PBBM LEADS INAUGURATION OF NLEX-C5 NORTHLINK SECTION AHEAD OF UNDAS



President Ferdinand R. Marcos Jr. led the final inspection and opening of NLEX-C5
Northlink Segment 8.2 Section 1A, on Thursday, October 29, ahead of the anticipated Undas
traffic surge. This 2-kilometer section of Segment 8.2 connects Quirino Highway in Quezon
City to NLEX Mindanao Toll Plaza in Valenzuela City.

President Marcos Jr. was joined during the inspection and inauguration by Transportation
Secretary Vince Dizon, Public Works Secretary Giovanni Lopez, DOTr Senior
Undersecretary Mark Steven Pastor, TRB Executive Director Jayart Tugade, MPTC President
and CEO Gilbert Santa Maria, NLEX Corporation President and General Manager Luis

Reñon, Valenzuela City Mayor Wes Gatchalian, Valenzuela City 1st District Representative
Kenneth Gatchalian, and Quezon City 6th District Representative Marivic Co-Pilar.





The newly opened section is expected to help ease congestion along Mindanao Avenue and Quirino Highway while improving travel time, safety, and convenience, especially during peak travel period, such as Undas.



Motorists from Quirino Highway can now directly access the NLEX Connector for trips to Manila, the University Belt, and nearby cities, providing an alternative route to EDSA. Those heading north can use the new section to reach the NLEX Mindanao Toll Plaza and access the NLEX mainline toward Central Luzon, with connections to the Subic-Clark-Tarlac Expressway (SCTEX) for onward travel to Northern Luzon. The section is expected to serve approximately 11,000 vehicles daily.

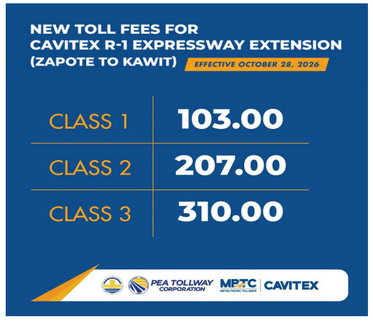


Operating 24/7 and accommodating all vehicle classes, the new section will facilitate the movement of people and goods and support transport logistics and economic activity.

Section 1A is part of the 11.3-kilometer NLEX-C5 Northlink Segment 8.2 project, which extends from Mindanao Avenue to C5/C.P. Garcia near Katipunan Avenue. Once completed, the project will further improve connectivity between northern and southern Luzon via the eastern side of Metro Manila.

The NLEX-C5 Northlink is a Public-Private Partnership (PPP) project with the Toll Regulatory Board (TRB) serving as government grantor, and NLEX Corporation, a subsidiary of Metro Pacific Tollways Corporation (MPTC), acting as the private concessionaire.

TRB APPROVES COLLECTION OF SECOND-TRANCHE TOLL RATES FORCAVITEX R1 EXPRESSWAY EXTENSION



The Toll Regulatory Board (TRB) has approved the collection of the second-tranche toll rates under the approved 2020 and 2023 toll petitions filed by CAVITEX Infrastructure Corporation (CIC) and Philippine Reclamation Authority (PRA) for the CAVITEX R1 Expressway Extension, covering the Zapote, Las Piñas to Kawit, Cavite segment, effective October 28, 2026.

Starting October 28, motorists using the seven-kilometer CAVITEX R1 Extension will be charged P103 for Class 1, P207 for Class 2, and P310 for Class 3 vehicles.

The 2020 and 2023 toll petitions covered periodic toll adjustments due for implementation in 2021 and 2024, respectively. To help cushion the impact on motorists, the approved toll adjustments were divided into two tranches. The first tranche was implemented in October 2025, while the second tranche will be collected starting October 28, 2026.

Serving more than 50,000 motorists daily, the CAVITEX R1 Expressway Extension is a key economic corridor connecting Metro Manila to Cavite and Southern Luzon. Motorists will also experience faster travel time in the Southern Luzon corridor to Metro Manila as CAVITEX will soon connect to CALAX via the CAVITEX-CALAX Link (CCLink).

Measures to support motorists and key sectors
In previous months, various toll relief measures were implemented to support public transportation and the movement of people and goods. These included exemptions for accredited Class 2 public utility buses (PUBs) and public utility vehicles (PUVs), as well as toll rebates for Class 3 vehicles and accredited vehicles transporting agricultural products.

