

GM EXEQUIEL A. AGUILAR, JR. PARTICIPATES GLOBAL WATER SUMMIT IN LONDON

BY PIO N. PLATON



CALAMBA CITY, Laguna--The Global Water Leaders Group (GWLG) with 300 members invited Calamba Water District (CWD) General Manager Exequiel A. Aguilar, Jr. to participate in a 3-day Global Water Summit in London, UK on April 15-17, 2024 with its theme "Security for a Changing Planet". The Chief Executive Officer (CEOs) and General Managers (GMs) represented utilities in developing countries with industry stalwarts from more than 30 countries serving staggering 220 million individuals.

Notable leaders from major megacities assembled to confront the most urgent challenges facing utilities through collaborative networking. The initiative done in 2023 (Berlin) fostered unity among 300 utilities globally and committed to elevate efforts toward the achievement of Sustainable Development Goal (SDG) 6. This is about sustainable management of water resources and access to safe water and sanitation which are essential for unlocking economic growth and productivity. The natural environment like forest, soils, and wetlands highly contributes to management and regulation of water availability and water quality and strengthening the resilience of watersheds.

This SDG 6 will protect and restore water related ecosystems and their biodiversity can ensure water purification and water quality standards.

The UN Sustainable Development Goals (SDGs) with 17 goals and 169 targets were agreed upon by UN member countries to solve biggest challenges in humanity within 15 years (2015-2030) – to end poverty and hunger, increase access to education, address migration, combat climate change, and reduce inequality.

The Calamba Water District, Philippines GM Exequiel A. Aguilar, Jr. presented its "Roadmap to Sustainable Development Goals 6 - 2030" to ensure a clean and stable water supply and effective water sanitation for all people.

DOST-SEI, DOST Calabarzon set to conduct 2024 Exit Conference for graduating scholars

BY HARLEY G. MARGALLO

The Department of Science and Technology - Science Education Institute (DOST-SEI) and the Department of Science and Technology (DOST)-CALABARZON is set to conduct its 2024 Exit Conference for DOST-SEI graduating scholars on June 14 and July 5, 2024, at Taal Vista Hotel, Tagaytay, Cavite. This event aims to remind scholars of their commitment to the scholarship agreement and prepare them for their future careers.

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Gov't gives aid to unconsolidated jeepney drivers in Calabarzon

BY PATRICIA BERMUDEZ PIA 4A



Bilang Vice Chairman ng ULAP at National President ng League of Vice Governors of the Philippines ay dumalo kamakailan si Vice Gov. Atty. Karen Agapay sa ginanap na Collaborative Meeting on matters regarding national security sa Fort Bonifacio, Philippine Army Headquarters. Sa pangunguna ito ni Commanding General LtGen Roy Galido ng Philippine Army (PA) at Union of Local Authorities of the Philippines (ULAP) sa pangunguna naman ni Governor Dax Cua.



Nagtungo sa South Korea ang League of Vice Governors of the Philippines sa pangunguna ni LVGP President and Laguna Vice Gov Atty Karen Agapay para sa kanilang 2nd Foreign Study Mission on Local Governance and Legislation, kasama ang Development Academy of the Philippines, sa gabay ng Department of Interior and Local Government. At lubos nilang pinasalamatan si Senator Loren Legarda sa scholarship na inilaan nya parav sa mga Vice Governors.

Jeepony drivers who will be affected by the consolidation scheme under the PUV Modernization Program (PUVMP) are set to receive assistance and capacity-building training as the country introduces a more modernized and safe public transport system.

Director Loumer Bernabe of the Land Transportation Franchising and Regulatory Board (LTFRB) Region IV-A said during the Kapiphan sa Bagong Pilipinas forum on Tuesday, June 4, that it has launched a scholarship and livelihood program for drivers affected by the PUVMP.

He said "TESDA (Technical Education and Skills Development Authority) and the Department of Labor and Employment are providing trainings and knowledge to help them find employment. There is [TESDA's] TsuperIskolar

[program], while the DOLE provides schooling allowance while they undergo training," the director explained.

Bernabe stated the LTFRB has been encouraging PUJ drivers to form or join cooperatives as part of the franchise consolidation process.

He added: "They can join existing cooperatives and corporations that have already consolidated. This is the only assistance we can provide them, but the LTFRB has a program called enTSUPERneurprogram."

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Land Transportation Franchising and Regulatory Board (LTFRB) Region IV-A Director Loumer Bernabe during the Kapiphan sa Bagong Pilipinas press conference on June 4, 2024.

DILG-SGLG CY 2024 Regional Assessment Team IV-A goes to Laguna

STA. CRUZ, Laguna - On 03 June 2024, Governor Ramil L. Hernandez warmly welcomed the Seal of Good Local Governance (SGLG) Regional Assessment Team (RAT) of the Department of the Interior and Local Government (DILG) IV-A which conducted its validation of the Province of Laguna in compliance with DILG Memo Circular No. 2024-064 dated 03 May 2024.

After the preliminaries and opening message from Gov. Hernandez, SGLG Provincial Focal Person Ms. Joyce A. Saavedra gave a briefing on the assessment mechanics, immediately after the



message of ARD Darrell I. Dizon, CESO V, DILG CALABARZON. This was followed by the assessment proper that included document

review and onsite validation by

RAT until the afternoon. Assessment criteria composed of 10 areas and their asses-

sors are as follows: 1) Financial

Administration and Sustainability –PD Lionel Dalope, CESO V – DILG

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BATANGAS COMMUNITY RECEIVES MRF FROM ABOITIZ CONSTRUCTION, ABOITIZ FOUNDATION

Aboitiz Construction, in collaboration with Aboitiz Foundation marked the Philippine Environment Month by unveiling a cutting-edge Material Recovery Facility (MRF) for a Barangay Bagong Pook in Malvar, Batangas, on June 5th.

Designed as a central point for waste management activities, the MRF will play a pivotal role in facilitating waste collection, sorting, and recycling efforts within the barangay.

Built by Aboitiz Construction's skilled

team, the facility integrates sustainability practices, exemplified by the installation of durable materials and solar panels to power its operations.

"This MRF that we built is a way for us to express our continued trust in your ability to care for and value nature. May this serve as inspiration for all of us to be more mindful and diligent in fulfilling our duties as stewards of our environment," said Aboitiz Construction Project Director Kervy Datay.

"As we move forward, let's remember that this is just the beginning. The success of this MRF depends on our collective effort. By embracing recycling and proper waste disposal, each of us can make a significant impact on our environment and set an example for future generations," Aboitiz Group Chief Reputation and Sustainability Officer and Aboitiz Foundation President Ginggay Hontiveros-Malvar said.

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Aboitiz Construction, in collaboration with Aboitiz Foundation turns over a Material Recovery Facility (MRF) for the local government of Barangay Bagong Pook in Malvar, Batangas. This initiative reflects the commitment of the Aboitiz Group to fostering environmental responsibility and promoting sustainable development. In photos, from L to R: Aboitiz Construction Team: Alex Rubis, Project Manager and Kervy Datay, Project Director for Construction; Hon. Lilibeth Lat. Brgy. Captain of Bagong Pook; Aboitiz Foundation, Inc. Team: Ginggay Hontiveros, Aboitiz Group Chief Reputation Officer and Sustainability Officer and Aboitiz Foundation President and Impact Lead for Climate Action Wilfredo Dalumpines.



