

SSS starts sending payment notifications to loan borrowers

The Social Security System (SSS) began notifying SSS members via text messages of late payments or past due on their short-term member loans, such as salary or calamity loans, starting last month so they could eventually renew their SSS loans after paying them off.

SSS Senior Vice President for

The Wednesday

Lending and Asset Management Group Pedro T. Baoy emphasized the significance of the new SMS notifications, saying, "SSS will now regularly issue these messages to its loan borrowers, ensuring they are promptly reminded whenever they miss their loan payments or have loans that have remained unsettled after its maturity."

ONE OF LAGUNA'S OLDEST AND MOST TRUSTED WEEKLY NEWSPAPER

Baoy encouraged SSS members to log in to their My.SSS account to check if their previous approved loans have been fully settled to avoid penalties.

website: thewednesdayherald.net email: heraldgroup96@gmail.com

TURN TO P. 2





Ginanap ang presentasyon ng mga nominado ng Gawad Felismino T. San Luis Outstanding Youth of Laguna 2024. Sa loob ng 31 taon ay nanatiling buhay at matibay ang kinikilalang Gawad Laguna sa ilalim ng pamumuno ni Gng. Felicidad "Mommy Fely" San Luis. Kasabay na rin ng paggunita sa kaarawan ni dating Gob. Felicisimo San Luis na nanatiling buhay ang iniwang legasiya sa Laguna. Kaunaunahang awardee ng Outstanding Youth of Laguna noong 1993 si Vice-Gov. Atty. Karen Agapay gayundin sina Mayor Arman Dimaguila (Biñan), Atty. Ronald Solis (Calauan) at Rommel Linatoc (San Pablo City).





ng PhilHealth Regional Office IVA sa Conference Room ng Local Health Insurance Office nito sa Lungsod ng San Pablo noong Hunyo 21, 2024 sa pangunguna nina Arturo C. Ardiente, Field Operations Division Chief; Maria Theresa G. Liwanag, MD, OIC Health Care Delivery Management Division; at Maria Theresa S. Alba, Head, LHIO Calamba City.

Masusing tinalakay ng tatlong speakers ang "Pinalawak at mga Bagong Benepisyo para sa Mamayang Pilipino" ng PhilHealth kabilang na ang mas pinaigting na Outpatient Mental Health Package, Z Benefits para sa Orthopedic Implants, 171% Pagtaas ng Benepisyo para sa Ischemic Stroke, 156 Hemodialysis Sessions, 182% Pagtaas ng Benepisyo para sa Highrisk Pneumonia at 110% Pagtaas ng Benepisyo para sa Hemorrhagic Stroke na sinimulan noon pang 2023.

REGIO

Ngayong 2024 naman ay iniimplementa ng PhilHealth ang "Dagdag 30% sa mga Care Rate Packages" sa lahat ng admission na naging epektibo noong Peb. 14; ang mas pinabuting Z Benefit Package para sa breast cancer na sinimulan noong Marso 30: at ang inaabangang pagsasaayos ng case rate para sa bronchial asthma at bacterial sepsis sa mga bagong silang na sanggol.

Tinalakay din sa presscon ang kahalagahan ng programang Konsulta o Konsultasyong Sulit at Tama na dapat umanong gamitin ng lahat ng miyembro para sa health preventive measures o bago lumala ang sakit.

Kaugnay nito ay binigyang-pansin ng mga opisyal ng PhilHealth ang mahalagang papel ng mga mamamahayag sa pagpapalawig o information dissemination tungkol sa mga magagandang programa ng kagawaran sa ilalim ng Universal Health Care Law.

Samantala, napag-alaman na simula noong Hunyo 13, 2024 ay may

bago nang Regional Vice President (RVP) ang PhilHealth Regional Office IVA sa katauhan ni Dr. Edwin M. Oriña.

Lalo pang pinasigla ang takbo ng presscon sa pangunguna ng mahusay na moderator na si Sharyll Carpio kasama sina Janelle Krizkie Torrenueva-Villanueva at Rexy Verbo.

Para sa iba pang impormasyon ukol sa mga magagandang programa ng PhilHealth ay maaring bumisita sa kanilang website www.philhealth. gov.ph. **(VAsprec)**

Sa paggunita sa ika-163 Anibersaryo ng Kapanganakan ni Gat Jose Rizal na ginanap sa Dambana ng Pamabansang Bayani sa Calamba City ay isa sa naging panauhin sina Laguna Vice-Governor Atty. Karen Agapay at Sen. Imee Marcos.

18 pares, lumahok sa Kasalang Bayan sa San Pablo

<u>ni Ruben E. Taningco</u> <u>Photo by CIO-San Pablo</u>

SAN PABLO CITY, Laguna--Umabot sa kabuuang 18 pares ang nagpakasal sa Kasalang Bayan na buwanang itinaguyod ng Pangasiwaang Lungsod dito sa ilalim ng liderato ni Alkalde Vicente B. Amante, sa pag-uugnay-ugnay ng Office of the Local Civil Registrar at ng Tanggapan ng Punonglungsod noong Huwebes ng umaga na ginanap sa San Pablo City Multi-Purpose Convention Center sa Barangay San Jose. Ang isang pares sa mga ikinasal ay walang lisensya, lamang, sila

sal ay walang lisensya, lamang, sila ay naglahad ng "Affidavit of 5 Year Cohabitation," gaya ng itinatagubilin sa Article 34 ng Family Code of the Philippines, at may mga anak na. Ang 17 pares ay kumuha ng Marriage License o umalinsunod sa kalakarang paraan ng pagpapakasal.

