

HOUSE BILL NO. 361

"AN ACT TO ESTABLISH CENTERS FOR INDIVIDUALS WITH SPECIAL NEEDS (ISN) IN THE COUNTRY, PROVIDING FUNDS THEREFOR, AND FOR OTHER PURPOSES"


ANG LAYUNIN AY MAKAPAGBIGAY NG MATUTULUYAN AT AARUGA SA MGA TAONG MAY NEURODEVELOPMENTAL DISORDER


Capa

THIRD DISTRICT OF LAGUNA

AMBEN AMANTE

AKTIBO SA KONGRESO! HANDS ON SA DISTRICTO!





ANCILLARY SERVICES DRIVE JULY 2025 TRANSMISSION RATES UP

Power consumers can expect higher transmission rates this July 2025, with the bulk of the increase driven by Ancillary Services (AS) rates, NGCP announced.

For the June 2025 billing period, both AS and NGCP's transmission wheeling rates increased, but the surge in AS costs accounts for most of the adjustment.

Overall equivalent average trans-

mission rates for the June 2025 billing period increased by 5.49% to PhP1.2113/kWh, from May's PhP1.1482/kWh.

The increase was driven by a 9.32% increase in ancillary service rates in the June 2025 billing period. From PhP0.5655/kWh in May, AS rates increased to PhP0.6182/kWh.

AS rates pertain to the pass-through costs for power supplied by AS

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The Wednesday

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Calabarzon's big-ticket road projects in full swing

EST. 1988

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BEWARE

OF FAKE SALES AGENTS

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www.mekeni.com



MEKENI FOOD CORP WARNS PUBLIC AGAINST FAKE SALES AGENTS

Mekeni Food Corporation has issued an urgent warning to the public and its valued customers about fraudulent individuals posing as official sales agents in various areas of Luzon.

These impostors have been approaching retailers and sari-sari store owners, deceiving them into purchasing unauthorized or counterfeit products.

"We take this matter seriously as it affects not only our business but also the trust of our loyal customers and partners. We urge everyone to re-

main vigilant and only transact with verified Mekeni representatives," said Paulo Orfinada, Head of Sales at Mekeni Food Corp.

To ensure the safety of consumers and retailers, Mekeni advises the public to verify the authenticity of sales agents by contacting the company's hotline at +639 45 458 0000 local 3707 or visiting Mekeni's official website. The company also clarified that their sales personnel will never ask for any payment in advance before the delivery of products.

Turn to p. 4

BY CHRISTOPHER HEDREYDA

CALAMBA CITY, Laguna--The government's big-ticket road projects in Calabarzon are in full swing to decongest key cities and densely populated communities, the Department of Public Works and Highways said.

In Quezon province, the rehabilitation of key sections of the Maharlika Highway --a critical route connecting Metro Manila to Southern Luzon --is on track, said DPWH Region IV-A Director Jovel Mendoza in an interview with the Philippine Information Agency Calabarzon.

"The improvement of certain

Turn to p. 3



CALABARZON RESIDENTS ASSURED OF FASTER EMERGENCY RESPONSE WITH UPGRADED 911 HOTLINE

BY ROSELLE R. AQUINO

CAMP BGEN VICENTE LIM, Calamba City — Residents across the region can now expect quicker emergency assistance with the enhanced 911 Emergency Hotline of the Philippine National Police which promises to respond to calls within five minutes.

Brigadier General Jack Wanky, Regional Director of the Police Regional Office IV-A, emphasized the significance of the unified hotline in bridging the gap between the police and the public.

"The 911 hotline serves as

a bridge to bring the police closer to any part of the community. Just dial 911 and we will respond immediately — within just five minutes. We don't just respond to traditional emergencies but also to incidents like bullying," Wanky said.

Under the system, when a caller presses "1" for police assistance, the call is immediately routed to the PNP Command Center, which activates emergency response protocols.

For fire-related emergencies, pressing "2" connects the caller to

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CONG. MATIBAG, NAGHAIN NG PANUKALANG BATAS LABAN SA PANG-AABUSO SA NAKATATANDA

NINA KEVIN PAMATMAT
AT SHEKINAH ESTEBAN

SAN PEDRO CITY, Laguna — Isang bagong panukalang batas na naglalayong tiyaking ligtas at may dignidad ang pamumuhay ng mga nakatatanda ang inihain kamakailan sa Mababang Kapulungan ng Kongreso ni Laguna 1st District Representative Ann

Matibag.

Ang House Bill No. 2012 o "Anti-Elder Abuse Law of 2025" ay hango sa nakapanlulumong karanasan ng isang kilalang negosyante sa Pampanga na naging biktima ng pang-aabuso sa katanadaan.

Sa kasalukuyan, ang mga kaso ng pang-aabuso sa matatanda ay isinasampa sa ilalim ng mga

pangkalahatang batas tulad ng Revised Penal Code, o kung minsan, sa ilalim ng Anti-Violence Against Women and Children Act (RA 9262), kung ang biktima ay babae.

Ayon kay Matibag, hindi sapat ang mga batas na ito upang tugunan ang natatanging kahinaan ng mga tumatandang Pilipino.

"Sa ngayon, ang mga kaso ng

pang-aabuso sa matatanda ay pil-it na isinisingit sa umiiral na mga batas—kadalasang isinasampa sa ilalim ng Revised Penal Code o minsan sa RA 9262. Ngunit ang mga batas na ito, bagamat mahal-aga, ay hindi isinasaalang-alang ang mga natatanging pangangailangan at kahinaan ng mga matatanda."

SUNDAN SA P. 3



IMPULSES

-- HERMAN M. LAGON --

Why WPS matters?

There is a strange silence that surrounds the West Philippine Sea issue, especially among many Filipinos who live far from its shores. Some say, "Wala man kami diya sa Palawan," or "Di naman kami mangingisda." But if there is anything our recent history—and hard-earned victories—have taught us, it is this: the West Philippine Sea is not just a fisherfolk issue, a Navy issue, or even a President's issue. It is everyone's issue. And it is not just about territory—it is about dignity, food security, education, national identity, and the kind of future we want to leave behind for our children.

When my friends ask me why they should care about the West Philippine Sea (WPS), I flip the question back: "Do you care about what you eat? Your internet bill? Your school fees? Your family's health?" Because the fish we eat, the energy we import, the data we transmit, and the livelihoods we protect are all tied to those contested waters. The WPS covers nearly a third of our country's Exclusive Economic Zone, holding a treasure trove of marine resources, oil, natural gas, and rare biodiversity. According to the Bureau of Fisheries and Aquatic Resources, nearly 324,312 metric tons of fish were sourced from it in 2020 alone. When foreign ships scare off our fisherfolk or block our access, that affects our food supply—and the prices we pay in markets, wherever we live.

