishop Ruperto Santos offered prayers and Holy Masses for Pope Francis. “The Diocese of Antipolo is one with the whole world on this moment of sorrow and bereavement. We pray and offer our Holy Masses,” he said in a separate statement. The Catholic prelate also urged the faithful to embrace what the Holy Father has shown to the people. “With his teachings and shepherding examples lead us to give our best to God and to love our Church. Let us live what our beloved Holy Father has shown and shared to us. There in Heaven he will continue to pray and to intercede for us,” the head of the Diocese of Antipolo said. “We lose a father, a holy and very human father. With his paternal and pastoral care, Pope Francis grants us hope and helps us in this turbulent and trying times, he gives us healing of ourselves and of the world,” he added. The Vatican News announced that Pope Francis passed away peacefully on Monday, April 21, 2025, 7:35 am, Easter Monday, at his residence in the Casa Santa Marta within Vatican City. His papacy started on March 13, 2013. He was the first Jesuit and the first Latin American pope. (PNA)

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CROSSWORD



freedailycrosswords.com
ACROSS

- 1) This puzzle's theme word
- 5) Some mantel pieces
- 10) Crow's-nest cry
- 14) Snowman prop
- 15) Dark
- 16)Dalai_
- 17) "National Velvet" author
- 18) Late British princess
- 19) River to the Caspian
- 20) Area's ruling power
- 23) Encumbrances
- 24) Taj Mahal country
- 25) Least busy
- 28) 18-wheeler
- 30) Bleacher feature
- 31) Manhattan Project goal,briefly
- 33) Summer cooler
- 36) Polemically
- 40) The 168 in a wk.
- 41) Sharp mountain ridge
- 42) Hilo welcome gifts
- 43) Slant or prejudice
- 44) Make a meaningful connection
- 46) Assumed name
- 49) Parts of boilermakers
- 51) Certain orchestral composition
- 57) "What've you been _?"
- 58) Relating to the ear
- 59) Stratford's river
- 60) High-school pupil
- 61) Slyly disparaging
- 62) Enjoy a novel
- 63) Blows it
- 64) Walked back and forth
- 65) Without

DOWN

- 1) European auto
- 2) Trattoria order
- 3) Kind of proportions
- 4) Grave warning
- 5) Financial plan component
- 6) Confederacy's counterpart
- 7) Bulgars and Croats
- 8) Food sticker
- 9) Headliner
- 10) Seniors, years later
- 11) Ran quickly
- 12) Certain Arab
- 13) "Big Three" meeting site of 1945
- 21) Fleur-de_
- 22) Rain clouds
- 25) Rash reaction?
- 26) Last name in fashion
- 27) Camera component
- 28) Achy
- 29) Dash lengths
- 31) Blvd. relatives
- 32) "Wanna ?"
- 33) Bug on a dog
- 34) Came down, as on a perch
- 35) The "Big Board," on Wall St.
- 37) Worker's demand
- 38) "Are you a man_ mouse?"
- 39) Best-of-the-best players
- 43) Francis and Kevin
- 44) Reacted to a punch
- 45) Behave humanly, in a saying
- 46) Like severe pain
- 47) One running easily
- 48) Prefix with "act" or "play"
- 49) Acid type
- 50) Dodge artfully
- 52) Hoarse around?
- 53) Bluefin or bonito
- 54) Part of the eyeball
- 55) Equine tone
- 56) Peters out

INNOVATION INSIDE: UNLOCKING SKILLS THROUGH TECH4ED EXPANSION



BACOR CITY, CAVITE — In a move to strengthen rehabilitation efforts through digital education, two additional computer units were installed today at the Tech4ED Center of Bacoor City Jail – Male Dormitory, under the leadership of City Jail Warden JSUPT Christopher R. Penilla.

The newly added equipment was immediately utilized for Day 2 of the ongoing 5-Day Work Anywhere Course, facilitated by CIVY Community in partnership with Preso Inc. The training aims to empower Persons Deprived of Liberty (PDLs) with vital digital competencies and remote work readiness—skills that are increasingly essential in today's technology-driven society.

The expansion of the Tech4ED Center is expected to increase access to educational resources within the facility, enabling more PDLs to participate in capacity-building programs. It also supports efforts to foster confidence in using digital tools, with the broader goal of preparing individuals for successful reintegration and future employment opportunities.