KAIKING4U

-- IKE SENERES --

HOSPITAL ON WHEELS AS A MOVEMENT

In a country like the Philippines where there are many towns that do not even have hospitals, something must be done, not only to bring the hospital services closer to where the people are, but to bring these services to where they really are, right where they live and work. And that is precisely what Dr. Jim Sanchez had in mind, when he founded Hospital on Wheels (HOW). But now, after many years of visiting many remote and distant destinations, after providing many medical, surgical, dental and visual services to thousands of people, Dr. Sanchez wants to grow HOW, so that he could bring it to many more destinations, and so that he and his teams could provide many more services to many more people. The solution to the problem is social networking. Nowadays, almost any form of human activity has something to do with social networking, either directly or indirectly. And that is why I think that the best direction for HOW to take, is to transform it into a mass movement, using the power of social networking for mobilization. Don't you think it would be exciting for netizens, especially the younger people, to get involved in looking for people to help and heal? The satisfaction from helping and healing people is something that money cannot buy. And now, HOW can make them experience that.

-----ooOoo-----

FUNDING FOR URBAN FARMING

Farming is nothing new. Mankind has been farming since our departure from purely hunting and gathering. Urban farming is nothing new either, except for the venue perhaps, being places where there are human settlements. Rural farming will always be there also, and there is nothing new about that either. So, what is it that is new that we are looking for? In order not to sound too ambitious, I will just put this in the form of a wish. I wish that urban mayors will start providing funds for urban farming in all its forms, including vertical farming and tree farming of course, and not to forget bamboo farming as well. And vertical farming should include not only fruits and vegetables, but also fish, poultry and livestock. As part of our initiatives for food security, we should go beyond the stage of treating urban farming as a hobby, meaning that we should start treating it as a business. We should now include urban farming outputs as part of our overall production targets. If we can do this right, we can even include this in our export targets also. Although urban farming should really be treated as a business, it should also mean having enough food for home consumption, not only for the urban farmer, but also for his or her neighbors. It could also address hunger and malnutrition in the long run.

-----ooOoo-----

WHO IS RESPONSIBLE FOR WATER IN THE PROVINCES?

The power sector has perfected a system wherein the functions of production, transmission and distribution are clearly assigned to three separate industry players. The National Power Corporation (Napocor) does the production, the National Grid Corporation of the Philippines (NGCP) does the transmission, and power concessionaires like Meralco does the distribution. That is not so in the water sector. In Metro Manila, the two water concessionaires, namely Manila Water and Maynilad are responsible for production, transmission and distribution in their respective concession areas, even if they also depend on water sources owned by the government. It appears to be a different story in the provinces, where the production, transmission and distribution of water is the responsibility of the local water districts. These local water districts are supervised by the Local Water Utilities Authority (LWUA) which is a GOCC according to its charter. In other words, water supply in the provinces is the responsibility of the national government, and not of the LGUs. In the spirit of devolution, is it not about time that Congress investigated this issue? In this connection, we should apply the rule of subsidiarity, to deal with a problem at the lowest possible level.

-----ooOoo-----

YES, GRAFT IS A SIN

In a previous essay, I asked the question of whether graft and corruption are sins or not. I think I might have left my answer hanging, so I am going to give my answer here now. But before I do that, let me say again that graft and corruption are not one and the same. They do have a cause-and-effect relationship, and that is perhaps the reason why they are often confused with each other. Corruption is the cause of graft. Corruption is the temptation that causes someone to commit acts of graft. Legally, graft is a crime because there is a Philippine law that punishes it. However, there is also God's law in the Ten Commandments that prohibits stealing, and so therefore, graft is also a sin. But is corruption also a crime? I am not sure about that, but I could say that whoever causes someone to steal could also be an accessory to that crime. It could be said that some people can commit graft on their own, without anyone corrupting them. But then, it could also be said that the lesser corruptors there are, the lesser grafters or thieves there will be. Having said all that, how do we reduce graft? Since we have already established that graft is a crime that is also a sin, we could reduce graft by leading people towards living a life away from sin. If they could decide to turn away from sin, they could also decide to turn away from stealing.

Laguna Provincial Assessor's Office joins ARIVATAS benchmarking in Bataan

BALANGA CITY, Bataan - The Association of Region IV-A Treasurers and Assessors (ARIVATAS) Laguna Chapter joined a significant benchmarking activity in partnership with the Provincial Government of Bataan recently held in this city.

The activity involved sharing of knowledge and best practices designed to enhance the quality and efficiency of delivery of government services to the people in terms of real property assessment and collections.

The Bataan Assessor's Office showcased their system processes such as Computerized Real Property Assessment using a tablet for its database and actual photo of a property; GIS tax mapping; and how to generate a report.

Not to mention Computerized Revenue Collection, Disbursement and Reporting with Electronic Transmission of reports by different local agencies, up to their submission to the Bureau of Local Government Finance



(BLGF Region 3).

A total of fifty-four (54) delegates composed of treasurers,

assessors, staff of BLGF Region IV-A, the Provincial Assessor and the Provincial Treasurer of Laguna

participated in said benchmarking activity. (Laguna Assessor's Office/Laguna PIO)

Mga Lokal na Kaganapang Pang-ekonomiya sa Lunsod ng San Pablo: Tampok sa Pag-aaral ng Araling Panlipunan sa San Vicente Integrated High School

NI APRIL JOY C. DELA CUEVA

Bilang hakbang upang gawing mas makabuluhan at praktikal ang edukasyon para sa mga mag-aaral, sinimulan ng San Vicente Integrated High School ang pagsasama ng mga lokal na kaganapang pang-ekonomiya sa lunsod ng San Pablo sa kurikulum ng Araling Panlipunan.

Ang Lunsod ng San Pablo, kilala sa kanyang pitong lawa at mayamang kultura, ay isa ring sentro ng mga pang-ekonomiyang aktibidad at nakararanas ng mga hamon at oportunidad na sumasalamin sa mas malawak na pambansang kalakaran. Bilang bahagi ng pagpapalalim sa pag-unawa ng mga mag-aaral sa mga isyung pang-ekonomiya, isinasama ng San Vicente Integrated High School ang mga lokal na kaganapang pang-ekonomiya sa kurikulum ng Araling Panlipunan 9, na nagbibigay ng isang kontekstwal at praktikal na karanasan sa pag-aaral gaya na lamang ng mga usapin tungkol sa implasyon at pagpapalago ng imprastruktura.

Ang implasyon ay nakakaapekto sa kakayahang ng mga pamilya sa San Pablo City na bumili ng kanilang mga pangangailangan. Ang pagtaas ng presyo ng mga bilihan at serbisyo, na dulot ng mga lokal at pandaigdigang salik, ay isang usaping pinagtutuanan ng pansin. Tinatalakay sa mga mag-aaral kung paano nakakaapekto ang implasyon sa pang-araw-araw na buhay at sinusuri ang mga hakbang na ginagawa ng lokal na pamahalaan upang mapagaan ang mga epekto nito, tulad ng mga suporta sa mga mababang-kita ng sambayanan.