But beyond economics, the WPS is a test of our collective backbone. In 2016, we won a monumental legal victory against China at the Hague-based Permanent Court of Arbitration. The ruling was clear: China's expansive "nine-dash line" claim has no legal basis. Just this April 2025, Google Maps began labeling the area as the "West Philippine Sea"—a move welcomed by the National Maritime Council as a small but powerful win. For them, it is more than a name—it is a global nod to our legal and moral claim. It strengthens our identity, affirms our rights, and tells the world—and our own people—that this sea is ours, and it matters.

On its ninth anniversary this July 12, the DFA and AFP stood together to honor the ruling that brought justice to our shores. It's not just history—it's our present guide in defending what's rightfully ours. As DFA puts it, it is a "rules-based anchor" in protecting our sovereignty and a beacon for other nations facing similar disputes. General Romeo Brawner, AFP Chief of Staff, echoed this sentiment, calling the ruling not just a legal win but a truth the world acknowledged—that these waters feed our people, protect our coasts, and carry our legacy. "There is no compromise when it comes to our sovereignty," he said. It is not just a military mission; it is a national one, shared by every Filipino.

But victory on paper means nothing if we do not defend it with policy, with diplomacy, and most crucially—with public vigilance. That is where ordinary Filipinos come in. Because every apathetic shrug chips away at our moral claim. Every repost of misinformation from foreign propaganda machines muddies the waters of truth. And every child who grows up thinking this issue does not concern them is one less voice in our national defense.

National Security Adviser Eduardo Año recently thanked the public for supporting government actions, noting that over 58% of Filipinos back the Marcos administration's stance on the WPS. This is good news, but we can do better. More awareness leads to stronger unity. And genuine unity, especially in a democracy like ours, is not built on silence. It thrives on informed conversations, difficult questions, and principled actions. That is why it matters when local communities hold town hall meetings, when students stage creative protests, when teachers include maritime law in their discussions, and when artists, influencers, and even TikTokers bring this issue into the mainstream.

China's strategy has been subtle but aggressive: slowly eroding our access, pushing the limits of intimidation, and betting that most Filipinos are either too scared or too distracted to care. But we have seen through history that our kind of resilience has never been about firepower. It is about people standing up even when they are outnumbered. As former Vice President Leni Robredo once said, the consequences of this issue stretch beyond our lifetimes. This is not just about territory. It is about the principle of standing up to a bully. And in this case, the classroom, the barangay hall, the sari-sari store, the group chat—these are also fronts of that quiet, necessary resistance.

There is, too, an ecological dimension. Coral reefs in the West Philippine Sea sustain ecosystems that connect waters as far as the Sulu Sea and beyond. If we lose those reefs, we do not just lose fish. We lose protection from storms, livelihoods for generations, and a living classroom for marine science and environmental education. Marine biologist Hazel Arceo noted that the restricted access to Scarborough Shoal has already shifted fisheries dynamics, reducing harvests and reshaping entire coastal economies. As climate change intensifies, preserving our marine territories becomes not only a matter of pride but of survival.

But let us not get carried away by abstraction. Real lives are at stake. A fisherman from Zambales recently told Pambansang Lakas ng Kilusang Mamamalakaya ng Pilipinas (PAMALAKAYA) that his income per fishing trip has dropped by 70% since 2020 because of the harassment by Chinese vessels. Imagine going to work every day knowing you might be blocked, rammed, or harassed. Then imagine people in cities dismissing your plight as a "military issue." It is not. It is a human issue. It is a teacher issue. It is a youth issue.

That is why House Bill 8583, seeking to declare July 12 as West Philippine Sea Victory Day, matters. Not just as a legislative move, but as a national reminder. As Senator Risa Hontiveros puts it, celebrating the victory chips away at China's propaganda and reinforces our truths. It turns memory into muscle. And we, as educators, must help build that muscle. Not through fear, but through knowledge. Not by preaching hate, but by cultivating hope. Let us turn classrooms into conversations and our conversations into action.

In the end, the West Philippine Sea is not just a body of water. It is a mirror. It reflects how we see our country, our values, and our future. If we allow it to be taken inch by inch without protest, what does that say about what we truly believe is worth defending? If we stand for it now, loudly and wisely, then our children may never have to ask what was lost, only what was preserved.

Doc H fondly describes himself as a "student of and for life" who, like many others, aspires to a life-giving and why-driven world grounded in social justice and the pursuit of happiness. His views do not necessarily reflect those of the institutions he is employed or connected with.

ULAT SA PAG-ANGAT

PARA SA ISANG PHILHEALTH NA MABILIS, PATAS, AT MAPAGKAKATIWALAAN

ISYU BLG. 2 (Marso 10 – Abril 9, 2025)

PINALAWIG NA BENEPISYO PARA SA MGA MIYEMBRO

Bagong benepisyo sa atake sa puso, kinilala at pinasalamatan!



"Dahil ang procedure para sa atake ng puso na angioplasty ay hindi mura, karaniban ay kailangang mag-shell out-of-pocket. Kawawa naman ang mga mahihirap na pasyente na hindi kayang i-afford ang procedure na ito. Dahil sa bagong polisiya ng PhilHealth na nalabas ang mga mahihirap na pasyente ay nabibigyan namin ng serbisyong ito. Mayroon akong pasyente na nagkaroon ng malubhang atake sa puso ngunit wala siyang panggastos. Dahil nalaman ko na ang The Medical City – Clark ay kahit private hospital ay naka-implement ang PhilHealth package para sa mga atake sa puso at sa gabing iyon ay ginawa po namin agad-agad ang angioplasty na salamat naman ay naging successful at nakarecover at nakaawi nng maayos."

Dr. Edgar Wilson Timbol
Interventional Cardiologist, The Medical City – Clark

97% ng kabuuang bill ang binayaran ng PhilHealth o **P523,583** total na benepisyo



"Si Dr. Timbol ang nakapagsabi na may bara na ang puso ko at kailangang ma-opera. Dahil sa laki ng hinihinging pera, wala po kaming kakayahang magbayad, maghanap ng ganoong kalaking pera at doon nabanggit ni Dr. Timbol na sakop ng PhilHealth ang pag-opera sa puso. Siya po ang nagsabi na kaya pong ma-operahan na wala kaming babayaran. Sobra pong pagpapasalamat namin lalo na po kay Dr. Timbol at sa PhilHealth. Maniwala kayo o hindi, PhilHealth, wala po kami magbabayaran. Ang bill po namin ay Php800,000 pero sinakop po ng PhilHealth kaya malaki ang pasasalamat namin talaga."