In line with the implementation of the adjusted toll rates, the ABANTE Program, a toll reprieve initiative for public utility vehicle (PUV) operators, will be reactivated effective October 28, 2026. For 60 days from this date, ABANTE-accredited traditional and modern jeepneys, UV Express units, and buses with authorized routes using the CAVITEX R-1 Expressway Extension (Kawit) will be eligible for toll rebates. Meanwhile, the toll rebate for vehicles transporting agricultural products will remain in effect until November 30, 2026, to support the movement of agricultural goods.

Continued investments in CAVITEX
The joint venture partners continue to invest in infrastructure and technology upgrades along CAVITEX, even prior to the approval of toll petitions, including:

- Expansion joint replacement at bridges along the Parañaque segment and Imus Viaduct to improve ride comfort and structural reliability;
- RFID system upgrades and Automatic License Plate Recognition (ALPR) technology to enable faster, more seamless transactions; and
- Pavement rehabilitation in critical portions of the Kawit and Parañaque segments.

These investments, together with the toll adjustment, will support the continued delivery of reliable, safe, and efficient expressway services.

CIC and PRA, and its operator PEA Tollway Corporation (PEATC), reaffirm their commitment to providing infrastructure that strengthens connectivity and economic activity across Southern Luzon.

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SSS, DICT SIGN PARTNERSHIP TO EXPAND SOCIAL SECURITY COVERAGE FOR FREELANCERS

Turn on page 7



SOLO PARENTS TO GAIN EXPANDED ACCESS TO PHILHEALTH BENEFITS, SERVICES

Turn on page 5

IMUS LGU, CITEM DRIVE LOCAL FOOD PRODUCTS TO PH MARKET

Turn on page 2



BACOOR CITY, Cavite (PIA) — The Department of Environment and Natural Resources (DENR) pledged its support to Bacoor City's proposed Waste-to-Energy (WTE) Facility, a core initiative aimed at addressing its solid waste challenges.

Last October 21, DENR Acting Secretary Juan Miguel Cuna assured the city government that the DENR will provide the much-needed technical assistance to ensure that the project will meet environmental standards.

Cuna also advised the city government to consult with the Department of Science and Technology (DOST) and the Department of Energy (DOE) to determine the most viable and safe technology for the facility.

"May capability na

DENR PLEDGES SUPPORT FOR BACOOR CITY'S WASTE-TO-ENERGY PROJECT

Turn on page 2



CAYETANO BRINGS BIRTHDAY OUTREACH TO CHILDREN'S HOME IN BENGUET

Turn on page 3



CALABARZON AGENCIES UNITE FOR COORDINATED SUPER EL NIÑO INFORMATION DRIVE

Turn on page 5

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WEDNESDAY CHRONICLE
NEWS PUBLISHING SERVICES

EARNING HOPES FOR EVERY KILO



Rieze Joy Ebuena, 31, from Jaro, Iloilo City, owns a small stall where neighbors and community members buy vegetables for their everyday meals.

In a suburban area of Iloilo City, a woman is trying to make ends meet for her children and family by selling every kilo of vegetables in her market stall. But before she had this opportunity to sustain her daily needs through this livelihood, she went through many trials and attempts.

Rieze Joy Ebuena, 31, formerly from Oton, Iloilo, has faced life's challenges. She was unable to finish high school, reaching only her third year due to the family's financial constraints. At 18, she entered into a relationship and had her first child. A year later, in 2014, she moved to Manila to work as a saleslady. While working, she observed her employer and learned how to manage a business.

In 2019, she moved to Jaro, Iloilo City, with her husband. While her husband started working as a driver for a consumer food company, she began thinking of other ways to earn income. Drawing from what she had learned from her employer, she opened a sari-sari store at their home.

However, in 2020, the pandemic forced them to close their sari-sari store. Despite this setback, Rieze did not want to stop earning. She began thinking of a business that was not yet present in their barangay.

Back in 2021, a neighbor introduced her to CARD Bank, Inc., a microfinance-oriented rural bank. Reize became interested in how it promotes savings. She was also drawn with the benefit that being a client of the bank automatically enrolls members in life insurance through CARD Mutual Benefit Association (CARD MBA), the microinsurance company of CARD MRI. Considering her partner's work as a driver and her own goal of starting a savings fund, Reize became a client of CARD Bank the same year.

Being a client paved the way for her to open the business she had wanted when her sari-sari store closed at the height of the pandemic. In 2023, she started selling vegetables using a PHP 5,000 loan from CARD Bank as her initial capital. Offering leafy green, fruit-bearing, root, and stem vegetables, she utilized the former space of their sari-sari store for this new business.

As a client, she has also been able to save despite a tight budget and feels secure with insurance from CARD MBA, CARD MRI's microinsurance company, as a member.