Ang mga proyekto ng pagpapalalim ng imprastruktura ng lunsod, kabilang

ang pagpapabuti ng mga kalsada at pampublikong transportasyon, ay naglalayong pasiglahin ang paglago ng ekonomiya. Ang mga mag-aaral ay kasali sa mga talakayan tungkol sa mga benepisyonang pang-ekonomiya ng mga ganitong proyektolaban sa kanilang mga gastos sa kapaligiran at panlipunan. Sinusuri din nila kung paano maaaring magdulot ng mas maraming aktibidad pang-ekonomiya at mas mataas na kalidad ng buhay para sa mga residente ang mga pagpapabuti sa imprastruktura.

Sa pamamagitan ng pagsasama ng mga isyung pang-ekonomiya ng San Pablo City sa kurikulum ng Araling Panlipunan 9, tinutulungan ng San Vicente Integrated High School ang mga mag-aaral na ikonekta ang teoretikal na kaalaman sa mga aktwal na kaganapan. Ang pamamaraang ito ay hindi lamang nagpapalalim ng kanilang pag-unawa sa mga prinsipyo ng ekonomiya kundi nagpapalago rin ng kritikal na pag-iisip at paglahok sa lipunan. Hinihikayat ang mga mag-aaral na magmungkahi ng mga solusyon at makilahok sa mga inisyatiba ng komunidad, na inihahanda sila upang maging mga maalam at proaktibong mamamayan.

Ito ay nagbibigay ng isang makabuluhan at karanasan sa pag-aaral. Habang ang mga mag-aaral ay mas pinalalalim ang pag-unawa sa mga lokal na hamon at patakaran sa ekonomiya, nagkakaroon sila ng mahahalagang pananaw sa mga suliranin ng pag-unlad ng ekonomiya at ang kahalagahan ng napapanatili ang paglago nito. Ang estratehiyang pang-edukasyon na ito ay hindi lamang nagpapayaman sa kaalamang pang-akademiko ng mga mag-aaral kundi upang makabuluhang makapag-ambag sa paglago ng komunidad ngayon at sa hinaharap.

DILG-SGLG CY 2024 Regional Assessment Team IV-A goes to Laguna

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Rizal; 2) Disaster Preparedness – Mr. Art Brian Rubio, DRR Regional Focal Person and Mr. Shazer Leo Ambas; 3) Social Protection and Sensitivity – Mr. Gilberto L. Tumamac, Division Chief, LGMED; 4. Health Compliance and Responsiveness – Ms. Wilma De Torres, City Director of Lucena City; 5) Sustainable Education - PD Danilo Nobleza, CESO V of DILG Cavite.

The rest are: 6) Business-Friendliness and Competitiveness – Ms. Jemarie Pasay of Batangas State University; Safety, Peace and Order - PD Allan Benitez of DILG Batangas; 8) Environmental Management - Atty. Fritzelynn Palmieri, Executive Director of Tanggol Kalikasan; 9) Tourism, Heritage Development, Culture and the Arts - Mary Janice B. Sobremonte, Asst Division Chief,

LGMED; and 10) Youth Development - PD Abigail Andres, CESO V of DILG Quezon.

Under the memo mentioned above, a province will qualify for the SGLG award if at least 10% of its component cities and municipalities must also be CY 2024 SGLG passers, while a city or municipality must have at least 50% of its component barangays that participated in the CY 2024 im-

plementation of the Seal of Local Governance for Barangay (SGLGB) to qualify.

ARD Darrell I. Dizon, CESO V is the RAT Leader, with Ms. Mia Carla M. Ilang-Ilang as SGLG Regional Focal Person.

Capping the activity were an exit conference and a closing message from DILG-Laguna OIC Mr. Jay-Ar T. Beltran. (Photo by Jun Sapungan/Laguna PIO)

Batangas community receives MRF from Aboitiz Construction, Aboitiz Foundation

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In a bid to enhance community awareness of proper waste management practices, Kim Miranda, Aboitiz Construction Manager for Safety, Health, Environment, and Security, engaged with community members to discuss the importance and benefits of

utilizing the MRF.

Moreover, the MRF will assist the barangay in meeting the requirements of Republic Act 9003, which emphasizes the proper handling of solid waste in the nation.

The handover of the MRF highlights Aboitiz Construction

and Aboitiz Foundation's dedication to advancing sustainable development and environmental stewardship in Batangas province and other local communities.

About Aboitiz Construction

Aboitiz Construction is the

privately-held construction company of the Aboitiz Group, with over 40 years of nationwide track record in heavy industries, light industries, infrastructure, and industrial maintenance. We build for industries to prosper and for communities to thrive.

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NOTICE OF EXTRA JUDICIAL SALE FORECLOSURE NO. F-8013-2024-C

Upon extra-judicial petition for sale under Act 3135 filed by **BDO UNIBANK, INC.**, with office address at 11th Floor, BDO Towers Valero, formerly Citibank Tower, 8741 Paseo De Roxas, Makati City 1226, Metro Manila, mortgagee, against **JENNIFER C. TIU (DEBTOR/MORTGAGOR)**, of legal age, Filipino, with postal addresses at (1) # 10 Phase 2B, Escoda Street, Bahayang Pag-Asa Subdivision, Molino, Bacoor, Cavite; and (2) Blk. 3, Lot 23, Phase 1, Avida Village Cerise, Nuvali, Canlubang, Calamba City, Laguna, to satisfy the mortgage indebtedness which as of January 29, 2024 amounts to **(Php2,670,046.23)** inclusive of interest, penalties and other charges. The undersigned Deputy Sheriff will SELL at Public Auction on **July 11, 2024 at 9:00 A.M. to 4:00 P.M.** at the New Hall of Justice, Regional Trial Court, Chipeco Avenue Ext., Bacnotan Road, Brgy. Real, Calamba City, Laguna to the highest bidder for Cash or Manager's Check and in Philippine Currency the following property with all its improvements existing thereon, to wit;

TRANSFER CERTIFICATE OF TITLE NO. 060-2016025013

"A parcel of land (Lot 23, Blk. 3, of the subd. plan,

Psd-04-215086, being a portion of Lot 6, Pcs-04-025353) situated in Brgy. of Canlubang & Majada, City of Calamba, Province of Laguna, Island of Luzon. Bounded on the NE., along line 1-2 by Lot 21, Blk. 3, on the SE., along line 2-3 by Lot 24, Blk. 3, on the SW., along line 3-4 by Lot 25, Blk. 3, and on the NW., along line 4-1 by Road Lot 1, all of the subd., plan. Beginning at a point marked "1" on plan being x x x Containing an area of EIGHTY EIGHT (88) SQUARE METERS."

PROSPECTIVE BUYERS may investigate for themselves the title herein described above and the encumbrances thereon if any there be. 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 July 18, 2024 without further notice.

Calamba City, Laguna, May 24, 2024.