Efrén Lopez (patient) and Arlene Lopez
PhilHealth members

PINAGAAN AT PINABUTING PAG-PROSESO NG CLAIMS

Pagproseso sa denied claims, pinuri at sinuportahan ng malalaking hospital groups sa bansa

Ayala Healthcare Holdings, Inc.
"This is a significant step in rebuilding trust and paves the way for more meaningful collaboration between PhilHealth and healthcare providers. We remain committed to do our part in improving efficiency of claims process as these ultimately benefit our Filipino patients."

Unihedat-Paranaque Hospital and Medical Center
"We appreciate your commitment and support to the private hospital institutions. Together, we shall work harder to enhance access, ensure efficiency, and provide quality healthcare services across the country. We are honored to be part of this journey and look forward to a fruitful partnership."

Global Care Medical Center Group of Hospitals
"We trust your vision and strategic initiatives for the Corporation shall move towards a sense of purpose and commitment among all your accredited hospitals. We look forward to taking part in contributing to the success of PhilHealth."

UHCWatch
"This greatly change is especially beneficial for indigent and financially struggling patients. [They] can now receive extended care without fear of additional out-of-pocket expenses. This is a victory for [UHC] where every Filipino can receive the medical care they need, for as long as necessary, without financial hardship."

The Medical City
"[This] is a crucial step towards enhancing efficiency and rebuilding trust within the national healthcare system. We are committed to collaborating with your office to ensure the efficient resolution of these claims and to contribute to the strengthening of our national healthcare system."

Metro Pacific Health
"This represents a significant step towards ensuring that patients receive uninterrupted access to healthcare services. We look forward to ongoing collaboration in strengthening the healthcare landscape for all Filipinos."

St. Luke's Medical Center
"This represents a significant step towards ensuring that patients receive uninterrupted access to healthcare services. We look forward to ongoing collaboration in strengthening the healthcare landscape for all Filipinos."

SAMA-SAMANG PAG-ANGAT SA BAGONG PILIPINAS

Pag-inom ng alak sa tama lang na dami, may benepisyo

Kasabihang masama ang epekto sa kalusugan ng paglalasing o labis na pag inom ng alak. Ngunit kung ito ay ginagawa sa tamang pamamaraan, ay may mga hatid ring kabutihan. Nagmula ito sa Toxicology Department ng Bataan General Hospital and Medical Center (BGHMC).

Napag alam rin na may ilang mga karamdaman na nagagamot ang alak na sa totoo lang sa tamang dami ng inom ay mga "anti-oxidants" na lumalaban sa mga free radicals na sumisira ng mahahalagang bahagi ng ating katawan.

Sa inyong ganap na kabatiran, narito ang mga mga kabutihang hatid ng tamang dami ng alak:

1. Pinoprotektahan nito ang iyong puso. Ang alak ay may anti-inflammatory at anti-clotting properties na nakatutulong sa pag-iwas sa atherosclerosis o ang pagbara ng mga arteries dahil sa cholesterol at iba pang mga dum. Ang red wine ay lalo pang nakabubuti dahil sa resveratrol, isang uri ng polyphenol na nakukuha mula sa balat ng ubas, na nagpapababa ng bad cholesterol at nagpapataas ng good cholesterol. Ang red wine ay maaari ring makatulong sa pagpapaluwag ng mga blood vessels at pagpapababa ng blood pressure.
2. Pinapabuti nito ang iyong utak. Ang alak ay may neuroprotective effects na nakatutulong sa pagpapanatili ng cognitive function at pag-iwas sa dementia at Alzheimer's disease. Ang red wine ay may flavonoids na nakakaapekto sa memory at learning abilities. Ang alak ay maaari ring makatulong sa pagpapagaan ng mood at pagpapababa ng stress.
3. Pinatitibay nito ang iyong immune system. Ang alak ay may antioxidants na nakalalaban sa mga free radicals na sumisira sa mga cells at nagdudulot ng mga sakit. Ang red wine ay may quercetin, isang uri ng flavonoid na nakakaapekto sa immune response at inflammation. Ang alak ay maaari ring makatulong sa pagpapababa ng risk of infection.
4. Nakatutulong ito sa pagpapababa ng risiko ng diabetes. Ang alak ay nakaka-impluwensya din sa insulin sensitivity o ang kakayahang ng katawan na gumamit ng insulin, ang hormone na nagre-regulate ng blood sugar levels. Ang mataas na insulin sensitivity ay nangangahulugang mas mababa ang risiko na magkaroon ng diabetes type 2, isang kondisyon kung saan ang katawan ay hindi makagawa o makagamit nang maayos ng insulin.
5. Nakatutulong ito sa pagpapabuti ng mood at mental health. Ang alak ay may epekto din sa neurotransmitters o ang mga kemikal na nag-uugnay sa mga selula sa utak. Ang alak ay nakaka-apekto lalo na sa serotonin o ang happy hormone na nakaka-impluwensya sa mood, emotions, appetite, sleep, at social behavior. Ang alak ay nakaka-relax din at nakaka-alis ng stress at anxiety na maaaring magdulot ng depression o iba pang mental health problems.
6. Nakakatulong sa microbiota ng sikmura. Ang microbiota ay ang pangkat ng mga bacteria at microorganisms na naninirahan sa ating sikmura. Sila ang nagpapanatili ng balanse at kalusugan ng ating digestive system. Ayon sa isang pag-aaral, ang mga umiinom



DIVINE DOCTOR

-- DIVINE L. REYES, PhD/DD --

ng red wine ay may mas magkakaibang microbiota kaysa sa mga umiinom ng ibang uri ng alak o hindi umiinom ng alak. Ito ay dahil sa mga polyphenols na makikita sa red wine, na nagbibigay ng lakas sa mga mabubuting microbes sa sikmura. Ang mga polyphenols ay mga antioxidant na nakukuha mula sa balat ng ubas, na pangunahing sangkap ng red wine.

7. Nakapagpapataas ng HDL cholesterol. Ang HDL cholesterol o ang tinatawag na good cholesterol ay tumutulong na linisin ang ating mga ugat mula sa LDL cholesterol o ang bad cholesterol na nagdudulot ng pagbara at pamamaga. Ang pag-inom ng alak ay maaaring makatulong na mapataas ang HDL cholesterol, lalo na kung iinumit ito kasama ng masustansyang pagkain tulad ng prutas, gulay, isda at mani.