Aligned with Rieze's newly started business, her mother also sells vegetables in the market. On days when her mother is unavailable, Rieze takes over selling at the stall by bringing her own vegetables. Eventually, they agreed on an alternating schedule in the market. Rieze now sells at the market four days a week and, on the remaining days, sells from their home.

Every day, she patiently offers her vegetables to passersby, marketgoers, and neighborhood customers. She knows that these sales will sustain her each day and allow her to continue striving in the days to come. When she is at the market, her two children help manage their store at home.

But in this business, she also faces challenges, such as customers purchasing on credit and not paying immediately. Although she finds this difficult, she continues to treat her customers with kindness and respectfully encourages them to settle their payments.

Currently, she earns around PHP 3,000 to PHP 4,000 per day when selling in the market, and about PHP 1,000 per day when selling from home. It may not be as much as others earn, but when Reize looks back, it is at least far from having nothing. Through this income, she continues to support her children's education; one is currently a high school student, and the other is in kindergarten.

Rieze now owns a sidecar to help transport her vegetables. She continues to work hard and remains focused on growing her business while sending her children to school.

Given everything she has been through, Rieze advises her fellow business owners to think and manage their businesses carefully. "Be more patient," she said, "because you will encounter different kinds of people."

Rieze's story reflects how patience can carry a person from having nothing to continuously fighting and striving. She has learned to hold on to every kilo of vegetables, each one carrying hope, each one a step toward another day.

CARD Bank
Bukas, para sa Lahat.

An Affiliate of :

WEDNESDAY CHRONICLE NEWS PUBLISHING SERVICES
PAPER Ph
CAPE

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DENR...

From Page 1

naman tayo sa DENR Central Office para macheck 'yung dioxins. Pero ang suggestion ko, kausapin ninyo ang DOST para masigurong puwede ang technology dito, and of course the DOE regarding the power aspect [of the project]."

Mayor Strike Revilla said that the city has long pursued a WTE facility as a sustainable solid waste management solution.

"From the start, basura na talaga ang problema namin. Kaya simula pa lang, naghahanap na ako ng puwedeng waste-to-energy [facility]. Gusto namin na maresolbahan na may pakinabang pa tayo na protektado ang ating environment."

"Sa tingin ko ay puwede itong pag-aralan ng national agencies. At kung maaprubahan n'yo kami, willing kaming i-push ito. Dapat talaga ay mayroong magawa kami sa LGU, talagang mag-i-invest kami dito."

In a statement, the city government underscored that the WTE project has been a top priority as a solution to a nearly two-decade old public health and environmental protection challenge for the city.

Data from the Philippine Statistics Authority (PSA) show that Bacoor City is Cavite's most densely populated city in the entire province with 661,381 residents—the second-highest population in the entire province. (PB-PIA CALABARZON, with reports from City Government of Bacoor)

IMUS...

From Page 1

IMUS CITY, Cavite (PIA) — Known for the Imus longganisa, the City Government of Imus will soon launch its very own program to support local micro, small, and medium enterprises and bring their products to the national palette.

Mayor Alex Advincula said the city government will work with the Department of Trade and Industry's (DTI) Center for Trade Expositions and Missions (CITEM) to launch possible programs supporting local food MSMEs under its NXTFOOD PH promotion program.

In a press release, Advincula assured that the city government will continue to support local businesses and elevate products made by their kababayans.

"Maraming salamat sa CITEM at sa Philippine Trade Training Center (PTTC) sa pakikipag-ugnayan sa lungsod ng Imus. Patuloy po tayong maghahanap ng mga paraan upang masuportahan ang ating mga lokal na negosyo at maiangat ang produktong sariling atin."

As the export promotions arm of the DTI, CITEM is known for organizing IFEX Philippines, the country's largest international trade exhibition for food, beverages, and ingredients under the official national branding, Food Philippines. (PB-PIA CALABARZON, with reports from Mayor Alex Advincula)

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A STEP TOWARD BIGGER DREAMS: HOW EFF FOOTWEAR STORE IS GROWING WITH PURPOSE

by: Liza Marie A. Vente, Negosyo Center Business Counselor - Pagsanjan of DTI Laguna



For Elizabeth Francisco Consebido, starting a footwear business was about more than earning a living. It was an opportunity to help local workers whose livelihoods had been affected by the pandemic. What began as a modest enterprise in Liliw, Laguna, has since grown into a business that has tripled its weekly slipper production and doubled its workforce.