Sang-ayon kay Provincial Statistics Officer Magdalena T. Serqueña, ang "Affidavit of 5 Year SUNDAN SA P. 3



HONDA POWER PRODUCTS: EMPOWERING FILIPINOS WITH RELIABLE AND DURABLE SOLUTIONS

TANAUAN CITY, Batangas-The Philippines, an archipelago nation known for its rich agricultural lands and vast coastlines, presents Filipinos with a unique set of opportunities and challenges. Farmers strive to cultivate a productive harvest, while boaters navigate the turquoise waters for leisure or business.

But unpredictable weather, demanding terrain, and the need for reliable equipment can often hinder progress. This is where Honda Power Products steps in, offering a range of dependable and innovative solutions designed to empower Filipinos to conquer these challenges and thrive in their pursuits.

Trusted Engines Power Progress

Honda's legacy of excellence is evident in their engines. Years of research and development are packed into each engine, ensuring quality, durability, and low fuel consumption. Whether you need reliable power for con-



struction equipment, a boat motor for a quick fishing trip, or a durable engine for farm machinery, Honda has a solution that fits the needs of Filipinos.

Taming the Outdoors with Efficient Brush Cutters

Anyone who's tackled overgrown grass or dense shrubs knows the struggle. Honda's brush cutters, distributed by Honda Philippines and manufactured by Thai Honda Manufacturing, are built to conquer even the toughest jobs. These reliable machines are powered by Honda's renowned 4-stroke GX engines, known for their efficiency and ease of use. Features like 360-degree operation and "Tap and GO" technology make clearing land or trimming hedges a breeze.

Never Be Left in the Dark with Honda Generators

The unpredictable Philippine weather can sometimes bring unwelcome

TURN TO P. 2





2



-- IKE SENERES --

CONTROLLING ARTIFICIAL INTELLIGENCE

I have always said that technology is neutral, and whether it is used for good or for bad depends on who is using it. The basic truth is that artificial intelligence (AI) is run by a computer software program that will do what it is programmed to do, depending on the command that the programmer gives it. So, if the programmer has bad intentions, the would of course perform bad or damaging actions. However, the truth is that the real instructions may not come from the programmer himself or herself, but whoever is paying him or her to do the programming. We have observed in so many dystopian and superhero movies that there is always a mastermind who is the evil mind behind the robots and the androids who are fighting the forces of good. Therefore, these masterminds are the ones who have instructed the programmers to write the instructions that are making the robots and androids obey the evil commands that have been issued to them. Generally speaking, we should not be afraid of AI. We should be afraid instead of the evil masterminds who will bankroll the production of robots and androids that will commit acts of destruction. Of course, we know that these masterminds are no other than the madmen who emerge to become the despots and dictators of evil regimes. There is no way for us to control the emergence of despots and dictators, but there are many ways for us to control the development of AI in its many forms, including robots, androids, drones and even apps. We could create policies, programs and projects that would ensure is always used for the good of our country in particular, and mankind in general. On my part, I am already involved in developing and promoting AI for use in education, healthcare and agriculture. The possibilities of AI are endless, and we are only limited by our visions and our imaginations. If your private company or government agency needs guidance in developing and promoting AI, please let me know and I will help you.

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RECYCLING VERSUS UPCYCLING

What is the difference between recycling and upcycling? It seems that not too many people know the difference between the two. It would also seem that the government has not come out with an official differentiation either. In the absence of that, please allow me to offer my own definitions. Although my definitions might sound like common knowledge, let me just bring it out for the record, for whatever purpose it might serve. I think that recycling should mean the reuse of a recyclable material back to the same purpose. For example, a used plastic packaging could be recycled into another form or shape of plastic packaging, or even the same form or shape. Another example is to recycle aluminum cans back to aluminum cans again, also for packaging purposes. On the other hand, I think that upcycling should mean turning a used material into another useful product that is completely different from its original design or purpose. For example, used plastic packaging could be upcycled into plastic chairs, plastic hangers or plastic roofing materials. As another example, used aluminum cans could be turned into auto parts and housing components. To be consistent with the mantra of "reduce, reuse, recycle", let us just say that upcycling is the fulfillment of our desires to "reuse". But better still, why don't we improve the mantra by adding a fourth activity, so that it would now read as "reduce, reuse, recycle, repurpose"? I think that repurposing would open the door to more upcycling initiatives. We should now make it our goal to produce more upcycled products in order to support our other sustainable development goals, such as social housing and school chairs for public schools. Many upcycled materials could also be used for food production and food processing. As they say, "if there is a will, there is a way". Let me know how I can help.

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IMPROVING OUR RAILWAY SYSTEMS

Not too many people realize that MERALCO was originally an acronym for Manila Electric and Rail Company, meaning that in those days, MERALCO was in the rail car business, powered by the electricity that they were also generating. Some might argue that the rail cars were not "true" trains, but I will also argue that anything that runs on a railway is a train, no matter what. Many years later, we were so fascinated by the "modern" LRT system that was built, not realizing that it is really just a rail car that runs on electricity that is supplied by no other than MER-ALCO. On closer look, the LRT system (and now the MRT) system is very similar to the subway systems running abroad, but we do not call the LRT a subway because it does not run underground. Actually, the MRT runs underground, but we still do not call it a subway. The good news is, the PNR will finally be modernized with extended rail routes to further destinations. The bad news is, the system will be shut down while the construction will be going on. One would wish that the project should have been planned in such a way that the whole system does not have to be shut down completely. How modern will the new system be? It will probably be faster than its present speed, but we do not hear about magnetic levitation or bullet train technologies being mentioned. Why wait this long to upgrade the old PNR system? Is it because of money? If it is about money, the government should invite more B-O-T or PPP proponents so that more train systems could be made, including destinations all over the Visayas and Mindanao. Is it not about time to do that?