8. Nakapagpapababa ng risk ng diabetes. Ang diabetes ay isang kondisyon kung saan hindi makapag-produce o makapag-utilize nang maayos ang katawan ng insulin, ang hormone na nagre-regulate ng blood sugar levels. Ang mataas na blood sugar levels ay maaaring magdulot ng iba't ibang komplikasyon tulad ng kidney damage, nerve damage, eye problems at heart problems. Ang pag-inom ng alak ay maaaring makatulong na mapababa ang risk ng diabetes, lalo na kung iinumit ito kasama ng high-fiber foods tulad ng oatmeal, beans at whole grains.

9. Nakapagpapababa ng risk ng dementia. Ang dementia ay isang kondisyon kung saan nagkakaroon ng pag-urong o pagkasira ng cognitive functions tulad ng memory, reasoning, language at judgment. Ito ay karanawang nakakaapekto sa mga matatanda at maaaring magdulot ng pagkalito, pagkawala, pagkawala ng orientation at personality changes. Ang pag-inom ng alak ay maaaring makatulong na mapababa ang risk ng dementia, lalo na kung iinumit ito nang moderate lamang. Ayon sa isang meta-analysis, ang moderate drinking o ang pag-inom ng isa hanggang dalawang standard drink kada araw ay nakapagpapababa ng 23% ang risk ng dementia kumpara

10. Nakapagpapabuti ng bone health. Ang red wine ay may resveratrol at silicon, na parehong nakakaapekto sa bone density. Ito ay makatutulong sa pag-iwas sa osteoporosis at fractures.

11. Nakapagpapabuti ng skin health. Ang red wine ay may resveratrol at flavonoids na parehong nakakaapekto sa skin health. Ito ay makatutulong sa paglaban sa aging signs, sun damage, acne, at eczema.

12. Pinapabagal nito ang aging process sa pamamagitan ng pagpapababa ng oxidative stress at inflammation, ang mga salik na nagdudulot ng cellular damage at degeneration. Kailangan lang ang ganap na kaalaman sa wastong pag inom ng alak upang matamasa ang mga benepisyon ng hatid nito.

Huwag lang kalilimutan na kada inom ng alak sa isang araw dapat ay di hihigit sa 3/4 na laman ng isang baso.

Marami pa kayong malalaman sa pitak na ito mula sa mga pananaliksik ng aming research team.

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TWH – July 16, 23 & 30, 2025

Calabarzon's big-ticket road projects in full swing ...from p. 1

The DPWH director is hopeful that construction of a flyover in Tagaytay City in Cavite will be completed by August 2025 while opening to motorists is expected by September 2025 providing

He said planning and pre-construction coordination with local governments and stakeholders are conducted to ensure that projects are tailored to the actual needs of communities and the population they serve. **(CH/PIA-Laguna)**

Inaasahang isusumite ang panukala sa nararapat na komite sa Kamara sa mga darating na Linggo.

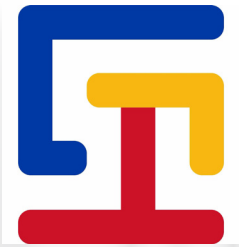
Cong. Matibag, naghain ng panukalang batas laban sa pang-aabuso sa nakatatanda ...mula sa p. 1

CALABARZON residents assured of faster Emergency Response with upgraded 911 Hotline

Stickers and posters have been

The enhanced Emergency 911 system is a priority program under President Ferdinand R. Marcos Jr.,

aimed at building a safer and more responsive nation. The platform serves as the government's central emergency hotline for crimes, fires, medical situations, and rescue operations. It is a whole-of-government initiative that integrates local and national agencies for coordinated emergency action.



DAVELARA GAMING CORPORATION

STL WINNING NUMBERS



	1st Draw	2nd Draw	3rd Draw
07/14/2025	02/24	05/20	09/07
07/15/2025	20/14	06/29	10/20
07/16/2025	27/14	18/37	09/32
07/17/2025	02/14	03/04	07/26
07/18/2025	34/05	31/10	01/18
07/19/2025	30/27	18/16	11/33
07/20/2025	10/17	07/26	31/23

CARD BANK, INC. (A Microfinance-Oriented Rural Bank)			
Name of Bank			
PUBLISHED BALANCE SHEET			
(Head Office and Branches)			
As of June 30, 2025			
ASSETS			
ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
		C0010	C0020
Cash and Cash Items	108000000000000000	270,939,005.01	374,582,225.88
Due from Bangko Sentral ng Pilipinas	105150000000000000	126,627,902.08	109,798,798.61
Due from Other Central Banks and Banks - Net	105220000000000000	5,812,549,814.07	6,201,932,808.03
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	195210000000000000	3,356,277,412.26	3,005,746,102.69
Debt Securities at Amortized Cost - Net	195241000000000000	3,585,871,427.02	3,253,410,510.04
Loans and Receivables - Others	140150300000000000	16,422,010,169.39	16,070,973,894.76
Total Loan Portfolio (TLP) - Gross	499020000000000000	16,422,010,169.39	16,070,973,894.76
Allowance for Credit Losses 2/	499350000000000000	633,941,593.32	580,877,884.31
Total Loan Portfolio - Net	195400000000000000	15,788,068,576.07	15,490,096,010.45
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	195452500000000000	1,034,371,359.73	988,693,796.26
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	1,416,030,143.49	943,970,783.31
Other Assets - Net	152500000000000000	709,756,835.12	1,038,093,110.59
TOTAL ASSETS	100000000000000000	32,100,492,474.85	31,406,324,145.86
Liabilities and Stockholders' Equity			
	Account Code	Amount	
		Current Quarter	Previous Quarter
		C0010	C0020
Liabilities			
Deposit Liabilities	215000000000000000	19,701,627,596.69	18,932,489,162.93
Bills Payable	220100000000000000	-	-
Other Borrowings, including Deposit Substitutes	220100003500000000		
Other Liabilities	240200000000000000	2,239,553,474.97	2,152,740,604.53
TOTAL LIABILITIES	200000000000000000	21,941,181,071.66	21,085,229,767.46
Stockholders' Equity			
Capital Stock	305000000000000000	5,376,993,900.00	5,373,917,200.00
Undivided Profits	315150000000000000	1,374,104,015.63	641,547,079.01
Retained Earnings	315000000000000000	3,441,734,292.74	4,325,739,460.99
Other Capital Accounts	335200000000000000	- 33,520,805.18	- 20,109,361.60
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	10,159,311,403.19	10,321,094,378.40
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	32,100,492,474.85	31,406,324,145.86
FINANCIAL INDICATORS (in %)			
FINANCIAL INDICATORS (in %)	Account Code	Amount	
		Current Quarter	Previous Quarter
		C0010	C0020
ASSET QUALITY			
Gross Non-Performing Loans (NPL) Ratio	499150500000000000	3.67	3.47
Net NPL Ratio	499151000000000000	1.13	1.12
Gross NPL Coverage Ratio	499152500000000000	105.25	104.08
Net NPL Coverage Ratio	499153000000000000	69.30	67.70
RELATED PARTY TRANSACTIONS			
LIQUIDITY			
Minimum Liquidity Ratio 5/	499551500000000000	92.77	95.02
PROFITABILITY			
Return on Equity (ROE)	499350000000000000	24.54	23.66
Return on Assets	499351000000000000	8.07	7.92
Net Interest Margin	499351500000000000	28.45	28.97
CAPITAL ADEQUACY			
Common Equity Tier 1 Ratio	499650501500000000	25.55	26.09
Tier 1 Capital Ratio	499650501000000000	25.55	26.09
CAR	499650500500000000	27.21	27.85
I hereby certify that all matters set forth in this Published Balance Sheet are true and correct, to the best of my knowledge and belief.			
MARIVIC M. AUSTRIA		MAY S. DAWAT	
Authorized Signatory		Authorized Signatory	