Known as EFF Footwear Store, short for Elizabeth Fashion Footwear, the business began operations on October 15, 2021, with an initial capital of P70,000. Elizabeth had previously worked as an accountant in Saudi Arabia, but when the pandemic forced businesses in her community to close, including small slipper-making shops that provided jobs to local residents, she saw an opportunity to help workers rebuild their livelihoods.

She invested P50,000 in raw materials, including fabric, rubber, foam and adhesive, as well as labor costs. The remaining P20,000 went toward equipment, including a second-hand sewing machine and a machine for finishing the edges of rubber soles. She rented a store along Gat Tayaw Street in Pag-Asa, Liliw, where she began selling slippers locally known as "lightweight."

In its early operations, EFF Footwear Store produced more than 500 pairs of slippers weekly. Each pair sold for P80 at the store, while nearby retailers could purchase them at a wholesale price of P65. Supplying local stores helped the business reach more customers and establish connections with retailers.

Building the enterprise, however, was not easy. Low sales, operating expenses and competition from affordable imported footwear placed pressure on the business. There were times when Elizabeth considered giving up, particularly when sales were insufficient to cover expenses. But knowing that her workers and their families depended on the business gave her a reason to persevere.

For Elizabeth, keeping the business afloat meant more than protecting her investment. It also meant sustaining the livelihoods of the people who had come to depend on it.

Determined to keep the business moving forward, she explored ways to reach more customers and strengthen its operations. She embraced online selling through Shopee, Lazada and TikTok, allowing EFF Footwear Store to connect with buyers beyond its physical location.

Elizabeth also participated in programs and services offered by the Department of Trade and Industry (DTI), including the Kapatid Mentor ME (KMME) Program and the One Town, One Product (OTOP) Program, as well as other seminars and business development activities. Through these opportunities, she gained knowledge that helped her work on the business's logo, branding and product costing.

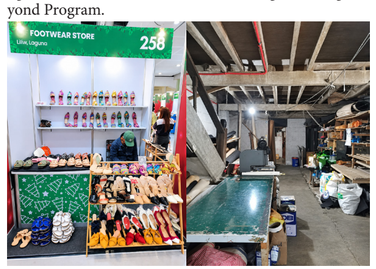
Among these initiatives, the KMME Program had a significant impact on her development as an entrepreneur. It helped her understand the importance of effective business management, establishing a clear mission and vision, setting long-term goals, and managing finances and operations. These lessons provided guidance as she continued to develop the enterprise.

DTI also provided opportunities for EFF Footwear Store to showcase its products at trade fairs and bazaars, including Kadiwa ng Pangulo. These activities allowed Elizabeth to present her products to potential customers and highlight the creativity of locally made footwear.

As the business developed, improving production became another important step. The acquisition of a hydraulic pressing machine made cutting rubber soles faster and more efficient. With the equipment, weekly production increased from 500 to 1,500 pairs of slippers, tripling the business's production capacity.

The improvement also allowed EFF Footwear Store to broaden its product line. In addition to slippers, the business began producing doll shoes, sandals and new slipper designs. With greater production capacity, Elizabeth became more confident in accepting bulk orders, including those with short delivery deadlines, allowing the enterprise to accommodate larger orders and respond more effectively to customer needs.

The business's continued development brought opportunities for recognition. EFF Footwear Store became a Silver Awardee under the Likhang Laguna Quality Standards and was featured on DZME Radio's "Pro Pinoy" program with Melanie Sembrano. It also received recognition from the BPI Foundation through its Sinag Beyond Program.



In December 2025, the business participated in the National Trade Fair at SM Megamall, where it showcased products including espadrilles adorned with abaca and half-shoes made with floral canvas and wooden heels. These designs reflect the craftsmanship and skills of the workers behind the enterprise's locally made footwear.

From four employees when it started, EFF Footwear Store has grown to provide livelihoods for eight. Its progress is reflected not only in increased production and a wider range of products, but also in its ability to continue providing work for local residents.

For Elizabeth, however, the people behind the business remain central to its purpose. She hopes that as EFF Footwear Store continues to grow, it will provide more stable livelihoods and help improve the lives of the workers and their families who have been part of its journey.

What began as an effort to help local workers has become a growing enterprise built around that same purpose. EFF Footwear Store's journey shows how perseverance, business development and a commitment to others can help turn a modest investment into an opportunity for both enterprise growth and community livelihood.

dti PHILIPPINES
DEPARTMENT OF TRADE & INDUSTRY PHILIPPINES

SSS...