(Sgd.) **HACELITO M. SEVA**
Sheriff IV
Cel. No. 0933 867 7299

Duly Raffled:
REFERTOCERTIFICATION OF EXECUTIVE JUDGE ON MINUTES OF RAFFLE FOR PUBLICATION DATED MAY 10, 2024

Copy furnished:
BDO Unibank, Inc., 11th Floor, BDO Towers Valero, formerly Citibank Tower 8741 Paseo De Roxas, Makati City 1226, Metro Manila

Jennifer C. Tiu
#10 Ph. 2B, Escoda St., Bahayang Pag-Asa Subd., Molino, Bacoor, Cavite Blk. 3, Lot 23, Ph 1 Avida Village Cerise, Nuvali Canlubang, Calamba, Laguna

The Wednesday Herald
San Pablo City
June 5, 12 & 19, 2024

NOTICE OF SELF-ADJUDICATION

NOTICE is hereby given that the late **LINA VALENCIA CASTRO**, who died intestate on Oct. 2, 2021 at Sta. Rosa City, Laguna, left a motor vehicle (Make--Toyota; Series--Innova 2.5G DSL; Year Model--2015; Engine No. 2KDU681546; Chassis No. KUN405118365; Plate No. AAC3685; MV File No. 04480000292169; C.R. No. 0044766322) which has been the subject of an "Affidavit of Self-Adjudication" by her sole heir, Karen Isabelle Castro Aquitaña before Notary Public John Stephen P. Quiambao as per Doc. No. 521; Page No. 5; Book No. 106; Series of 2024.

TWH - June 5, 12 & 19, 2024

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Gov't gives aid to unconsolidated jeepney drivers in Calabarzon

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In partnership with DOLE, the enTSUPERneur program offers alternative livelihoods to affected PUV drivers through the DOLE Integrated Livelihood Program (DILP), providing capital and capacity building in livelihood and entrepreneurship.

Land Transportation Franchising and Regulatory Board (LTFRB) Region IV-A Director Loum-

er Bernabe during the Kapihan sa Bagong Pilipinas press conference on June 4, 2024.

As of April 30, 21,820 PUV units traversing 533 routes have been consolidated into a single entity, comprising 82 percent of the total units in the region.

For jeepneys, a total of 20,754 units and 443 routes have already undergone consolidation.

The remaining 18 percent of unconsolidated units belong to individual jeepney operators, and the LTFRB is urging them to join existing cooperatives that have already consolidated.

Once the PUVMP reaches its deadline, consolidated jeepneys may still be used until the arrival of modernized units. Subsequently, older units that were once used for public transport, can be converted into private vehicles.

Bernabe said: "When you consolidate, you will continue using your current jeep until the modernized units arrive. Once the modernized units are available, your old jeep will not be confis-

cated. Instead, you will register it with the LTO to convert it into a private vehicle. These jeepneys can then be used on farms or for transporting your family, but not for carrying passengers."

The Kapihan sa Bagong Pilipinas second episode featured the Department of Transportation and its attached agencies, including LTFRB, Land Transportation Office, Philippine Coast Guard, Philippine Ports Authority, and the Civil Aviation Authority of the Philippines, where they provided updates and featured significant accomplishments in improving the transportation sector of the region.

DOST-SEI, DOST Calabarzon set to conduct 2024 Exit Conference for graduating scholars

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The conference will be attended by DOST Key officials, including Ms. Maridon O. Sahagun, DOST Undersecretary for Scientific and Technical Services, Engr. Albert G. Marino, DOST-SEI Officer-in-Charge, and Mr. Peter Gerry P. Gavina, DOST-SEI Chief of the S&T Scholarship Division.

A total of 641 scholars from CALABARZON will be attending the exit conference (308 scholars in Cluster 1 on June 14, and 333 scholars in Cluster 2 on July 5). An additional 700 scholars will participate virtually through Facebook Live.

The activities include discussing the scholars' service obligations, providing information on career opportunities, particularly in the field of research and development (R&D), and on DOST-SEI graduate scholarship programs. The conference will also cover top-

ics like scholarship policies, the Filipino Patriot Project, and a forum called "Kamustahan" for scholars to share academic challenges.

Ms. Cleofe B. Austria, Project Technical Specialist II of DOST-CALABARZON, mentioned her hope that the scholars will retain their patriotism and strong commitment to science and technology.

She remarked, "I hope that beyond just the scholarships and career opportunities, these conferences inspire DOST scholars to develop a strong sense of patriotism and a lifelong commitment to building our country's expertise in science and technology."

For the last five years, DOST-CALABARZON has conducted an annual exit conference to support and guide scholars transitioning from their academic programs.

Republic of the Philippines
LOCAL CIVIL REGISTRY OFFICE
Provincia of Laguna
Municipality of Los Baños

NOTICE FOR PUBLICATION

MP-CFN-0034-2024

June 10, 2024

In compliance with Section 6 of R.A. Act No. 9048, a notice is hereby served to the public that **TERESITA SANTOS MAYUGA** has filed with this Office a petition for the Change of First Name from **MA. TERESITA LETICIA to TERESITA** in the birth certificate of **MA. TERESITA LETICIA SANTOS** who was born on **OCTOBER 17, 1963** at **PULILAN, BULACAN** and whose parents are **ANUNCIACION ANDAN** and **JOSE D. SANTOS**.

Any person adversely affected by said petition may file his written opposition with this Office not later than **JUNE 21, 2024**.

(Sgd.) **JENETTE M. MUNDIN-PALISOC**
OIC-Municipal Civil Registrar

TWH - June 12 & 19, 2024

NOTICE OF EXTRAJUDICIAL SETTLEMENT OF ESTATE OF ERNESTO N. NIOLAR

NOTICE is hereby given that the estate of the late **ERNESTO N. NIOLAR** who died on December 28, 2008 in Guimbal Ilo-ilo, which estate consists of one (1) real property covered under TCT No. T-500733, which have been the subject of an "Extra-judicial Settlement of Estate of Ernesto N. Niolar" between his surviving heirs, under Doc. No. 125; Page No. 26; Book No. XLI; Series of 2024, under Notary Public **ATTY. PAUL GIDEON G. ILAGAN**, Notary Public of San Pedro, Laguna.

TWH - June 12, 19 & 26, 2024

NOTICE OF EXTRAJUDICIAL SETTLEMENT OF ESTATE OF MARK ANTHONY CAYANAN GOMEZ

NOTICE is hereby given that the estate of the late **MARK ANTHONY CAYANAN GOMEZ** who died on June 12, 2016 in Biñan City, Laguna which estate consists of one (1) real property covered under TCT No. 060-2018020107, which have been the subject of an "Extrajudicial Settlement of Estate of Mark Anthony Cayanán Gomez" between his surviving heirs, under Doc. No. 122; Page No. 26; Book No. XLI; Series of 2024, under Notary Public **ATTY. PAUL GIDEON G. ILAGAN**, Notary Public of San Pedro, Laguna.

TWH - June 12, 19 & 26, 2024

REPUBLIC OF THE PHILIPPINES
REGIONAL TRIAL COURT
FOURTH JUDICIAL REGION
BRANCH 108, CABUYAO CITY, LAGUNA
Official Contact No.: 09514918839
Official Email Address: rtc2cby108@judiciary.gov.ph

NOTICE OF EXTRA JUDICIAL FORECLOSURE EJM NO. 509-C-2023-EJ

Upon Petition for Extra-Judicial Foreclosure of Real Estate Mortgage Under Act 3135, as amended, filed by **HOME DEVELOPMENT MUTUAL FUND** mortgagee, against **DANILO B. REVILLA MARRIED TO LORNA S. REVILLA** mortgagor/s both of legal age, Filipino citizens, with postal address at 17-D ZERO BLOCK ST., WEST REMBO, MAKATI CITY to satisfy the mortgage indebtedness which as of August 15, 2023 amounted to **ONE HUNDRED SIXTY NINE THOUSAND NINE HUNDRED TWENTY SIX PESOS & 06/100 (Php 169,926.06)** inclusive of interest and other charges the undersigned Deputy Sheriff will sell at public auction on **August 8, 2024 at 2:00 o'clock pm in the afternoon** or soon thereafter at the office of the Clerk of Court 8 Ex-Officio Sheriff, RTC Branch 108, 2/F Unit 7, New Annijo Commercial Bldg. along National Highway, Brgy. Sala Cabuyao City, Laguna (Besides Royal Cable Office) across Cabuyao Public Cemetery, to the highest bidder, for Cash or Manager's Check and in the Philippine Currency, the following described properties with all its improvement to wit:

TRANSFER CERTIFICATE OF TITLE NO. T-679439

A PARCEL OF LAND (LOT 5, BLOCK 209 OF THE CONSOLIDATION SUBDIVISION PLAN, PCS-04-015144, BEING A PORTION OF LOT 44-A & LOT 44-B, PSD-04-105569;

LOT 2-A & 2-B, PSD-17905; LOT 4783, AP-010808; LOT 2 & 3, PSD-04-044965 (AR); LOT 10, PSU-32210; xxx L.R.C. RECORD NO. ____), SITUATED IN BARANGAY MAMATID, MUNICIPALITY OF CABUYAO, PROVINCE OF LAGUNA, ISLAND OF LUZON. BOUNDED ON THE xxxx CONTAINING AN AREA OF THIRTY SIX (36) SQUARE METERS xxxx

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 above-mentioned date by reason of fortuitous events/special holidays, it shall be held on August 15, 2024 at 2:00 o'clock pm without further notice.

City of Cabuyao, Laguna, May 13, 2024.

(Sgd.) **ALEX A. MENDOZA**
Sheriff IV

Copy Furnished:
HOME DEVELOPMENT MUTUAL FUND
The Petron Mega Plaza Building No. 358
Sen Gil Puyat Avenue, Makati City

DANILO B. REVILLA MARRIED TO LORNA S. REVILLA
1.) 17-D Zero Block St., West Rembo, Makati City
2.) Lot 05 Blk 209 Ph 2, Mabuhay City Subd-Cabuyao, Mamatid, Cabuyao, Laguna

MARIA VICTORIA D. CAPIRAL C/O ATTY. JULIUS VOLTAIRE ROMMEL C. CUBELO
Attorney-In-Fact, 24K ACCOUNTS CONSULTANT, INC.

3F Fass Inteli College Bldg., No.11, Pittsburgh St., Brgy. Silangan, Cubao, Quezon City

The Wednesday Herald
San Pablo City
June 5, 12 & 19, 2024

NOTICE OF EXTRAJUDICIAL SETTLEMENT OF ESTATE WITH DEED OF ABSOLUTE SALE

NOTICE is hereby given that the late **ROBERTO CRESPO and CARMELITA ALVARAN**, who both died intestate on Jan. 29, 1994 and Sep. 16, 2020, respectively, at City of San Pablo, left a parcel of land situated at Brgy. San Gabriel, San Pablo City, Province of Laguna covered by Transfer Certificate of Title TCT No. T-14270 which had been extrajudicially settled among their heirs and sold to Gerald Carubio Coro before Notary Public Atty. Lorna D. Ruba as per Doc. No. 86; Page No. 18; Book No. XIX; Series of 2024.

TWH - June 5, 12 & 19, 2024

ERRATUM

This is to correct the error made in the publication of the **NOTICE OF EXTRA-JUDICIAL SETTLEMENT OF ESTATE WITH WAIVER OF RIGHTS** in the May 8, 15 & 22, 2024 issues of The Wednesday Herald wherein the correct name of the decedent should be **"MARIA CLEOFE G. MACALINAO"**.

TWH -- June 12, 2024

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REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
CITY OF SANTA ROSA, LAGUNA

UNIONBANK OF THE PHILIPPINES,
Mortgagee,
-versus- EJF No. 1038-SRCL

SPS. REYMAR C. DE LEON and SHELA S. DE LEON,
Mortgagor/s.

NOTICE OF EXTRA-JUDICIAL SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act 4118, filed by UNIONBANK OF THE PHILIPPINES, with postal address at Union Bank Plaza Bldg., Meralco Avenue corner Onyx and Sapphire Roads, Ortigas Center, Pasig City, Metro Manila against SPS. REYMAR C. DE LEON and SHELA S. DE LEON, Mortgagors/Borrowers, with postal address at Lot 18, Block 52, Pavilion at the Sonoma, Brgy. Don Jose, Sta. Rosa, Laguna, to satisfy the mortgage indebtedness which as of March 18, 2024 amounts to **Php2,546,254.14** Philippine Currency, the Office of the Clerk of Court & Ex-Officio Sheriff of the Regional Trial Court, Santa Rosa City, Laguna thru the undersigned Sheriff-in-Charge, shall sell at public auction on **October 11, 2024, Friday between the hours of 10:00 a.m to 12:00 noon** at the Main Entrance of Mayor Leon Arcillas Memorial Building, Rizal Blvd., Santa Rosa City, Laguna, to the highest bidder, for CASH and/or MANAGER'S CHECK and in Philippine Currency, the following property/ies with all its improvements, to wit:

OF TITLE No. 060-2019010260

IT IS HEREBY CERTIFIED that certain land situated in BARRIO OF DON JOSE, CITY OF STA. ROSA, PROVINCE OF LAGUNA, ISLAND OF LUZON, bounded and described as follows:
LOT NO.: 18 BLOCK NO.: 52 PLAN NO.: PCS-04-026600 PORTION OF: THE CONSOLIDATION OF LOT 3-B, (LRA) PSD-417291 & LOT 4-A, (LRA) PSD-417290; L.R.C. RECORD NO. 8375 LOCATION: BARRIO OF DON JOSE, CITY OF STA. ROSA, PROVINCE OF LAGUNA, ISLAND OF LUZON. xxx AREA: TWO HUNDRED FORTY SIX (246) 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 date, it shall be held on October 25, 2024, Friday at the same time and place, without further notice.

Prospective buyers and bidders may investigate for themselves the title herein above described and encumbrances, thereon, if any there be.

Santa Rosa City, Laguna, April 26, 2024.

(Sgd.) **CHRISTIAN BENEDICT A. PASCUAL**
Sheriff-in-Charge
09325334203/
09198031741

WARNING:
IT IS ABSOLUTELY PROHIBITED TO REMOVE, DEFACE, OR DESTROY THIS NOTICE OF SALE ON OR BEFORE THE DATE OF SALE UNDER THE PENALTY OF LAW.

The Wednesday Herald
San Pablo City
May 29, June 5 & 12, 2024

NOTICE OF EXTRAJUDICIAL SETTLEMENT OF ESTATE

NOTICE is hereby given that the late **MAGDALINO T. ALVIS and CRISANTA B. ALVIS**, who both died intestate on April 28, 2013 at Quezon City and Nov. 11, 1998 at Nevada, USA respectively, left a conjugal property situated at Madilaydilat, Tanay, Rizal covered by Homestead Patent No. 08309; and that **MAGDALINO T. ALVIS** left another property covered by Transfer Certificate of Title No. T-11890 situated at Brgy. Parang ng Buho, Santa Maria, Laguna, which had been the subject of an "Extrajudicial Settlement of the Estates of Deceased Magdalino T. Alvis and Crisanta B. Alvis" among their legal heirs before Notary Public Atty. Eunice P. Del Rosario-Gelacio as per Doc. No. 51; Page No. 23; Book No. I; Series of 2024. This supercedes published notice dated Nov. 1, 8 & 15, 2023.