Proyektong BATA: Bawat Kinder Alpabetong Filipino/ Alpabasa ay Tangan Ama’t-Ina, Guro Aagapay

BY JOYCE BROAS PEREZ
TEACHER 3, CALUMPANG ELEMENTARY SCHOOL

Proyektong BATA: ito ay isang programa sa pagbasa kung saan ang Proyektong BATA ay isang inobasyon na makakatulong sa mga mag-aaral kindergarten upang mas maunawan ang tamang tunog at pangalan ng bawat letra. Ginamit sa programang ito ang Alpabasa at Alpabetong Filipino na sadyang napatunayan na magaling at epektibong pamamaraan upang tulungan ang mga bata na mas maunawaan ang pagbigkas ng tunog at pangalan ng letra. Nagsimula ang proyekto sapamamagitan ng pag-assess sa mga mag-aaral mula unang assessment gamit ang materyal na Early Childhood Development Checklist upang matasa ang kakayahan ng bata kung sila ang nangangailangan ng remediation sa pagpapatunog o pagkilala sa pangalan ng letra.

Ang mga mag-aaral na napili sa programang ito ay ang mga bata na nasa Kindergarten. Sila ang mga mag-aaral na lumabas na may mababang score sa assessment na ginawa sa kanila. Mula sa kabuuang bilang ng mga bata sa bawat Kindergarten kinuha ang dalawampu sa mga bata na may mababang score sa assessment na kanilang ginawa. Kung kaya't ang respondent ay binubuo ng dalawampu (29) na mga mag-aaral sa kabuuan.

Ang programang ito ay may kaugnayan sa mga gawain ng paaralan na naglalay-ong paunlarin ang bawat mag-aaral sa kakayahan nila na makapagpatunog at makilala ang pangalan ng letra sa tulong ng guro sa paaralan at mga magulang sa tahanan.

Napasimulan ang inobasyong ito na makabuo ng proyekto na siyang magiging daan upang maisakatuparan ang layunin ng paaralan na maitaas ang antas ng performans ng mga mag-aaral sa kakayahang makapagpatunog, makapantig at makabasa ang mga mag-aaral sa Kindergarten.

Dito nagsimula ang "Proyektong BATA: Bawat Kinder Alpabetong Filipino/ Alpabasa ay Tangan Ama't- Ina Aagapay, isa itong stratehiya kung saan ang mga mag-aaral ay magsisimulang magpatunog ng mga letra sa tulong ng kanilang guro sa paaralan at magulang o guardian sa tahanan na kung saan ito ay pasisimulan na pag-aaralang bigkasin ang mga tunog ng bawat letra sa Alpabasa Ang Alpabetong Filipino ay sa huling bahagi kapag natiyak na ng mga magulang at guro na kayang bigkasin ng mga mag-aaral ang tunog ng bawat letra.

May mga itinakdang schedule ang guro bilang katuwang awtor ng inobasyong ito. Ang pamamaraan ng pagtuturo ng mga guro ay maaring gumamit ng mag interaktibong gawain, makukulay na larawan, laro, gadget o makabagong teknolohiya at iba pa batay sa kaisapan ng mga guro kung paano nila mapapanatili ang interest ng mga bata.

Ang guro na siyang pinaka proponent , katuwang ang kaniyang kapwa guro at mga magulang o tagapanglaga ang magsasagawa ng inobasyong ito . Maglalaan ng 10 minuto ang guro bago magsimula ang klase, magulang o tagpanglaga sa oras ng pag-aaral ng mga bata sa tahanan.

Maaaring sabayan ng kantang Alpabasa Song ang mga bata sa bawat gawain sa silid-aralan o kaya naman ay sa tahanan.

Ang programa ay sisimulan mula unang pangatlong Linggo ng Agosto 2024 at magtatapos sa ikalawang Linggo ng Mayo 2025. Buong isang taon isasagawa ang programa upang masiguro ang pagbabago sa kakayahan ng mga mag-aaral kung kaya't inihasa rin ang mga magulang at tinipon sa pagpupulong upang malaman ang isinasagawang program na higit na makatulong sapag-unlad ng kanilang mga anak. Hiningi rin ang kanilang suporta upang higit na maging epektibo ang ginagawang program.

Ang pondo na pangagalangan ay maaring magmula mismo sa personal na paglalaan ng awtor ng inobasyong ito o maaring humingi ng mga donor sa mga tao o samahan na tumutulong sa paaralan sa mga programa nito

Ancillary services drive July 2025 transmission rates up ...from p. 1

providers to stabilize the grid during power supply-demand imbalance. AS charges are remitted directly to generating companies with bilateral contracts with NGCP, and to the Independent Electricity Market Operator of the Philippines (IEMOP) for the AS sourced from the Reserve Market.

The AS cost for Visayas for the June 2025 billing period includes the 6th and last tranche of the settlement of the remaining 70% AS from the Reserve Market during the March 2024 billing period whose recovery was deferred by the ERC.

NGCP does not earn from AS and does not benefit from the movement in prices.

Meanwhile, NGCP's transmission wheeling rates slightly increased by 0.39%, from PhP0.4593/kWh in the May 2025 billing period to PhP0.4611/kWh in the June 2025 billing period. Transmission wheeling rates are what NGCP charges for its primary service of delivering power.

"For the July 2025 electric bill of the end consumers, NGCP charges only PhP0.46/kWh for the delivery of its services," NGCP explained, adding that AS still accounts for the bulk of transmission charges.

Mekeni Food Corp warns public ...from p. 1

Retailers and customers who encounter suspicious individuals claiming to be affiliated with Mekeni are strongly encouraged to report these activities immediately. Reports should be directed to their respective local government units (LGUs) or other authorities to prevent further fraudulent transactions.