From Page 1

Social Security System (SSS) President and Chief Executive Officer Victor Alfonso A. Limlingan (third from left) and Department of Information and Communications Technology (DICT) Secretary Robert Joseph M. de Claro (second from left) sign a memorandum of understanding (MOU) to strengthen social security protection for Filipino freelancers and virtual assistants. Also in photo are DICT Undersecretary for Strategic Initiatives and Industry and Competency Development Leandro Angelo Y. Aguirre (left) and SSS Vice President for NCR South Division Cristine Grace B. Francisco (right).

QUEZON CITY, 30 October 2026 – The Social Security System (SSS) and the Department of Information and Communications Technology (DICT) signed a Memorandum of Understanding (MOU) on 21 October 2026 to expand social security protection for the country's estimated 1.5 million freelancers and virtual assistants.

SSS President and Chief Executive Officer Victor Alfonso A. Limlingan and DICT Secretary Robert Joseph M. de Claro led the signing ceremony at the DICT office in Quezon City.

Limlingan said the MOU establishes a strategic partnership to strengthen the online freelancing industry through capability-building, competency development and expanded social security coverage for Filipino freelancers.

"A key objective of the MOU is to increase awareness, registration, membership and compliance with Republic Act No. 11199, or the Social Security Act of 2018, among freelancers and online workers, ensuring broader access to social security protection," he said.

Limlingan emphasized the importance of extending social security protection to freelancers and virtual assistants, noting that they play an increasingly vital role in the country's digital economy.

"Freelancers and virtual assistants are an important and growing segment of our workforce. By bringing them into the SSS coverage, we ensure that they, too, can access the same protection and benefits enjoyed by other workers—whether in times of sickness, maternity, disability, retirement, or even death," Limlingan said.

He added that the partnership reflects the SSS' commitment to leave no worker behind.

"Our goal is simple: no Filipino worker should be left without social security protection. Through this MOU with DICT, we are taking a significant step toward making social security more accessible, more relevant, and more responsive to the needs of our digital workforce," Limlingan said.

Through the partnership, freelancers and virtual assistants will be encouraged to register as self-employed SSS members, making them eligible for benefits such as sickness, maternity, disability, retirement, funeral and death benefits.

As self-employed members, they may also apply for SSS loan programs, including salary loans, the Emergency Loan Program and the SSS Micro Loan Program. Members may likewise obtain additional coverage under the Employees' Compensation (EC) Program for work-related sickness, disability or death.

The SSS contribution rate currently stands at 15%. For self-employed members, the Monthly Salary Credit used to determine contributions ranges from P5,000 to P35,000.

Limlingan said the lowest monthly contribution is P 760, consisting of P750 for the regular SSS contribution and P10 for the Employees' Compensation contribution.

"The highest monthly contribution is P5,280, composed of P3,000 for the regular SSS contribution, ₱30 for the EC contribution and ₱2,250 for the Mandatory Provident Fund," he said.

Under the MOU, the SSS and DICT will also explore joint initiatives on freelancer education, partnerships, job creation and matching, advocacy activities and the monitoring of program outcomes to support the growth and sustainability of the freelancing ecosystem. #

WEDNESDAY CHRONICLE
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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

SOUTH PERK
TUMMY AVENUE
99 Manggahan St., Brgy. Manggahan-Lawin, Binakayan, Kawit, Cavite
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@TummyAve

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

PSHP CAVITE CHAPTER HOLDS SEMINAR TO ENHANCE PHARMACISTS' SKILLS



TRECE MARTIRES CITY, Cavite — The Philippine Society of Hospital Pharmacists (PSHP)–Cavite Chapter conducted a seminar titled "Empowering Pharmacists for Healthier Futures" on October 20, 2026, at the Cavite Collaboration Center for Public Health (CCCPH), GEAMH Compound, Barangay Luciano.

The seminar gathered pharmacists for discussions and learning sessions on key areas of hospital pharmacy practice, including Therapeutic Drug Monitoring, Intravenous Drug Admixture and Compatibility, and Antimicrobial Stewardship.

PSHP Cavite Chapter President Raquel R. Burgos, RPh, MBA, welcomed the participants and thanked those who attended and supported the organization. She also reflected on her years of service as chapter president.

Resource speakers from the University of the Philippines–Philippine General Hospital (UP-PGH) and Makati Medical Center shared their expertise during the sessions. They included Rubina R. Abaya, RPh, Michael D. Serrano, RPhCIP, and Rachel Merci B. Mundo, RPh.

Exhibitors' booths were also set up, allowing participants to learn about various products, services, and developments relevant to the pharmacy profession.

The gathering also marked the election of the chapter's new set of officers for the 2026–2028 term. Qualified members participated in the voting process to select the organization's next leaders.