"This initiative highlights our commitment to rehabilitation and inclusive development," said JSUPT Penilla. "Through access to digital learning, we're helping our PDLs build brighter futures."

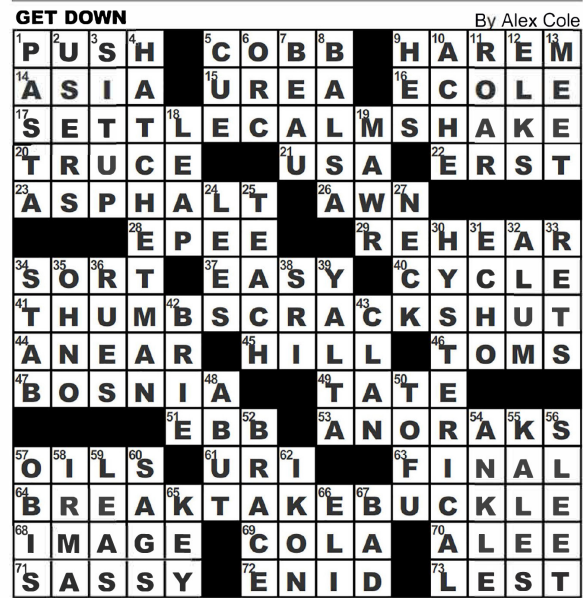
The project is a collaborative effort supported by the Bureau of Jail Management and Penology (BJMP) Regional Office CALABARZON, the Provincial Administrative Office of Cavite, and Preso Inc., continuing a shared vision of transformation through education and empowerment behind bars. /PR

Bacoor City Launches Service Excellence Seminar in Line with New Ordinance



BACOR CITY, CAVITE — The Department of Tourism (DOT) CALABARZON, in partnership with the Bacoor City Culture, History, Arts, and Tourism Office, kicked off the first two sessions of the Seminar on Filipino Brand of Service Excellence (FBSE) for city employees today, April 22, 2025. The sessions were led by DOT-certified FBSE trainer Mr. Ramon F. Mariñas, alongside DOT Region IV-A Tourism Operations Officer I Mr. Lester S.J. Uriarte. The seminar aimed to instill the core values of hospitality, respect, and genuine service that define the Filipino brand of excellence. This initiative is part of the city's implementation of City Ordinance No. 344-2024, which institutionalizes the Mabuhay gesture and FBSE practices across all levels of local governance and community engagement. The ordinance mandates the adoption of this service standard in government offices, barangays, schools, tourism establishments, daycare centers, civil society organizations, official programs, public gatherings, and even in the private sector within Bacoor. Officials emphasized that the move not only enhances public service delivery but also strengthens Bacoor's identity as a welcoming, service-oriented city. The FBSE seminar series will continue in the coming weeks as Bacoor works toward full implementation of the ordinance across all sectors./PR

Last week's solution:



MOA SIGNING: BACOR CITY AND DOST-CALABARZON JOIN FORCES TO BOOST TAHONG CHIPS INDUSTRY



Bacoor City, April 21, 2025 - The City Government of Bacoor, in partnership with DOST-CALABARZON, signed a Memorandum of Agreement (MOA) today for the project "Enhancing Product Quality of Tahong Chips and Processing Capability of Bacoor Food Processing Center." The signing ceremony, held at the Strike Gymnasium, was led by Mayor Strike B. Revilla, Ms. Gilda S. De Jesus (DOST-Cavite), Ms. Emelita P. Bagsit (DOST-CALABARZON), and Ms. Carmelita F. Gawaran (City Livelihood and Development Department). This project aims to improve the quality of tahong chips and enhance the processing capabilities of the Bacoor Food Processing Center, ultimately empowering local producers. The collaboration is expected to bring significant benefits to the local tahong industry, boosting the quality of products, expanding market reach, and contributing to the economic growth of Bacoor City. /PR

DILG-Cavite Conducts Field Monitoring in Naic, Cavite Project Site

NAIC, CAVITE — A field monitoring activity was successfully conducted at a project site located in Barangay Malainen Bago, Naic, Cavite under the Project Development and Management Unit (PDMU).