Mekeni reiterates its commitment to protecting consumers and ensuring the authenticity of its products. The company urges everyone to stay alert and only purchase from legitimate and verified Mekeni representatives.

NOTICE OF EXTRAJUDICIAL SETTLEMENT OF ESTATE WITH PARTITION

NOTICE is hereby given that the late DANTE BELARMINO BIENVENIDA, who died intestate on Jan. 19, 2022 at San Pablo City, left certain properties described as follows: 1) a parcel of land under Transfer Certificate of Title No. 075-2016000666 situated in San Pablo City, Laguna; 2) a residential bungalow house under Tax Declaration No. 01-0027-00008 covered by TCT No. 28605 located at Brgy. VI-E, San Pablo City; 3) a parcel of land under Tax Declaration No. 05-0046-06152 situated at Brgy. Del Remedio, San Pablo City; 4) a residential building under Tax Declaration No. 05-0046-07512 situated at Brgy. Del Remedio, San Pablo City; 5) a parcel of land under Tax Declaration No. 05-0046-06153 situated at Brgy. Del Remedio, San Pablo City; 6) a residential building under Tax Declaration No. 05-0046-07513 situated at Brgy. Del Remedio, San Pablo City; 7) a parcel of land under Tax Declaration No. 05-0046-06154 situated at Brgy. Del Remedio, San Pablo City; 8) a residential building under Tax Declaration No. 05-0046-07514 situated at Brgy. Del Remedio, San Pablo City; 9) a parcel of land under Transfer Certificate of Title No. 075-2016000667 situated in San Pablo City, Laguna; 10) a parcel of land under Tax Declaration No. 05-0046-06148 situated at Brgy. Del Remedio, San Pablo City; 11) a residential building under Tax Declaration No. 05-0046-07509 situated at Brgy. Del Remedio, San Pablo City; 12) a parcel of land under Transfer Certificate of Title No. 075-2016000668 situated in San Pablo City, Laguna; 13) a parcel of land under Tax Declaration No. 05-0046-06151 situated at Brgy. Del Remedio, San Pablo City; 14) a residential building under Tax Declaration No. 05-0046-07511 situated at Brgy. Del Remedio, San Pablo City; 15) a parcel of land under Transfer Certificate of Title No. 075-2017000371 situated in the Brgy. Sta. Isabel, San Pablo City, Laguna; 16) a parcel of land under Transfer Certificate of Title No. 075-2017000372 situated in the Brgy. Sta. Isabel, San Pablo City, Laguna; 17) a parcel of land under Transfer Certificate of Title No. 075-2017000373 situated in the Brgy. Sta. Isabel, San Pablo City, Laguna; 18) a parcel of land under Transfer Certificate of Title No. 075-2017000368 situated in the Brgy. Sta. Isabel, San Pablo City, Laguna; 19) a parcel of land under Transfer Certificate of Title No. 075-2017000369 situated in the Brgy. Sta. Isabel, San Pablo City, Laguna; 20) a parcel of land under Transfer Certificate of Title No. 075-2017000370 situated in the Brgy. Sta. Isabel, San Pablo City; 21) a parcel of land under Tax Declaration No. 05-0046-06150 situated at Brgy. Del Remedio, San Pablo City, Laguna; 22) a residential building under Tax Declaration No. 05-0046-07510 situated at Brgy. Del Remedio, San Pablo City; 23) a parcel of land under Tax Declaration No. 05-0046-06149 situated at Brgy. Del Remedio, San Pablo City; 24) a residential building under Tax Declaration No. 05-0046-07508 situated at Brgy. Del Remedio, San Pablo City; 25) a parcel of land under Transfer Certificate of Title No. T-76348 situated in the Poblacion, San Pablo City, Laguna, which had been the subject of an "Extrajudicial Settlement of Estate With Partition" among his legitimate heirs before Notary Public Atty. Ledor E. Macalalag as per Doc. No. 79; Page No. 16; Book No. 245; Series of 2024.

TWH – July 9, 16 & 23, 2025

NOTICE OF EXTRAJUDICIAL SETTLEMENT OF ESTATE WITH PARTITION

NOTICE is hereby given that the late DANTE BELARMINO BIENVENIDA, who died intestate on Jan. 19, 2022 at San Pablo City, left certain shares of stock with the Community Hospital of San Pablo City, Inc. consisting of five hundred twenty five (525) shares and covered by Stock Certificate Nos. 205, 239, 361, 497, 727, 940, 1175, 1516, 2223 and 2738 which had been the subject of an "Extrajudicial Settlement of Estate With Partition" among his legitimate heirs before Notary Public Atty. Ledor E. Macalalag as per Doc. No. 80; Page No. 16; Book No. 245; Series of 2024.

TWH – July 9, 16 & 23, 2025

NOTICE OF EXTRAJUDICIAL SETTLEMENT OF ESTATE WITH PARTITION

NOTICE is hereby given that the late JUAN BIENVENIDA and AURELIA BELARMINO, who died on July 20, 1973 and Oct. 8, 1998 at Paete, Laguna, respectively, left a parcel of land under Tax Declaration No. 02-0054-02113 situated at Brgy. Sta. Isabel, San Pablo City which had been the subject of an "Extrajudicial Settlement of Estate With Partition" among his legitimate heirs before Notary Public Atty. Ledor E. Macalalag as per Doc. No. 78; Page No. 16; Book No. 245; Series of 2024.

TWH – July 9, 16 & 23, 2025

NOTICE OF EXTRAJUDICIAL SETTLEMENT OF REAL PROPERTY WITH WAIVER AND RENUNCIATION OF RIGHTS

NOTICE is hereby given that the late VIRGIL DC. LIM, who died intestate on July 4, 2013 in Quezon City, left a certain real property situated in Maahas, Los Baños, Laguna covered by T.C.T. No. T-790800 which had been the subject of a "Deed of Extrajudicial Settlement of Real Property With Waiver and Renunciation of Rights" among his legal heirs before Notary Public Atty. Jason G. de Belen as per Doc. No. 458; Page No. 92; Book No. 456; Series of 2025.

TWH
July 16, 23 & 30, 2025

Covered ka ba???

Accident...

Hospitalization..!

Sa MOTORLANDIA Covered ka!!!