The activity provided pharmacists an opportunity to update their professional knowledge, exchange experiences, and strengthen their commitment to safe and quality patient care.

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
OFFICE OF THE CLERK OF COURT
NAIC, CAVITE
rtc1nacocc@judiciary.gov.ph
0915-620-0438

METROPOLITAN BANK & TRUST COMPANY,
Mortgagee,

-versus-

EJF NO. EJF-NC-5-133-26
For: Extra-Judicial Foreclosure of Real Estate Mortgage under Act 3135, as amended by Act 4118

SPS. JIN ZHU SHI and BIXIU CHEN (Mortgagors-Sureties), BAONA SHI doing business as GOLDEN BEA ENTERPRISES (Debtor), JUNMENG WU (Surety),
Mortgagor/Debtor.
x ---------- x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial petition for sale under Act 3135, as amended by Act 4118 filed by **METROPOLITAN BANK & TRUST COMPANY,** mortgagee, with office address at G.T. Tower International, 6813 Ayala Ave., corner H.V. Dela Costa St., Brgy. Bel-Air, Makati City 1227 against **SPS. JIN ZHU SHI and BIXIU CHEN (Mortgagors-Sureties), BAONA SHI, (Debtor)** and J**UNMENG WU (Surety)**, with registered address at Golden Bea Enterprises, Trece-Indang Road, Inocencio, Trece Martires City, Cavite, to satisfy the mortgage indebtedness which was computed as of **July 20, 2026** in the aggregate amount of **PESOS: TWENTY-ONE MILLION EIGHTY-NINE THOUSAND THREE HUNDRED THIRTEEN and 83/100 (P21,089,313.83)** Philippine currency, inclusive of interest, penalties and other charges, the undersigned Sheriff will sell at public auction on **November 20, 2026 at 10:00 o'clock** in the morning or soon thereafter at the main entrance of the Office of the Ex-Officio Sheriff at the Hall of Justice formerly Mayor Macario B. Pena Memorial Hall, Naic, Cavite, to the highest bidder, for cash and in Philippine currency, the following described property with all the improvements existing thereon, to wit:

TCT No. 057-2019036151
TRANSFER CERTIFICATE OF TITLE
OWNER'S DUPLICATE • OWNER'S DUPLICATE • OWNER'S DUPLICATE • OWNER'S DUPLICATE • OWNER'S DUPLICATE
No. 057-2019036151

IT IS HEREBY CERTIFIED that certain land situated in BARANGAY ALULOD, INDANG, CAVITE, more particularly bounded and described as follows:
LOT NO. 5, CCS-04-003956-D
BEGINNING AT A POINT MARKED "1" OF LOT 5, CCS-04-003946-D; BEING N. 1-32' E., 3694.99 M. FROM BLLM #1, CAD 459-D, INDANG CADASTRE; THENCE N. 78 DEG. 48' E., 60.94 M. TO POINT 2; N. 78 DEG. 48' E., 14.82 M. TO POINT 3; N. 19 DEG. 27' E., 27.16 (Continued on next page)

TECHNICAL DESCRIPTION (Continued from page 1)
M. TO POINT 4; N. 79 DEG. 14' W., 74.74 M. TO POINT 5; S. 79 DEG. 14' W., 5.81 M. TO POINT 6; S. 50 DEG. 05' W., 3.68 M. TO POINT 7; N. 23 DEG. 50' W., 3.00 M. TO POINT 8; N. 76 DEG. 47' E., 3.72 M. TO POINT 9; N. 79 DEG. 19' E., 5.80 M. TO POINT 10; N. 21 DEG. 48' W., 23.76 M. TO POINT OF BEGINNING; CONTAINING AN AREA OF TWO THOUSAND THIRTY ONE (2,031) SQUARE METERS. ALL POINTS ARE INDICATED ON THE PLAN AND MARKED ON THE GROUND BY P.S. CYL. CONC. MONS. 15X60 CM. BOUNDED ON THE NW., ALONG LINE 1-2 BY LOT 1, CCS-04-003956-D; ALONG LINE 2-3 BY LOT 6, CCS-04-003956-D; ON THE NE., ALONG LINE 3-4 BY LOT 6, CCS-04-003956-D; ON THE SE., ALONG LINES 4-5-6 BY LOT 977, CAD-459-D; ALONG LINE 6-7 BY NATIONAL ROAD (30.00 M. WIDE); ON THE SW., ALONG LINE 7-8 BY NATIONAL ROAD (30.00 M. WIDE); ALONG LINES 8-9-10-1 BY LOT 2, CCS-04-003956-D. BEARINGS GRID. THIS LOT WAS SURVEYED IN ACCORDANCE WITH LAW AND EXISTING REGULATIONS PROMULGATED THEREUNDER BY MANUEL G. MADRIGAL, GEODETIC ENGINEER ON APRIL 30, 1999 AND APPROVED ON JUNE 11, 1999. NOTE: THIS LOT IS EQUIVALENT TO LOT 17153, CAD-459-D, INDANG CADASTRE AND COVERED BY FREE PATENT APPLICATION NO. 042110-9637.
CERTIFIED CORRECT:
(SGD.) RAMONCITO A. TANOLA
CHECKED BY: ELIGIBLE
VERIFIED BY: ELIGIBLE
INVESTIGATED BY: DPLI ELIZABETH MONTON