The Cultural Renaissance in Beauty of the Asoka Makeup Trend to Filipinos

BY: SOPHIA ALIYAH DENISE C.VILLA

Over the past few years, there have been many new beauty trends in the beauty industry. However, none has fascinated people as much as the Asoka makeup trend. This is not just any kind of makeup; the Asoka style represents a revival of India's rich artistic heritage but with modern touches. This trend is a hotspot with beauty lovers all over the world and also resonates uniquely with the people of the Philippines. Having an impact on the Filipinos' is more than physical beauty; this relates to being creative, respecting different cultures and embracing diversity.

The Asoka makeup trend has hit home with many Filipinos which reflects a more general inclination to explore and appreciate diverse cultural heritages. The Philippines has always boasted of a vibrant cultural landscape with its rich mosaic of indigenous traditions and the history of colonial influences. The emphasis on intricate designs, bold eye makeup, and earthy tones in the Asoka trend matches typical Filipino aesthetics seen on festivals, dances, and indigenous attire.

FILIPINO INFLUENCERS ENDEAVOR THE MAKEUP TREND

Filipino make-up artists and beauty junkies have embraced this new trend with an astounding level of creativity. For instance, there are many tutorials on doing Asoka looks adapted for Filipino features and style pages abound in Instagram and Tiktok. A way for Filipinos to merge traditional Indian aspects with their own cultural motifs lies in this trend as an avenue for artistic expression.

The practice of using heavily lined eyes with kohl, detailed facial painting designs, rich earthy colors all typify elements of the Asoka trend that parallel traditional Filipino practices such as application of face paints during indigenous rituals or festivals. Through this blending process, however, they are not just participating in global trends but also reviving their own cultural practices in a modern context.

The Asoka makeup trend has also caused economic effects in the Philippines. Because of this, local beauty brands started to make products that will help people look like an Asoka. There is a market for beauty products which are inspired by culture starting from kohl eyeliners as well as deeply pigmented eve shadows to traditional ornaments.

Due to the increased demand, some have partnered with local influencers who embody the Asoka look. These collaborations have not just made the trend more visible but also promoted growth of the local beauty industry



where there are new opportunities for innovation and entrepreneurship.

Additionally, adoption of the Asoka makeup trend in the country is a sign of cultural exchange's power. This way it raises awareness of Indian culture among the Filipino population while displaying the Philippines global creativity level. It enriches both societies by emphasizing on cultural diversity's beauty along with how different traditions can inspire and uplift one another.

This trend moreover promotes discussions on cultural heritage and identity, making Filipinos think about their own customs and how they can be kept in modern times. It points out that cultural pride is important and incorporating diversity in a contemporary setting has value. This move could see Filipinos take part in global beauty attraction but still celebrate their rich heritage. The Asoka trend is a catalyst for cultural exchange, fostering mutual understanding, appreciation, as well as innovation of beautification. Moreover, the Asoka make up trend will continue evolving and remain an influential feature within the Filipino beauty terrain thereby illustrating how culture connection endures through artistic expression influencing modern aesthetic trends.

SSS starts sending payment notifications to loan borrowers...from p. 1

However, Baoy clarified that SSS member-borrowers who are consistently updated on their monthly loan amortizations will not receive these

payment notices. Baoy said SSS started sending payment notifications last month to remind members-borrowers of the due dates for their monthly loan payments. "We send loan billing statements

to our member-borrowers through their registered email address. However, unlike reading text messages, most members do not open their email inboxes. Most of them carry their mobile phones wherever they go, so we saw text alerts as a great way to remind them," Baoy said.

Baoy said that SSS sends these payment notices to help member-borrowers avoid accumulating penalties for late payments and regain their good standing with the SSS so they can reapply for loans.

ments, they will be charged a one-percent monthly penalty on unpaid principal and interest until fully paid. If their loan remains unsettled for over five years, the incurred penalties will exceed the outstanding principal amount and interest. We do not want that to happen to our member-borrowers, so we are helping them avoid reaching that situation," Baoy explained.

Check loan records

Baoy advised members to be vigilant and regularly check their SSS loan records by accessing their My.SSS account. "If they do not have a My.SSS account, we suggest seeking assistance from our e-centers located in our branch offices."

He also reminded them that whenever they transfer to a new employer, they must inform their new employer about their existing loan obligations with the SSS and allow them to deduct loan payments from their salary, including any interest or penalty incurred due to late remittance

Avail of Conso Loan Program

Baoy strongly encouraged SSS members with unpaid short-term member loans to take advantage of the Consolidation of Past Due Short-Term Member Loans with Condonation of Penalty (Conso Loan), which allows them to consolidate their loan obligations, making it easier to manage their payments and avoid penalties.

Baoy said SSS will combine the principal and interest of a member's past-due short-term member loans into one consolidated loan. "At the same time, all unpaid penalties shall be consolidated and condoned or waived upon full payment of the consolidated loan." Baoy said members with outstanding loan obligations in their salary, calamity, emergency, and restructured loans, including the Salary Loan Early

Renewal Program (SLERP), may submit their application for the condonation program using their My.SSS account. Under the program, he explained that they can pay their consolidated

obligations loan through a one-time payment or an installment plan. "For the installment scheme,

they must pay a down payment equivalent to at least 10% of the consolidated loan and pay the remaining balance for up to 60 months, wherein the length of the installment term depends on the amount of the unpaid loan," he said.