TWH – June 5, 12 & 19, 2024

NOTICE OF EXTRAJUDICIAL SETTLEMENT OF ESTATE OF ROSARIO C. IDIA and EXEQUIEL C. IDIA

NOTICE is hereby given that the estate of the late **ROSARIO CRUZ DIA**, who died on June 10, 2017 in Biñan City, Laguna and **EXEQUIEL C. IDIA** who died last May 16, 2024 in San Pedro City, Laguna, which estate consists of two (1) bank deposit with BPI Family Savings Bank and one (1) dollar time deposit with Hongkong Shanghai-HSBC Savings Bank; and two (2) real properties covered by TCT T-148567 and T-46029-A and one (1) condominium unit, have been the subject of an "Extrajudicial Settlement of Estate" dated May 23, 2024 between her surviving heirs, under Doc. No. 17; Page No. 05; Book No. XLI; Series of 2024, under Notary Public ATTY. PAUL GIDEON G. ILAGAN, Notary Public of San Pedro, Laguna.

TWH – June 5, 12 & 19, 2024

Inog guro, magpatuloy!

NI: CARLO N. MONTESA
TEACHER II, SAN PABLO CITY SCIENCE INTEGRATED HIGH SCHOOL

Patuloy sa pag-ikot ang mundo, paulit-ulit, walang bakas ng pag-usad. Nanatili lamang sa kung saan inilagag ng Maykapal, hindi humahakbang ni hindi tumatakbo ngunit kataka-takang dito sa sansinukob ang kaganapan ng pagbabago.

Pumanhik na naman ang haring araw sa kalangitan, nagsimula na ring umawit muli ang mga tandang sa kanilang dapuan, hudyat upang ako ay bumangon na sa aking kinahihigaan sapagkat maaga pa'y tutungo na sa lundayan ng dunong ng mga kabataan. Agad akong nagpunta sa palikuran upang pagal na katawan nama'y madampian ng kaginhawahan. Matapos magbihis ay daglian kong tinapos ang nakahandang almusal sa hapag, lakas ay nanumbalik at ngayoy paroroon na sa abang paaralan.

Pagkarating ko'y pagbati sa aking mga kapwa-guro ang bungad. Sa kagayt na pag-upo ko'y kasabay na ring pag-apuhap ng laptop sa alporhas, aaraling muli ang pinagpuyatang presentasyon upang mahusay na maibulalas ito sa klase at malinaw na maikintal sa kanilang isipan ang leksyon. Agam-agam naman ang aking mararamdaman sa tuwing may mga mag-aaral na bigong matuto. Sa ganang akin, wari bang hindi ko naisasakatuparan ang aking trabaho, dahilan upang kwestyunin ko ang sarili.

May mga pagkakataong sinusubok rin ang haba ng aking pasensiya sa mga batang may taglay na kapilyuhan, nagugugol ang oras sa pagsaway o dili kaya ay pangangaral na humahantong sa pagkabinbin ng aralin at pagkaantala ng pagbibigay ng maikling pagsusuli. Dagdag pasanin man ngunit mahalagang maipamulat sa kabataan ang kabutihang asal, ang respeto sa kapwa at malasakit sa lahat ng may buhay.

Magkagayon man, mapalad ako sa aking mga naging kasamahan sa pagtuturo sapagkat tunay ang samahang nabuo. Ang pagod mula sa maghapon pag-uusil sa mga mag-aaral ay di na alintana sapagkat napapawi na ng hagakhakan at masayang kwentuhan ngunit sa kabilang banda, ang bagabag pa sa puso ay nananatili.

Sa wakas ay dumating na ang dapithapon, oras na ng pag-uwi, ang mga gamit ay nilikom na upang masigurong madadala ang lahat ng kailangan. Baon ko ang ngiti sa tahanan sapagkat pagod ay kinukubli, sapat na palagi ang kapeng hain ng aking maybahay upang magpatuloy.

Malalim na ang gabi, ang diwa ay gising pa. Naisip kong ang pag-angat ay matamlay, samantalang malayo na ang iba.

Panibagong araw subalit sa iisang lugar pa rin patungo --- trabaho, bahay, bahay, trabaho. Minsan nakakapagod na, nakakasawa din, iginugupo na ang kalooban dahil sa sitwasyon.

Hanggang matapos ang taon at makatanggap ng mga mensahe, pangkaraniwan na nga kung tutuuin. Sa pagbasa sa mga ito mag-isa akong napangiti, napatawa at napukaw, unti-unting nalunasan ang bagabag sa puso, marami akong napagtanto.

Hindi kailangang makipag-unahan sa karera ng buhay. Bago tayo magmadaling humakbang pauna at iwanan ang lugar na dati nating pinangarap ay kinakailangan muna nating umikot, iligid ang tingin sa paligid ng silid-aralan ng ilang daan o libong beses. Marahil di natin namamalayan na sa lugar na kinasasadlakan natin, sa posisyon na walang pag-usad, may mga pagbabago pala na sa atin lamang nagbubuhay.

Teachers play a vital role in learners lives. The said intervention program has an impact as their reading comprehension skills improved through rigorous monitoring and supervision of the teachers.

Lip-Ap: Localized Module for IP Integration in the Teaching of Araling Panlipunan 7

BY: MARICAR R. FIGUEROA

Abstract

The primary objective of this study was to develop a learning material specifically a module that raises the awareness of the learners about the culture of the locals of Dumagat-Remontado in Tanay, Rizal. The LIP-AP: LOCALIZED MODULE FOR IP INTEGRATION IN THE TEACHING OF ARLING PANLIPUNAN 7 was developed and utilized in Tanay-Sampaloc Integrated National High School during the second quarter of the school year 2022-2023 and at present the material was utilized as a learning tool in the IPED corner for the learner's reference in increasing their cultural awareness and for further knowledge regarding the Dumagat-Remontado.

The study reported the process on how the LIP-AP 7 was developed which was done through qualitative discussion; mean were used to determine the level of acceptability of the localized module with respect to objectives, content, format, learning activities, assessment and usability (user-friendliness); and determine its level of performance of Grade 7 learners; one-way ANOVA was used to determine the significant difference in the level of acceptability of the material; dependent t-Test was used to determine the significant difference as revealed in pre-test and posttest result; and report the enhancement made on the developed material.

The study utilized a combined method of Descriptive-Developmental and Experimental approach. Thirty (30) total population of Araling Panlipunan teachers at different secondary schools in Tanay

District were the respondents for the acceptability and forty-five (45) or 100% percent of Grade 7-Sampaguita of Tanay-Sampaloc Integrated National High School was selected through purposive sampling design. An adapted and validated questionnaire-checklist was used as the main tool in gathering the needed data. For the level of performance of the Grade 7 learners before and after exposure to the material, test instrument was used.

As to the findings of the study, it was found out that the level of acceptability of the developed LIP-AP 7 with respect to the aspects were all highly acceptable. On the level of performance of grade 7 learners, it was found that before the exposure to LIP-AP, they obtained satisfactory rating and after the exposure, they obtained very satisfactory rating. It was also found that there is a significant difference on the performance of the Grade 7 learners before and after using the LIP-AP 7 as revealed in the pre-test and posttest scores with respect to all six (6) competencies.