In the event the public auction should not take place on the said date, it shall be held on **November 27, 2026** without further notice.

Prospective bidders or buyers are hereby enjoined to investigate and verify for themselves the **TRANSFER CERTIFICATE OF TITLE NO. 057-2019036151** encumbrances thereon, if any there be.

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

Naic, Cavite, Philippines, September 10, 2026.

(SGD) MA. CAROLINA M. POTENTE
Sheriff-In-Charge

W A R N I N G:

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.

Copy Furnished:

ATTY. BIANCA PATRICIA P. YAP
METROPOLITAN BANK & TRUST COMPANY
Remedial Services Division
2nd Floor, The Shops at Grand Central Park,
7th Ave., corner 36th and 38th Streets
Bonifacio Global City, Taguig

SPS. JIN ZHU SHI and BIXIU CHEN
Mortgagors-Sureties
Golden Bea Enterprises, Trece-Indang Road
Inocencio, Trece Martires City, Cavite

BAONA SHI
Debtor
Golden Bea Enterprises, Trece-Indang Road
Inocencio, Trece Martires City, Cavite

JUNMENG WU
Golden Bea Enterprises, Trece-Indang Road
Inocencio, Trece Martires City, Cavite

Publication: Wednesday **Chronicle News Publishing Services**
Dates of Publications: **November 4, 11 & 18, 2026**



SM FOUNDATION

CAYETANO...

From Page 1

Senate Minority Leader Alan Peter Cayetano once again celebrated his birthday with the children under the care of Bethesda Ministries International in Itogon, Benguet, along with their teachers and pastoral staff, as part of his annual birthday outreach on Wednesday, October 28.

The celebration featured a shared meal, games, and the distribution of prizes. Children celebrating their birthdays this month were also given special recognition.

Cayetano has maintained a relationship with Bethesda, a Christian ministry that cares for children in the Cordillera region, for nearly 30 years. He has made it a yearly tradition to celebrate with the community and extend assistance during his birthday and the Christmas season.

Last January, Cayetano hosted a gathering for more than 100 young people from Bethesda in Taguig City, where he recognized their contributions to the establishment of the city's healthcare system.

He also encouraged the young people to hold on to their faith and dreams in life.

"The planting of the seed matters… you have to see the tree, you have to see the fruit. You need to see that, because when you have a vision and you know your purpose, that will guide you," he said.

More than 20 years ago, Bethesda and its international partners sent a container van filled with hospital beds and medical equipment, which helped establish Taguig's first public hospital.

Cayetano's longstanding relationship with Bethesda is also reflected in his legislative initiatives in the Senate, including Senate Bill No. 106, or the Trust Fund for the Abandoned, Neglected, or Voluntarily Committed Child.

The proposed measure seeks to establish a national care system and provide long-term financial support for orphaned, abandoned, and neglected children.

Aside from his outreach in Benguet, Cayetano also marked his birthday by conducting a medical caravan for Persons Deprived of Liberty (PDLs) at the Quezon City Jail Male Dormitory in Payatas. Through the assistance of medical specialists, his team provided free medical consultations, diagnostic services, and medicines.

SOUTH PERK
TUMMY AVENUE
99 Manggahan St., Brgy. Manggahan-Lawin, Binakayan. Kawit, Cavite
0915.355.3703
@TummyAve

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0919.557.2657

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

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



HIJOS TOURS
Maglakbay nang may saysay!

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

CALABARZON....

From Page 1

CALAMBA CITY, Laguna (PIA) — Faced with the mounting threats of the super El Niño phenomenon, government information officers in the CALABARZON region will join forces to establish a unified and multi-sectoral communications strategy.

Last October 29, the Philippine Information Agency (PIA) led the regular meeting of the CALABARZON Association of Government Information Officers (CAGIO). It aimed to align public messaging and strengthen disaster risk communication across various sectors.