NOTICE OF EXTRAJUDICIAL SETTLEMENT OF ESTATE

NOTICE is hereby given that the late **ROMEO AGUSTIN GARDON** who died intestate on Nov. 14, 2022 left the following motor vehicles:

Model/Make	:	HYUNDAI
Serial/Chassis No.	:	KMFZBX7KAKU623804
Motor/Engine No.	:	D4CBJ687474
Color	:	CREAMY WHITE
Plate No.	:	NED8404

Model/Make	:	TOYOTA
Serial/Chassis No.	:	PA2JA8EM7M0092337
Motor/Engine No.	:	1GD0978078
Color	:	BLACKISH RED MICA
Plate No.	:	DAV4433

which had been extrajudicially settled among his legal compulsory heirs before Notary Public Atty. Venus C. Velasco as per Doc. No. 28; Page No. 57; Book No. XXXV; Series of 2025.

TWH – July 9, 16 & 23, 2025

NOTICE OF EXTRAJUDICIAL SETTLEMENT OF ESTATE WITH WAIVER OF RIGHTS

NOTICE is hereby given that the late **EMILY S. MALABANAN**, who died intestate on Aug. 4, 2021 at San Pablo City left one (1) unit of motor vehicle described as follows:

Make	:	HONDA
Engine No.	:	KYA00E020216
Chassis No.	:	KYA00020202
MV File No.	:	0472-00000180490
Year Model	:	2013
Body Type	:	MOTORCYCLE with SIDECAR
Plate No.	:	4716WW
Series	:	TMXS2

which had been the subject of an "Extrajudicial Settlement of Estate With Waiver of Rights" among her legitimate heirs before Notary Public Agripino G. Morga as per Doc. No. 30; Page No. 7; Book No. XXXVII; Series of 2024.

TWH – July 9, 16 & 23, 2025

NOTICE OF EXTRAJUDICIAL SETTLEMENT OF ESTATE WITH WAIVER OF RIGHTS

NOTICE is hereby given that the late **NORMA J. MARTINEZ**, who died intestate on June 2, 2021 in Caloocan City, Metro Manila, left a parcel of land situated in Brgy. Manggahan, Pasig City covered by Transfer Certificate of Title No. 011-2019002130 and Tax Declaration Nos. E-012-39539 & E-012-40463 which had been the subject of an "Extrajudicial Settlement of Estate With Waiver of Rights" among her legal heirs before Notary Public Atty. Jose Francis R. Marasigan as per Doc. No. 379; Page No. 77; Book No. VI; Series of 2025.

TWH – July 9, 16 & 23, 2025

PAGBABAHAGING LABAS SA HUKUMAN NA MAY BILIHANG GANAP O LUBUSAN

IPINAGBIBIGAY-ALAM sa lahat na ang yumaong sina **NONILON A. RAMOS** (kapatid ng namatay na **MARIA VICTORIA A. RAMOS**) na namatay noong Abril 15, 2015 sa Lunsod ng San Pablo City na walang naiwang huling habilin ay nakaiwan ng isang (1) parselang lupa na natatayo sa Brgy. San Gregorio, San Pablo City sakop ng Transfer Certificate of Title No. (T-51204) 075-2023009243 na binahagi sa labas ng hukuman ng kanilang mga tagapagmana at ipinagbili kay **JEAN LINATOC BALDOVINO** sa harap ni Notaryo Publiko Atty. Roderick I. Urrea ayon sa Doc. No. 461; Page No. 94; Book No. CVII; Series of 2024.

TWH – July 9, 16 & 23, 2025

NOTICE OF EXTRAJUDICIAL SETTLEMENT OF ESTATE OF ROMEO ANDAYA SUNICO

NOTICE is hereby given that the estate of the late **ROMEO ANDAYA SUNICO**, who died on May 3, 2025 in San Pedro City, Laguna, which estate consists of one (1) real property located in San Pedro City, Laguna, covered by TCT No. T-362809, which have been the subject of an "Extrajudicial Settlement of Estate of the Late Romeo Andaya Sunico with Waiver of Rights" dated July 9, 2025, executed by his surviving heirs, under Doc. No. 43; Page No. 10; Book No. XLV; Series of 2025, under Notary Public ATTY. PAUL GIDEON G. ILAGAN, Notary Public of San Pedro, Laguna.

TWH – July 16, 23 & 30, 2025

NOTICE OF EXTRAJUDICIAL SETTLEMENT OF ESTATE OF ROMEO ANDAYA SUNICO

NOTICE is hereby given that the estate of the late **ROMEO ANDAYA SUNICO**, who died on May 3, 2025 in San Pedro City, Laguna, which estate consists of one (1) Time Deposit with Bank of Commerce-Pacita Complex Branch, San Pedro City, Laguna, covered under Acct. No. 012-36-001272-5, which have been the subject of an "Extrajudicial Settlement of Estate with Waiver and Renunciation of Rights to Claim Bank Deposits of the Late Romeo Andaya Sunico" dated July 9, 2025, executed by his surviving heirs, under Doc. No. 45; Page No. 10; Book No. XLV; Series of 2025, under Notary Public ATTY. PAUL GIDEON G. ILAGAN, Notary Public of San Pedro, Laguna.

TWH – July 16, 23 & 30, 2025

NOTICE OF EXTRAJUDICIAL SETTLEMENT OF ESTATE WITH WAIVER OF RIGHTS

NOTICE is hereby given that the late **ERNESTO CARACA MALIGAYA and LOLITA EVANGELISTA MALIGAYA**, who both died intestate on May 6, 2016 and Nov. 29, 2021 respectively, left a parcel of land situated in Masiit, Calauan, Laguna covered by Transfer Certificate of Title No. T-249767 which had been the subject of an "Extrajudicial Settlement of Estate With Waiver of Rights" among their heirs before Notary Public Atty. Romelen A. Carreon as per Doc. No. 464; Page No. 94; Book No. 27; Series of 2025.

TWH – July 23, 30 & Aug. 6, 2025

NOTICE OF ANNUAL MEETING OF BOARD OF DIRECTORS OF JAPAN-ASIA DEVELOPMENT FOUNDATION, INC.

Notice is hereby given that an annual meeting of the Board of Trustees of Japan-Asia Development Foundation, Inc., a Philippines corporation, will be held via ZOOM, on 15 August, 2025 at 2:00 PM (14:00) (PST). The details of the ZOOM meeting and a proxy form (if needed) were forwarded to your respective email address as of 11 July 2025.

The meeting will consider and act on the following agenda items:

- Agenda Item #1 - Petition for the Re-Activation of PNB Dormant Account of the Corporation
- Agenda Item #2 - Petition for Dissolution of Japan-Asia Development Foundation Inc.
- Agenda Item #3 - Article of Incorporation provision ("Twelve") on the distribution of assets to another corporation, organization or association with similar purpose(s).
- Agenda Item #4 - Nomination of Representative of the Corporation for the Petition of Dissolution and Reactivation of PNB Account
- Any other business as may properly be brought before the meeting.