He concluded that members with unpaid loans should grab this opportunity to pay their loan obligations while the program lasts

HONDA POWER PRODUCTS: EMPOWERING FILIPINOS WITH RELIABLE AND DURABLE SOLUTIONS ... from p. 1

power interruptions. Honda has been a leading producer of portable generators since 1964, offering a variety of options to suit any need. From conventional generators for backup pow-

Cultivating a Productive Future with Honda Tillers Innovation is at the heart of

Honda. Their tillers, a testament to founder Soichiro Honda's vision, are

typhoon, Honda pumps are built to handle even the toughest tasks. Their comprehensive line-up includes portable pumps for quick jobs, medium duty pumps for construction and industrial use, trash pumps for handling debris-filled water, and even firefighting and light chemical pumps for specialized applications. Honda pumps are known for their exceptional combustion efficiency, resulting in high performance, low emissions, and superior fuel economy.

S-designed straps and a large back pad help prevent fatigue during extended use. The easy-to-fill tank and conveniently located handles make operation simple, while the indepen-

"If they miss their loan pay-

er at home to inverter generators for powering sensitive electronics during outdoor activities. Honda generators are known for their quiet operation, fuel efficiency, and innovative features like circuit protectors and oil alerts.

Effortless Lawn Care with Honda Lawn Mowers

Maintaining a beautiful lawn should not be a chore. Honda lawn mowers are designed with convenience and efficiency in mind. Their advanced OHV engines deliver exceptional performance without sacrificing fuel economy. Durable shaft-drive systems and aerodynamic housing designs make mowing effortless, allowing you to spend more time enjoying your outdoor space.

designed to empower Filipino farmers. Available in two models, the F300 and FJ500, these tillers cater to both hobbyists and professional farmers. Both models prioritize user comfort, exceptional performance, and maximum fuel economy. Honda tillers are equipped with superior 4-stroke OHV GX engines, renowned for their durability and efficiency. By providing solutions that enhance productivity and reduce operational costs, Honda is dedicated to supporting the agricultural backbone of the Philippines.

Honda Pumps: Efficient Solutions for Every Liquid Transfer Need

From heavy-duty construction sites to draining floodwaters after a

Backpack Sprayers: Simplifying **Chemical Application**

Applying chemicals in farms or gardens can be a tedious task. Honda's innovative backpack sprayers offer a user-friendly solution. Available in two models, both sprayers are ergonomically designed for comfort and ease of use. The 25-liter tank is comfortable to carry, while features like dent operation box ensures precise control. Powered by fuel-efficient GX engines, both models are built to last.

By providing Filipinos with a diverse range of high-quality power products, Honda Power Products empowers individuals and businesses to achieve greater productivity and efficiency. Their commitment to innovation, reliability, and customer satisfaction makes them a trusted partner in helping Filipinos overcome everyday challenges.

For more information, visit https://hondapowerproducts.ph/. Stay updated on Honda's newest products and by following Honda Power Products Philippines on Facebook (facebook.com/hondapowerproductsph).



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NOTICE OF EXTRA-JUDICIAL SETTLEMENT OF ESTATE WITH WAIVER OF RIGHTS of EDWIN G. HALOG

NOTICE is hereby given that the estate of the late **EDWIN G. HALOG**, who died on June 22, 2009, in San Pedro City, Laguna, consisting of one (1) real property located at San Pedro City, Laguna, covered under TCT No. T-326278 has been the subject of an "Extrajudicial Settlement of Estate with Waiver of Rights" between her surviving heirs, under Doc. No. 168; Page No. 35; Book No. XLI; Series of 2024, under Notary Public ATTY. PAUL GIDEON G. ILAGAN, Notary Public of San Pedro, Laguna.

TWH - June 26, July 3 & 10, 2024

NOTICE TO THE PUBLIC

Notice is hereby given that **JUANITO REYES LIZANO**, Filipino, married and resident of 28 Diamond cor. Emerald Villa Rita Subd. San Pedro, Laguna, died at the age of 47 years old on Feb. 8, 2000 at the National Kidney and Transplant Institute, East Ave., Quezon City as per Certificate of Death duly registered at the Office of the Civil Registrar General of Quezon City, Metro Manila dated Feb. 10, 2000.

TWH -- June. 19, 26 & July 3, 2024

18 pares, lumahok sa Kasalang Bayan sa San Pablo...mula p. 1

Cohabitation" ay maaari lamang ipalit sa Marriage License kung ang lalaki at babae ay kapuwa may karapatang magpakasal na tuloy-tuloy na nagsasama na bilang mag-asawa ng hindi kukulangin sa loob ng limang taon.

Napag-alaman pa mula kay Gng. Serqueña, na ang layunin ng Kasalang Bayan o ng Free Civil Wedding Project ni Mayor Vicente B. Amante, na isinasagawa minsan sa isang buwan, na ganap na sinusuportahan ng Philippine Statistics Authority (PSA), ay upang ang mga anak ng mga nagsasama ng hindi kasal na natalang "illegitimate" ng kanilang mga ninong at ninang. Sang-ayon pa sa punonglungsod, kinakailangan ang kasal dahil sa ito ang bumibigkis upang maging matibay ang isang pamilya, at kinakailangang ito ay matibay dahil sa ito ang sentro ng buhay at susi sa walang hanggang kaligayahan.