Organized in partnership with the Calamba Water District, the meeting also served as a capacity-building activity covering risk communication tools, sectoral situation updates, and weather advisories.

Ma. Cristina Arzadon, Regional Head for PIA CALABARZON emphasized the role of government information officers in bridging the gap between policy and public participation.

"Communication is a life-saving intervention, and as government information officers, you are the bridge between state-led mitigation strategies and public action."

Arzadon added: "Our agencies must translate the crisis through localized and relatable content. We need to break down technical jargon into clear, conversational Taglish or local dialects."

While acknowledging the power of social media also presents the benefits of visual and engaging content in driving engagement, Arzadon reminded communicators not to overlook the reach of traditional media and grassroots communication especially in remote communities.

"We must utilize SMS advisory systems, collaborate with local radio stations, and tap information officers down to the barangay level. Isama natin ang pagbabahay-bahay kung kinakailangan. Ang impormasyon ay dapat makarating sa pinakamalayong sitio, dahil ang El Niño ay walang pinipiling biktima."

CAGIO member-agencies, who also serve in the Regional Disaster Risk Reduction and Management Council (RDRRMC), echoed the call for a whole-of-government approach to address the challenges of the super El Niño and ensure synchornized messaging across all sectors.

"Ang aksyon sa super El Niño ay hindi lamang aksyon ng PAGASA, ng Department of Agriculture, o ng DENR–ito ay aksyon nating lahat. Dapat ay nag-uusap-usap ang ating mga ahensya upang ang impormasyong inilalabas natin ay magkakatugma, walang kalituhan, at nagpapakita ng isang nagkakaisang pamahalaan." (PB-PIA CALABARZON)

SOLO...

From Page 1

CALAMBA CITY, Laguna (PIA) — The Philippine Health Insurance Corporation (PhilHealth) launches a new program for solo parents that aims to expand their access to healthcare by providing financial assistance for their health insurance contributions where employed solo parents may benefit from shared premium contributions between the government and their employers.

During the Media Pasasalamat program on October 22, PhilHealth IV-A Field Operations Division Arturo Ardiente said they will coordinate directly with employers, and explain which steps beneficiaries must take to ensure their contributions are properly processed to help ease the financial burden of maintaining health insurance coverage.

"Nag-o-orient na po kami ng mga human resource ng mga companies, kasama na po 'yan sa mga material namin para ma-inform po sila and 'pag nabuo na po, naisaayos na po lahat, bababa na po kami kasi kasama po 'yun sa kung papaano nila ipa-process 'yung payroll. Kasi 'yun pong personal share ng ating solo parent now will be shouldered by the national government," Ardiente stated.

The expanded PhilHealth coverage for solo parents is anchored on Republic Act No. 11861, or the Expanded Solo Parents Welfare Act, which strengthens government assistance for solo parents and their children.

Under the law, solo parents are entitled to automatic coverage under the National Health Insurance Program, with premium contributions subsidized by the national government.

For those employed in the formal sector, employers and the national government share the premium contributions under the original provision of the law.

The latest policy, PhilHealth Circular No. 2026-0015, issued in September 2026, provides updated guidelines on the coverage of solo parents and their qualified children or dependents.

The benefits include access to PhilHealth's Yaman ng Kalusugan Program (YAKAP), which provides primary healthcare services, and the Guaranteed and Accessible Medications for Outpatient Treatment (GAMOT) program. Qualified beneficiaries are also covered by the agency's no co-payment and no balance billing policies, subject to applicable rules.

Under the expanded policy, employed solo parents who qualify for the benefit will no longer have to shoulder their personal share of PhilHealth premiums, as the national government will cover this portion while employers continue to pay their corresponding share to ease the financial burden on solo parents while helping them maintain access to healthcare services.

Meanwhile, Ardiente urged the public to refrain from presenting falsified solo parent identification cards when applying for benefits, warning that PhilHealth has encountered cases involving potentially fraudulent IDs.

"Sa dami ng solo parents, ang ginagawa po namin ay in the absence of a national registry, bina-validate po namin sa local government. Kasi warning lang po, tulungan niyo rin kami rito, ang dami rin naming nai-intercept na mga fake IDs. So isang mahalagang paalala rin po ito na huwag na huwag magpapakita sa amin ng fake IDs because may consequences po 'yun," he emphasized.

Anchored on Republic Act No. 11223 or the Universal Health Care (UHC) Act, the expanded PhilHealth coverage for solo parents reinforces the government's commitment to ensuring that every Filipino has access to quality and affordable healthcare services without experiencing financial hardship. (AM/PIA CALABARZON)