The paper concluded that the LIP-AP 7 is valid and highly acceptable because majority of the teachers answered the questionnaire-checklist are in the early of their teaching and learning that implies that the teachers are flexible regarding new concepts and knowledge as the basis of changes for the development of student's learning. The LIP-AP 7 was a helpful and effective tool in integrating new knowledge in order to be fully aware about Ips culture. The material can be enhanced considering the proposed recommendations of the teachers to improve and enhance student engagement, interest, cultivate learning, contents and graphics, illustrations, and representation of activities in LIP-AP: Localized module for IP integration in the teaching of Araling Panlipunan 7.

REPUBLIC OF THE PHILIPPINES
REGIONAL TRIAL COURT
FOURTH JUDICIAL REGION
BRANCH 108, CABUYAO CITY, LAGUNA

Official Contact No.: 09514918839
Official Email Address: rtc2cby108@judiciary.gov.ph

NOTICE OF EXTRA JUDICIAL FORECLOSURE
EJF NO. 493-C-2023-EJ

Upon Petition for Extra-Judicial Foreclosure of Real Estate Mortgage Under Act 3135, as amended, filed by **HOME DEVELOPMENT MUTUAL FUND** mortgagee, against **MYRNA H. LOPEZ MARRIED TO NICOMEDES B. LOPEZ** mortgagor/ both of legal age, Filipino citizens, with postal address at LOT 5 BLK 9, VILLA CAROLINA I, TUNASAN ROAD, MUNTINLUPA CITY to satisfy the mortgage indebtedness which as of August 24, 2023 amounted to **THREE HUNDRED THREE THOUSAND THREE HUNDRED THIRTY THREE PESOS & 41/100 (Ph 303,333.41)** inclusive of interest and other charges the undersigned Deputy Sheriff will sell at public auction on **July 18, 2024 at 2:00 o'clock pm** in the afternoon or soon thereafter at the office of the Clerk of Court & Ex-Officio Sheriff, RTC Branch 108, 2/F Unit 7, New Annijo Commercial Bldg. along National Highway, Brgy. Sala Cabuyao City, Laguna (Besides Royal Cable Office) across Cabuyao Public Cemetery, to the highest bidder, for Cash or Manager's Check and in the Philippine Currency, the following described properties with all its improvement to wit:

TRANSFER CERTIFICATE OF TITLE NO. T-490069

A PARCEL OF LAND (LOT 2, BLK. 46 OF THE

CONS. SUBD. PLAN, PCS-04-012602, BEING A PORT. OF THE CONSOL. OF PLAN, PSU-50910, LOT 2-A, PSD-69192; PSU-38527; LOT 1-C, PSD-04-088893, LOT 2-C, PSD-17905; PSU-50911; LOT 2, PSD-04-044771, LRC REC. NO.) SITUATED IN THE BRGY. MAMATID, MUN. OF CABUYAO, PROV. OF LAGUNA. BOUNDED ON THE XXX CONTAINING AN AREA OF FIFTY THREE (53) SQ. 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 above-mentioned date by reason of fortuitous events/ special holidays, it shall be held on July 25, 2024 at 2:00 o'clock pm without further notice.

City of Cabuyao, Laguna April 22, 2024.

(Sgd.) **ALEX A. MENDOZA**

Sheriff IV
Copy Furnished:
HOME DEVELOPMENT MUTUAL FUND
The Petron Mega Plaza Building No. 358, Sen Gil Puyat Avenue, Makati City

MYRNA H. LOPEZ MARRIED TO NICOMEDES B. LOPEZ
1.) Lot 5 Blk 9, Villa Carolina I, Tunasan Road, Muntinlupa City
2.) Lot 2 Blk 46, Mabuhay City Subd., Brgy. Mamatid, Cabuyao, Laguna

MARIA VICTORIA D. CAPIRAL
C/O ATTY. RIZALDY F. DE LEON
Attorney-In-Fact, BERNALES & ASSOCIATES
Suite 6 Third Floor, A. Francisco Gold Condominium 1, 784 Edsa West Kamias District, Quezon City

The Wednesday Herald
San Pablo City
May 29, June 5 & 12, 2024

SUDOKU ANSWER

3	9	5	4	8	6	1	2	7
6	7	8	9	1	2	3	4	5
2	1	4	3	5	7	6	8	9
7	2	1	6	3	5	8	9	4
5	6	9	7	4	8	2	1	3
8	4	3	1	2	9	5	7	6
4	8	6	2	9	3	7	5	1
9	3	2	5	7	1	4	6	8
1	5	7	8	6	4	9	3	2

9	3	5	6	8	7	1	4	2
2	4	6	1	9	5	8	3	7
8	1	7	2	3	4	6	5	9
1	8	2	3	4	6	9	7	5
3	5	9	7	1	8	2	6	4
6	7	4	9	5	2	3	1	8
4	6	1	5	2	9	7	8	3
5	9	3	8	7	1	4	2	6
7	2	8	4	6	3	5	9	1

NOTICE OF SELF-ADJUDICATION WITH ABSOLUTE SALE

NOTICE is hereby given that the late **EVELYN M. DESENDARIO**, who died intestate on April 19, 2019 at Bacolod City, Negros Occidental, left a parcel of land with and without improvements located at Block 25 Lot 3 Phase 1C San Lorenzo South, City of Santa Rosa, Laguna covered and embraced by Transfer Certificate of Title No. T-659002, which had been self-adjudicated by her sole heir, Franches Gonzaga Desendario, and sold to Stephen H. Pagorogon before Notary Public Atty. Hobert N. Lluz as per Doc. No. 422; Page No. 86; Book No. 02; Series of 2024.

TWH – June 5, 12 & 19, 2024



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CARD MBA Expands Reach with Opening of 93rd PO in Lucban, Quezon



CARD MBA CEO Jocelyn Dequito, CARD MBA President Reazhyle Francisco, and Board of Trustee members Deneglen Peñaflorida and Virginia Garcia (from left to right) take the lead in the successful ribbon-cutting ceremony for the newly opened Provincial Office.

BY MARYROSE JAVIER

The CARD Mutual Benefit Association, Inc. (CARD MBA), the insurance arm of CARD Mutually Reinforcing Institutions (CARD MRI), inaugurated its 93rd Provincial Office (PO) in Lucban, Quezon on May 6, 2024.

Established in 1999, CARD MBA is dedicated to providing benefits to its members in times of uncertainty, including death, through various microinsurance products tailored to offer protection and support.

"Our continued expansion in different regions in the country underscores our dedication to serving our members in need. We ensure the most vulnerable segments in our society have access to our services particularly during challenging times," said CARD

MBA CEO Jocelyn Dequito.

Dequito emphasized that these achievements reflect not only the success of CARD MBA but also the broader success of CARD MRI in line with its mission to provide support to communities and spread positive impact.

CARD MBA offers a wide range of financial products tailored to the needs of its members, including Basic Life Insurance, Retirement Fund, Loan Redemption Fund Plus, Golden Life Insurance, Family Security Plan, Acci Plan, and Remitter Protek Plan, each with varying payment options and maximum benefits, helping families to be financially prepared in times of uncertainty.

In addition, CARD MBA actively engages in community development initiatives organized by CARD MRI, such as the Kaunlaran

Caravan, facilitating events like mass weddings and the CARD MRI Disaster Relief Assistance Program.