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NOTICE OF EXTRAJUDICIAL SETTLEMENT OF ESTATE WITH DEED OF PARTITION

NOTICE is hereby given that the late **SPS. EUTIQUIANO BUISER AND MARIA ENDAYA BUISER AND SATURNINA BUISER TAN**, left the following properties:

For SPS. EUTIQUIANO BUISER AND MARIA
ENDAYA BUISER

1) Lot No. PSV 170432 located at Brgy. San Agustin, Alaminos, Laguna covered by Tax Declaration No. 01-0007-00732;

2) Lot No. 17347 located at Brgy. Sta. Veronica, San Pablo City covered by OCT No. P-6624;

3) Lot No. 13488-part (Lot 13488-A) located at Brgy. Sta. Veronica, San Pablo City covered by Tax Declaration No. 04-0078-00051

For SATURNINA BUISER TAN

1) Lot No. 13490 located at Brgy. Sta. Veronica, San Pablo City covered by PIN 130-04-07-01-019-0000;

 Lot No. 13493 located at Brgy. Sta. Veronica, San Pablo City covered by PIN 130-04-078-022;

2) Lot No. 13400 located at Brgy. Sta. Veronica, San Pablo City covered by PIN 130-04-078-01-051

which had been the subject of "Extrajudicial Settlement of Estate of the Late Sps. Eutiquiano Buiser and Maria Endaya Buiser and Saturnina Buiser Tan With Deed of Donation" among their compulsary heirs before Notary Public Atty. Augusto S. Pablo as per Doc. No. 207; Page No. 27; Book No. XXVII; Series of 2023.

TWH – June 19, 26 & July 3, 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 Cayanan 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

NOTICE OF EXTRAJUDICIAL SETTLEMENT OF ESTATE WITH DEED OF ABSOLUTE SALE

NOTICE is hereby given that the late **YSIDRO K. CASTILLO** and AZUCENA C. PERALTA, who both died intestate on Aug. 28, 2001 and April 21, 1996, respectively, at San Pablo City, left a parcel of land described as Lot No. 2-A located at Brgy. San Francisco, San Pablo City covered by Transfer Certificate of Title No. T-6451, which had been extrajudicially settled among their compulsory and legal heirs and sold to Cyrus James Laure married to Ma. Sheryl H. Laure before Notary Public Atty. Alfredo Lao Belen Jr. as per Doc. No. 45; Page No. 10; Book No. 176; Series of 2024.

TWH – June 19, 26 & July 3, 2024

NOTICE OF EXTRAJUDICIAL SETTLEMENT OF ESTATE OF THE LATE ALBERTO MAKAYAN ESGUERRA WITH WAIVER OF RIGHTS

NOTICE is hereby given that the late **ALBERTO M. ESGUERRA** who died intestate on June 27, 2023 left the following estates:

• a business under the names SWINKEN ENTERPRISES with DTI Cert. No. 2283882 expiry date on Nov. 6, 2025 and NUGOLD ENTERPRISES with DTI Cert. No. 3823086 expiry date on April 29, 2027, respectively;

•	BANK NAME	ACCOUNT HOLDEF	BANK ACCT. NO.
	BDO UNIBANK INC.	ALBERTO M. ESGUERRA	C/A 005108004356
	BDO UNIBANK INC.	ALBERTO M. ESGUERRA	S/A 005100070715
	BDO UNIBANK INC.	ALBERTO M. ESGUERRA	S/A 005100233983
	BDO UNIBANK INC.	SWINKEN ENTERPRISES	C/A 005108001837
	BDO UNIBANK INC.	NUGOLD ENTERPRISES	C/A 005108009234
	METROBANK	NUGOLD ENTERPRISES	C/A 485-7-48591491-5
	a One-Person	Corn under the	name of NUIGOLD

 a One-Person Corp under the name of NUGOLD ENTERPRISES, OPC. with SEC Reg. No. 2023010081438-04;
 a certain land situated in Batong Malake, Los Baños, Laguna

covered by Transfer Certificate of Title No. 060-2019005389;
a House One Family [1] II-A covered by Tax Dec. No. 11-

• a House One Family [1] II-A covered by Tax Dec. No. 11-0005-07860;

• a condominium unit located at San Pedro St., SAV 2, Brgy. San Isidro, Sucat, Parañaque covered by Condominium Certificate of Title No. 010-2019000934;

• a condominium unit located at San Pedro St., SAV 2, Brgy. San Isidro, Sucat, Parañaque covered by Condominium Certificate of Title No. 010-2019000966;

• a condominium unit located at Manhattan Parkway Tower 3, Aurora Blvd. and Gen. Malvar St., Cubao, Quezon City covered by Condominium Certificate of Title No. 004-2023014974; and

• an orchard agricultural land and upland agricultural land covered by Tax Dec. No. 0093-01462 which 20,000 sq. m. belongs to Alberto M. Esguerra subject to partition agreement among the co-owners;

which have been the subject of an "Extrajudicial Settlement of Estate of the Late Alberto Makayan Esguerra With Waiver of Rights" among his legitimate heirs before Notary Public Atty. Eric Paul D. Peralta as per Doc. No. 117; Page No. 25; Book No. 55; Series of 2024.

TWH - June 26, July 3 & 10, 2024

NOTICE OF EXTRAJUDICIAL SETTLEMENT OF ESTATE

NOTICE is hereby given that the late **GLORIA PARON-CAEL**, who died on July 17, 2023 at Sta. Rosa City, Laguna left a peso savings account under BPI-Sta. Rosa Highway Branch with Account No. 8983-0167-83, which had been extrajudicially settled among her legal heirs before Notary Public Atty. Miguel C. Castillo as per Doc. No. 397; Page No. 81; Book No. XI; Series of 2024.