The activity focused on providing technical support for the Subaybayan System and preparing necessary documentary requirements for the current month. It aimed to enhance coordination and improve project implementation monitoring.

Leading the initiative were Engr. Renee Rose Araya (PEO II) and Engr. Eldrin Boi Tirona (Engineer II) from the Department of the Interior and Local Government (DILG)–Cavite, with assistance from LGOO VI Christine B. Sierra (MLGOO, Naic), Engr. Ian Jorge Bustamante (Building Inspector I), and Lorena C. Elarde (Engineering Assistant).

The monitoring session was deemed successful and contributed to more effective coordination and tracking of project progress within the municipality./PR

Republic of the Philippines
Fourth Judicial Region
REGIONAL TRIAL COURT
OFFICE OF THE CLERK OF COURT
City of Bacoor
Email: rctbcrocc@judiciary.gov.ph
Telephone No. 09273707489

BDO UNIBANK, INC.,
Mortgagee,

-versus-

Foreclosure No. F-2025-51
For: Extra-Judicial Foreclosure
of Real Estate Mortgage

MARVIN O. PAJARILLO
Debtor / Mortgagor,

VANESSA A MIÑA,
Co-debtor,

X-----X

NOTICE OF EXTRA-JUDICIAL FORECLOSURE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, **BDO UNIBANK, INC.**, at 33rd Floor BDO Corporate Center Ortigas, No. 12 ADB Avenue Mandaluyong City, and against the mortgagors, **VANESSA A. MIÑA signing for herself and as attorney-in-fact of MARVIN O. PAJARILLO**, at 149 Villaruel Street, Brgy. 24 Zone 4 Malibay, Pasay 1300 and Block 7 Lot 17 Lessandra Bacoor 9 Brgy. Salinas, Bacoor, Cavite, to satisfy the mortgagee indebtedness which as of February 28, 2025, amounts to **ONE MILLION EIGHT HUNDRED NINETY SIX THOUSAND SIX HUNDRED FIFTY ONE PESOS AND 22/100 (P1,896,651.22)**, Philippine Currency, inclusive of interest and penalty charges but exclusive of other fees incident to this foreclosure, the undersigned or her duly authorized representative will sell at the public auction on **May 13, 2025 at 10 o'clock** in the morning or soon thereafter, at the main entrance of the Hall of Justice of Bacoor City, Cavite, 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. (057-2018052294) 167-2019000569**

**LOT NO: 17, BLOCK NO: 7, PLAN NO: PSD-04-236739
PORTION OF: LOT 184, PSU-164199; LRC RECORD NO. N-384873
LOCATION: BARANGAY OF SALINAS, MUNICIPALITY OF BACOR, PROVINCE. OF CAVITE, ISLAND OF LUZON
AREA: SIXTY SEVEN SQUARE METERS (67) 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 **May 20, 2025**, without further notice."

Prospective buyers or bidders are hereby enjoined to investigate for themselves the title to the said property and encumbrances, if any there be.

City of Bacoor, April 2, 2025.

MELY C. HERMOSURA-VISTA
Clerk of Court VI

By;

(SGD)ALLISON ROMAN D. LABIAGA
Sheriff IV

Copy Furnished:

BDO UNIBANK, INC.,
REMEDIAL MANAGEMENT UNIT

33rd Floor BDO Corporate Center Ortigas, #12 ADB Avenue
Mandaluyong City

MARVIN O. PAJARILLO
VANESSA A MIÑA
149 Villaruel Street, Brgy. 24 Zone 4 Malibay, Pasay 1300
Block 7 Lot 17 Lessandra Bacoor 9 Brgy. Salinas, Bacoor, Cavite

WARNING: It is absolutely prohibited to remove, deface, or destroy this notice of extra-judicial sale on or before the date of sale

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BUSINESS HOURS

MONDAY TO SATURDAY

7:00 AM TO 10:00 PM

SUNDAY

8:00 AM TO 5:00 PM

Tirona Highway, Habay 1,
Bacoor City, Cavite



DEPARTMENT OF
TRADE & INDUSTRY
PHILIPPINES



ADVERTISING RATES

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

Heading - 10
Body Text - 8
Space - Single space