The newly opened Quezon 5 PO, located at A. Bonifacio St., Corner J. Rizal Avenue, Barangay Poblacion 2, Lucban, Quezon will serve a total of 73,569 members from CARD, Inc. (A Microfinance NGO) and CARD Bank, Inc.

This inauguration emphasizes CARD MBA's steadfast commitment to broadening its outreach and ensuring financial security for Filipinos nationwide. This expansion enhances access to vital insurance services and strengthens the organization's ability to promote resilience and prosperity within communities across the Philippines.

To learn more about CARD MBA, please visit <https://cardmba.com/>

Subtlety, universal story appeals in 'How to Make Millions Before Grandma Dies'



MOMENT OF TRUTH

-- Paolo Manuel C. Fule --

I am a lover of movies especially the horror genre. I watch movies in cinemas, Netflix, streaming platforms, and VHS, CD's, and Betamax even when I was young. Though technically Hollywood films pale in comparison with our local films when it comes to spectacle, budget, and marketing, I believe that there are good stories that we can offer and we may learn a thing or two with Asian horrors (Korea, Japan, Thailand, and especially Malaysia) I loved how Malaysian horror films are so good when it comes to storytelling (The Doll 1, 2, and 3, The Haunted Hotel, and Jemputan Ke Neraka). They have the amount of gore and jump scares but the terror they built are more than skin deep and their storytelling is superb. The recent 'Death Whisperer' of Thailand is a masterclass of how the use of sound can be so terrifying in telling a story for a film. The only Filipino films I found truly terrifying when it comes to horror genre are 'Pamahiin' and 'Pasiyam'. But still when compared to our Asian neighbors, they are a far cry. When it comes to Asian dramas, I have only seen a handful and the best I can remember is Magnifico in 2003. I learned to love Asian culture through movies and when I come up with this recent Thai drama, I tried to find it in the theatre.

So we came up with this "viral" on social media movie "How To Make Millions Before Grandma Dies". We watched in in SM City San Pablo Cinema and I would like to extend my heartfelt thanks to the gorgeous PR of SM



San Pablo Ms. Nina Wong. The movie follows the simple story of grandchild M (played by Putthipong "Billkin" Assaratanakul) and his grandmother Amah (played by Usha Seamkhum). He quits work to care for the dying grandmother and to eventually win her favor for inheritance before she passes away.

There were a lot of issues that were raised in this simple movie like gender politics in Asian culture. More often than not, it is the "male" who gets the inheritance even though the females are the ones taking good care of them when they become old. Another is death and elder-

ly care. There were dialogues that are really good to ponder on about death. And the last issue they tackled that I really liked is about materialism. This movie showed that there is far more beyond what money and material wealth can do. I hope it gets a nomination or two at the Oscars for Asian representation and for its solid and unique storytelling. It was really well directed in my own opinion. I highly recommend this movie especially to young people, and to this generation as well.

Email the author at: paolomanuefule@yahoo.com

Hot Side Resto Bar a 'blockbuster' in San Pablo City with their Unlimited Buffet



BY: PAOLO MANUEL C. FULE

We Filipinos are very fond of eating, as almost all occasions that we have, sharing good food on the table has become a Filipino staple especially when it comes to Filipino dishes and viands. With that being said, one of the finest restaurants in the City of San Pablo offers a delicious and mouth-watering treat every food loving person should not resist. Hot Side Resto Bar located at Maharlika High Way San Rafael, San Pablo City, offers its unlimited buffet and it has since attracted customers who love to dine and share good food. Let us take a peek of their humble beginnings and what is in store for you food lovers.

Hot Side Resto Bar began its journey on March 2020 in the City of San Pablo in Laguna. Focusing on the goals of "Quality, Award-Winning Food, and Exemplary Service", the company is a friendship business operation. "We are working together to fulfill the idea of 'Honor the Customer, Quality Comes First' as our mantra", quipped Ms. Cherrie, one of its owners.

Through hard work and dedication, Hot Side Resto Bar began building its brand around the idea of delicious and authentic Asian Cuisine food. But when Covid19 pandemic hit globally before the day they were ready to have the Grand Opening, they had no choice but to lay off staffs when the restaurant was closed during the lockdown.

"But we know that we need to survive. So, we quickly organized free delivery within San Pablo City, Laguna. We continued operations with takeout and delivery services thru Lunch Pack amounting for as low as Php 40.00 per meal to all establishments around San Pablo City, Laguna just to survive. Take-out delivery turned out to be a survival model for us", added Ms. Cherrie.

When the government finally allowed all restaurants to have dining services, Hot Side Resto Bar launched the UNLIWINGS, which was not included in the first draft of their menu. But due to the pandemic, they need to think of affordable food offers that people can avail. "We probably sell 5,000 pesos of those per day only and the next highest-selling item is probably 7,000.00 pesos per day only." The UNLIWINGS helped their business float above water and it did become a success story. Today, the UNLIWINGS became Hot Side's toast of the city in San Pablo City, Laguna.

Asked about their edge when it comes to their competitors, "The quality of foods, being a pet-friendly place, our exceptional service and affordable price, these what makes us a cut above the rest", said M.s Cherrie. One of their future plans is to extend their stores in different parts of the country thru its franchise. They now have their branch in Lipa City, Batangas and a stall at Paseo de San Pablo. For inquiries, you may contact these numbers 09667460388 or 049-5364331. Hot Side Resto Bar is located at Phoenix gas Station Maharlika Highway San Pablo City, Laguna (Old Tapa King). You may also visit their facebook page <https://www.facebook.com/xhotsidex>

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Café Pedro: Brewing Coffee aroma with sumptuous meal you would go back for more

BY: PAOLO MANUEL C. FULE

Coffee has been known worldwide to be an aromatic drink that has been served hot or cold anytime of the day. It has evidently sprouted anywhere with coffee shops around the country. One restaurant stood out here in the city of San Pablo, where they managed to compete with others offering only the best food and coffee in this side of the city. Let us take a peek of its history and the quality of food that they can deliver.

We were served with the following at Café Pedro : Pedro Specialty Burger, Signature Café Mocha, Chocobomb Cookie, Kapeng Tagalog, Buffalo Wings with rice, and Blueberry Cheesecake. Their Pedro Specialty Burger is oozing with delight as their patties are perfectly cooked topped with the right amount of cheese and vegetables. I loved their Signature Café Mocha and their unique take on Kapeng Tagalog. Their Chocobomb Cookie and Blueberry Cheesecake are just perfect desserts for the meals.

Café Pedro also serves Flavored House Specials that include Caramel Latte, Salted Caramel Latte, Caramel Latte Macchiato, Hazelnut Latte, Dark Choco Macadamia, White Choco Macadamia, and Vanilla Latte among others. They also have Butterbeer Coffee, Matcha I fused, Super Pedro, and their Signature Café Mocha. This restaurant is a perfect treat



for family and friends, coffee and food lovers as well.

We had a nice chat and conversation with one of the managers of the store Ms. Laurice. She told us that the name Café Pedro was derived from the owner's grandfather named Pedro. The location of the Café is privately owned and thus, they need not worry about the rent of the store. Café Pedro is located at 136 Barangay Del Remedio, San Pablo City, Laguna, Philippines. For more information, you may contact 0917 716 5754 or email them at cafedepedroshop@gmail.com
 Email the author at: paolomanuefule@yahoo.com

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