TWH – June 26, July 3 & 10, 2024





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ay masusugan ang kanilang birth certificate upang sila ay matalang "legitimate," gaya ng itinatagubilin sa Article 178 ng Family Code of the Philippines. Ang pagpapakasal dagdag pa niya, ay paraan upang mapatatag ang pagsasama ng mga bumubuo ng isang pamilya. Ang kasal ay lubhang mahalaga para sa isang pamilya, sapagkat ang "marriage contract" ay pangunahing pangangailangan upang ang mga anak ay masakop ng mga biyaya at karapatan ng kanilang ama/ina bilang kasapi ng PhilHealth, ng GSIS o SSS, at maging ng kanilang life insurance

"Ang pamilya sang-ayoin kay Mayor Vicente B. Amante ang basic social unit ng isang bansa, at nagiging matatag lamang ang isang lipunan kung ang mga pamilyang bumubuo nito ay buo at nagkakaisa, kaya ang mga ikinakasal ay dapat isaisip na sa kanilang pagsasama ay dapat na sila ay may paglalagak ng tiwala sa Dios, at may pagsisikap na makatayo sa kanilang sarili, at huwag ganap na aasa sa suporta ng kanilang mga magulang, at

DATE	1st Draw	2nd Draw	3rd Draw	DATE	1st Draw	2nd Draw	3rd Draw
Jun-01	40/30	23/16	04/20	Jun-13	10/27	39/39	17/17
Jun-02	17/24	28/26	34/28	Jun-14	37/24	03/14	27/05
Jun-03	05/24	23/33	36/38	Jun-15	35/01	08/40	21/13
Jun-04	02/30	20/03	33/12	Jun-16	38/08	37/08	40/28
Jun-05	24/39	20/14	10/34	Jun-17	35/34	17/14	09/15
Jun-06	24/14	15/28	34/24	Jun-18	30/39	24/12	39/10
Jun-07	19/32	33/34	32/31	Jun-19	18/16	17/05	20/20
Jun-08	22/06	26/31	28/17	Jun-20	17/8	23/32	20/33
Jun-09	40/27	25/06	11/32	Jun-21	19/24	06/29	24/20
Jun-10	33/40	19/12	24/10	Jun-22	35/37	29/18	40/14
Jun-11	21/25	33/15	38/35	Jun-23	33/37	03/30	23/07
Jun-12	29/24	14/38	10/25				

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AMATEUR RADIO ORIENTATION SEMINAR

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June 8, 2024 (Saturday) 9:00 AM Don Enrique Bautista Elementary School (DEBES) San Pablo City, Laguna

Nagsagawa ang DXIP members ng Amateur Radio Orientation Seminar sa DEBES Elementary School, San Pablo City noong Hunyo 8, 2004 sa layuning madagdagan ang kaalaman sa maayos at tamang paggamit ng two-way radio. Sa ganitong paraan ay maaari na silang makakuha ng exam upang magkaroon ng lisensya na ibibigay ng National Telecommunications Commission (NTC) at upang maging legal sa paggamit ng portable radio. Ito ay sa pamumuno ng grupong DXIP na kinabibilangan nina Dan Gil Escalona, president; Rodolfo Sotto Jr., vice-president; Cristina Calingasan, secretary; Rainei John Tubigan, treasurer; Leonardo Lacsam, auditor; George Monta, PRO; Francis Nazareno, Chairman of the Board; at Jim Caliwagan, Memcom chairman. Ksama din ang mga kabataan ng Boy Scout of the Philippines (BSP) Sa Pablo City sa pangungun ni Mam Vicky de Vera. (Eric Aquino)

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 the portion of the above described parcel of land denominated as Lot 1-D-6-A with an area of 90 sqm. before Notary Public Atty. Lorna D. Ruba as per Doc. No. 86; Page No. 18; Book No. XIX; Series of 2024.

TWH – June 26, July 3 & 10, 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 John Lou Oliver the portion of the above described parcel of land denominated as Lot 1-D-6-A and Lot 1-D-6-B with an area of 180 sqm. before Notary Public Atty. Lorna D. Ruba as per Doc. No. 88; Page No. 18; Book No. XIX; Series of 2024.

TWH - June 26, July 3 & 10, 2024

NOTICE OF EXTRAJUDICIAL SETTLEMENT OF ESTATE WITH DEED OF ABSOLUTE SALE

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TWH – June 26, July 3 & 10, 2024

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TWH - June 26, July 3 & 10, 2024

NOTICE TO THE PUBLIC

ANJOE Q. BUSTERO

from LOLC Bank Philippines Inc. San Pablo Branch-Lite Unit is NO longer employed with LOLC BANK PHILIPPINES INC.

Any transaction made by him is **not authorized** and will **not be honored** by the bank.

Fundamental Research Skills Education: Essential Foundation for Learners' Success

<u>By: Wendi Lhee C. Magbayao</u> Master Teacher I

ANTONIO ADRICULA SR. MEMORIAL ELEMENTARY SCHOOL SUB-OFFICE: SINILOAN

It might be tempting to think that research skills are only important for learners at the secondary or postsecondary level, but the reality is that the earlier they begin developing strong research abilities, the better prepared they will be for future academic success. Research skills are foundational for critical thinking, problem-solving, and knowledge acquisition across disciplines. Thus, broadening the definition of 'research skills" to include more basic competencies can enhance students' competence throughout their academic life.

Research is defined in the dictionary as the systematic investigation into and study of materials and sources in order to establish facts and reach new conclusions. This definition highlights the key components of research: investigating, studying, establishing facts, and reaching new conclusions. Engaging in these core research skills from an early age can provide elementary students with valuable tools for learning and discovery.

This doesn't mean that our learners become mini-scientists conducting complex studies, but rather we provide them with opportunities to build foundational skills that would support scientific inquiry. There are several ways teachers can incorporate research skills into the elementary curriculum regardless of subject area.

First, students can practice identifying reliable sources of information, both digital and print. With the abundance of information available today, the ability to evaluate the quality and accuracy of a source is critical. distinguishing between a news article, a book chapter, and a social media post, and assessing the credibility and authority of each by making it regular part of their assignments.

Second, giving our young learners the opportunity to question and observe the world around them can cultivate their natural curiosity. Encouraging them to ask open-ended questions and make predictions about what they observe nurtures the foundational skills of hypothesizing and investigating.

Third, students can engage in the systematic collection and organization of data whether that's counting birds they see outside the classroom window, surveying their classmate's favorite snacks or recording the weather over time. These simple activities introduce the basics of conducting research. After collecting data, students can then analyze their finding and draw conclusions, two other key research abilities.

Lastly, opportunities for elementary learners to share their research finding with their classmates and teachers develop their skills in communication and collaboration. Whether in the form of a poster, presentation, or even as simple as a class discussion, this allows students to articulate their learning process and critical thinking.

The ongoing development of research abilities from an early age takes time and practice, but it will pay dividends throughout a student's academic career. They will be better equipped to engage in deeper study, think critically, solve problems and communicate their findings effectively. As we aim to prepare our pupils for a future that demands adaptability and complex problem-solving skills, teaching research skills in the elementary grades lays the crucial groundwork for them to



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For instance, we can give our young learners practice succeed in school and beyond.

Remediation Program sa Asignaturang Araling Panlipunan

NI: APRIL JOY C. DELA CUEVA

Sa pagbubukas ng bagong taon ng pasukan, parating naglulunsad ang mga paaralan ng kanilang Remediation Program. Sa layuning mapabuti ang kalidad ng edukasyon at matulungan ang mga mag-aaral sa kanilang pag-aaral, naglulunsad ang San Vicente Integrated High School ng isang komprehensibong remediation program para sa asignaturang Araling Panlipunan taun-taon. Ang programang ito ay idinisenyo upang matugunan ang mga kahinaan ng mga mag-aaral sa lahat ng antas sa naturang asignatura.

Sa pakikipag-ugnayan sa mga mag-aaral, magulang, at lokal na pamahalaan, binuo ng paaralan ang remediation program na naglalayong bigyan ng karagdagang suporta at tulong ang mga mag-aaral na nahihirapan sa Araling Panlipunan. Ang programa ay bahagi ng patuloy na pagsisikap na mapabuti ang kalidad ng pagtuturo at pagkatuto sa paaralan.

Sa pamamagitan ng remediation program na ito, layunin na mabigyan ang mga mag-aaral ng mas malalim na pag-unawa at suporta upang mapataas ang kanilang mga marka at interes sa asignaturang ito. Ang programang ito ay isang mahalagang hakbang upang masiguro na walang mag-aaral ang maiiwan, lalo na at napakahalaga ng Araling Panlipunan sa paghubog ng kamalayan at kaalaman ng mga mag-aaral sa lipunan at kasaysayan.

Ang remediation program ay isinasagawa sa oras na walang klase ang mga mag-aaral. Binubuo ito ng mga espesyal na sesyon na pinapangunahan ng mga guro ng Araling Panlipunan. Bukod dito, magkakaroon din ng mga iba't ibang aktibidad o gawain at pagsusulit upang matukoy ang progreso ng mga mag-aaral.

Makikita sa mga mag-aaral ang kanilang kagustuhang matuto at magtagumpay. Sa pamamagitan ng remediation sessions, nagiging mas aktibo sila sa pakikilahok at mas nagiging malinaw sa kanila ang mga konsepto na dati ay mahirap nilang maunawaan.

Bukod sa suporta mula sa paaralan, naglaan din ng mga karagdagang kagamitan at resources ang mga guro tulad ng mga aklat, audio-visual materials, at online resources upang mas maging epektibo ang pagkatuto ng mga magaaral. Ang mga magulang naman ay aktibong nakikilahok sa pamamagitan ng regular na pakikipag-ugnayan sa mga guro upang malaman ang progreso ng kanilang mga anak.

Inaasahan na sa pamamagitan ng programang ito, mas marami pang mag-aaral ang magkakaroon ng mas mataas na antas ng pag-unawa at pagpapahalaga sa Araling Panlipunan, na magdudulot ng positibong epekto hindi lamang sa kanilang akademikong buhay kundi pati na rin sa kanilang pang-araw-araw na pamumuhay bilang responsableng mamamayan.

Ang San Vicente Integrated High School ay patuloy na magsusumikap na maghatid ng mataas na kalidad ng edukasyon sa kabila ng mga hamon at inaasahang magiging inspirasyon ang kanilang remediation program sa iba pang mga paaralan. Sa nalalapit na pagbubukas ng klase ay lagi nating tandaan na ang edukasyon ay isang patuloy na proseso ng pagkatuto at paglago.



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Conquering Life's Uncertainties The Wednesday

BY MARY ROSE JAVIER

elanie Tepora, 60, from Indang, Cavite, believes that business success is more than just daily earnings or customer counts; it is also the personal development of one's knowledge and perspective on life.

Melanie only completed elementary school due to a lack of finances. At a young age, she decided to help her parents and quit school to not add to the expenses.

Before achieving success in the rice delicacy business, she started her entrepreneurial journey as a vendor in Pasay, Manila. Alongside her husband, Antonio Tepora, they buy and sell fruits, vegetables, and various items from Baclaran.

She also tried selling a variety of dishes but had to stop after experiencing crossed eyes caused by excessive fatigue and prolonged exposure to the heat of cooking. Despite enduring this for four months, she recovered and became even more resilient. She becomes more ready to confront any challenge life presents to her.

Her sweet journey started when she brought kalamay (sticky rice cake with muscovado sugar), suman (sweetened glutinous rice steamed in banana leaves), and biko (chewy rice cake made with coconut milk, and dark sugar) to Pasay, where she did not expect significant sales

"I am not ashamed to sell anything as I need to provide for my children. I will sell any product so we can have food every day. I will never forget how happy I was the first time I sold kakanin and it sold out immediately," said Melanie.

Her youngest son was just two years old when she decided



to venture into selling rice cakes. Alongside her husband, they diligently acquired ingredients. Their perseverance helped them generate enough income to meet their family's needs.

Melanie did not let the pandemic hinder her business. While others stayed home without work, the couple continued cooking food, gradually selling it in their area.

"We found greater success during the pandemic because we decided to face this life challenge. Stopping is not an option because we constantly prioritize our children," she said.

To continue the success of her sweet business, she considered joining CARD SME Bank, Inc., a fullfledged thrift bank, to get a loan that they used for additional capital.

"We were the first clients of CARD SME Bank in our area. Its support has been invaluable, as we turn to it whenever we require financial assistance. I utilized all my

loans to purchase fruits and ingredients, as they come at a high cost," she said.

While her husband focused on selling fruits, Melanie continued selling rice delicacies. With their unwavering determination, they managed to save enough money to construct a home and provide education for their children.

For 20 years, Melanie has expanded her business, customer base, and expertise in cooking rice cakes. What started as a simple idea has blossomed into the ability to make various types of kakanin.

Melanie's success in her journev results from her unwavering determination and relentless effort to persevere through life's uncertainties.

"We can always change the course of our lives. As long as we have strength, let's not waste it sitting and lying down. Instead, let's embrace the courage to fight for our families and dreams," Melanie concluded.

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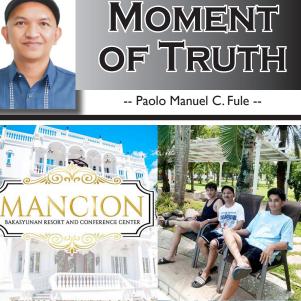
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Mancion Bakasyunan Resort and Conference Center: A magnificent staycation place

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Mancion - Bakasyunan Re-

Resort

BY: PAOLO MANUEL C. FULE

"Your neighborhood tambavan" as their tagline hits perfectly for Millennials and Gen Z and for all ages as well. Indeed, coffee has been a favorite bonding drink for us Filipinos and what better way to share it is with your friends and family and loved ones here at 44 Café. They have varied types of drinks and food at very affordable prices.

They have Hot Coffee Vietnamese Drip Coffee, Iced Cofee Vietnamese Drip Coffee, Iced latte Matcha, Hazelnut, Blueberry and Strawberry, Milk Tea Watermelon, Okinawa, Taro, Matcha, Cookies & Cream, Dark Choco, Mango Cheese Cake, Hazelnut flavors with sinkers, choice of pearl or nata. For fruit teas they have Green Apple, Lychee, Strawberry, Blueberry, and for refreshers they have strawberry matcha, cookie hazelnut and mango graham. They also have grilled sandwiches, rice meals, chicken and pasta and snacks that you will definitely crave for.



Young entrepreneur finds success in each box of "Tin's Pizza"

BY: PAOLO MANUEL C. FULE

Diwata has Pares Overload. Enteng has Baked Mac, let us meet Christine Pantas, the young entrepreneur of the latest pizza craze in town called "Tin's Pizza".

Tin's Pizza was founded by a 26-year-old young entrepreneur named Christine Pantas - a graduate of BS Entrepreneurship in Polytechnic University of the Philippines (PUP) who began selling pizza in their garage as they used a small table to start her pizza business. At first, they are buying pizza from other suppliers for a couple of years and eventually established a small modern physical store.

"Then after several years of trial an error, I have finally identified the potential of the business concept. I started to create pizza using on my own brand so called Tin's Pizza", said Ms. Pantas.

"Our advantage to our com-



graduation I run this pizza business during pandemic. It took 3 years before I decided to build on my own brand. I experienced bankruptcy during those times. Many people judged me because I don't have a lot of money. They judged me easily. I experienced losses. Loss of money, loss of business, and loss of everything. But then again God redirected me. God changed me. And of course, those experiences made me stronger to overcome those problems and traumas. God made my breakdowns become breakthroughs. During my healing process, I made this Tin's Pizza name and God wants me to have my own brand. I praved for every small detail of it. I learned how to consult God on my plans. So God gave it this business with a huge advertisement, vlogs, and boom business now." Said Ms.

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Pantas

"Here's my take a way to every person struggling. I have two rules. Rule number 1 : Don't give up. Rule number 2: Always remember the

petitors are customer service, our consistency and of course our authentic cheese. Tin's pizza is freshly made. We make pizzas once we have orders. We don't sell frozen pizzas because I believe that our customers will not only go back for more because of the taste but also with the satisfaction they get from our customer service.", added Ms. Pantas

The story behind Tin's Pizza. "There's no fancy stories behind my business name. I get this business name from my full name Christine. Tin is my nickname. My struggle before I made this Tin's Pizza. I have a lot of struggles before God made this business. At first, before

rule number 1. When your life became miserable & hopeless. Always remember, Jeremiah 29:11. He never forget your prayers.", she added.

Their future plan on Tin's pizza includes having different branches in various locations. They want to have a wider target market and more advertisements for the product to be known. For more inquiries, you can call them at 09504603924. You can also contact them on their page @Tin's Pizza. You may also contact the owner for your orders at Christine Pantas personal Facebook.

Email the author at: paolomanuelfule@yahoo.com

The Coffee shop is owned by the family of Mr. Kim Nonoy Fule. The store is located at 44 Marasigan Street, Lakeside Park Subd, San Pablo City 4000. For

more inquiries you may email 44cafeph@gmail.com or visit their Instagram account 44CafePH or facebook https://www.facebook.com/44CAFEPH.



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