Kindly email to the undersign the completed proxy form, if required, a week before the meeting.

Dated: 11 July 2025

(Sgd.) **MA. THERESA M. PINEDA**
Corporate Secretary

TWH – July 16, 23 & 30, 2025

REPUBLIC OF THE PHILIPPINES
REGIONAL TRIAL COURT OF CALAMBA CITY,
LAGUNA
FOURTH JUDICIAL REGION
Office of the Clerk of Court & Ex-Officio Sheriff
G/F New Hall of Justice,
Chipeco Ave. Ext. Bacnotan Rd,
Brgy. Real, Calamba City, Laguna
(049) 536-3160 / rtc1cmboco@judiciary.gov.ph

NOTICE OF EXTRA-JUDICIAL SALE (FORECLOSURE NO. F-8286-2025-C)

Upon extra-judicial petition for sale under Act 3135 filed by **ARMINDA C. MUYA**, of legal age, with residence and postal address in BRGY. LOOC, CALAMBA CITY, mortgagee, against **RESSIE S. DEMATERA**, of legal age, Filipino citizen, single and with residence and postal address in Amihan Subd., Tagapo, Sta. Rosa City, Laguna, mortgagor, to satisfy the mortgage indebtedness which as of April 30, 2025 amounts to **SEVEN HUNDRED EIGHTY FOUR THOUSAND PESOS (Php 784,000.00)**, inclusive of interest and other charges. The undersigned Deputy Sheriff will SELL at PUBLIC AUCTION on **AUGUST 8, 2025 at 9:00 A.M. to 4:00 P.M.** at the Hall of Justice, Regional Trial Court, 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. T-060-2023027186

"A PARCEL OF LAND (LOT 6, BLOCK 6 OF THE CONS.-SUBD. PLAN, PCS-04-025822, BEING A PORTION OF THE CONS. OF LOTS 1, 2, 3 & 4 (LRC) PCS-23693, LRC RECORD NO. 8418), SITUATED IN THE BARANGAY OF MAKILING, CITY OF CALAMBA, PROVINCE OF LAGUNA, ISLAND OF LUZON. BOUNDED ON THE SW., ALONG LINE 1-2 BY ROAD LOT 5; ON THE NW., ALONG LINE 2-3 BY LOT 7, BLOCK 6; ON THE NE., ALONG LINES 3-4-5 BY PHILIPPINE NATIONAL RAILWAYS; ON THE SE., ALONG LINE 5-1 BY LOT 5, BLOCK 6; ALL OF THE CONS.-SUBD. PLAN. BEGINNING AT A POINT MARKED "1" ON THE PLAN, xxx.

xxx CONTAINING AN AREA OF ONE HUNDRED FIFTY (150) 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 SEP. 08, 2025, without further notice.

Calamba City, Laguna, June 10, 2005.

(Sgd.) **ANDRIE JANN V. AKILITH, MS, RPsy, CHRA**
Sheriff IV
0968-853-3186

Duly Raffled:
Refer to certification of Executive Judge on minutes of raffle for publication dated July 10, 2025.

Copy furnished:
ARMINDA C. MUYA
BRGY. LOOC, CALAMBA CITY

RESSIE S. DEMATERA
AMIHAN SUBD., TAGAPO,
STA. ROSA CITY, LAGUNA

The Wednesday Herald
San Pablo City
July 16, 23 & 30, 2025

REPUBLIC OF THE PHILIPPINES
REGIONAL TRIAL COURT
FOURTH JUDICIAL REGION
BRANCH 108, CABUYAO CITY, LAGUNA
Official Contact No.: 09514918839
Official Email Address: rtc2cbuy108@judiciary.gov.ph

NOTICE OF EXTRA JUDICIAL FORECLOSURE EJF NO. 205-C-2024-EJ

Upon Petition for Extra-Judicial Foreclosure of Real Estate Mortgage Under Act 3135, as amended, filed by **BDO UNIBANK, INC.**, mortgagee, against **SPS. KRISTINE T. REYES AND VIGNETTE MARINER E. REYES**, as represented by their Attorney-In-Fact, **RACHELLE T. TAROL**, mortgagor/s, both of legal age, Filipino citizens, with postal address at (1.) LOT 10, BLK. 3, LAS VEGAS STREET, ROSEWOOD 2, STA. ROSA, LAGUNA; AND (2) LOT 18, BLK. 7, CAMELLA LA VECINA, BRGY.DIEZMO, CABUYAO, LAGUNA to satisfy the mortgage indebtedness which as of October 30, 2024 amounted to **TWO MILLION FOUR HUNDRED SIXTY SIX THOUSAND SIX HUNDRED SEVENTY EIGHT PESOS & 34/100 (Php 2,466,678.34)** interest, penalty and other charges, the undersigned Deputy Sheriff will sell at public auction on August 14, 2025 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. 060-2017017222

A PARCEL OF LAND (LOT 18 BLOCK7 OF THE CONS-SUBDIVISION PLAN, PCS-04-026067, BEING A PORTION OF BLOCK 1; BLOCK 3; LOTS 1 TO 23, BLOCK 4; LOTS 1 TO 5, BLOCK 5; LOTS 1 TO 6, BLOCK 6; LOTS 1 TO 24, BLOCK 7; LOTS 1 TO 21; x x x x ALL OF PCS-04-016235, L.R.C. REC. NO.), SITUATED IN BARANGAY OF DIEZMO, MUNICIPALITY OF CABUYAO, PROVINCE OF LAGUNA, ISLAND OF LUZON. BOUNDED ON THE x x x x CONTAINING AN AREA OF ONE HUNDRED TEN (110) SQUARE METERS, x x x x

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 21, 2025 at 2:00 o clock pm without further notice.

City of Cabuyao, Laguna, June 20, 2025.

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

Copy Furnished:
BDO UNIBANK, INC.
REMEDIAL MANAGEMENT UNIT
33rd Floor BDO Corporate Center Ortigas
No. 12 ADB Avenue, Mandaluyong City

SPS. KRISTINE T. REYES
AND VIGNETTE MARINER E. REYES
1.) Lot 10, Blk. 3, Las Vegas Street,
Rosewood 2, Sta. Rosa, Laguna
2.) Lot 18, Blk. 7, Camella La Vecina,
Brgy. Diezmo, Cabuyao, Laguna

The Wednesday Herald
San Pablo City
July 16, 23 & 30, 2025

Aboitiz Renewables upgrades barangay health centers

Aboitiz Renewables Inc., the renewable energy arm of Aboitiz Power Corporation, recently donated health-care equipment and medicines to barangay health centers in its host communities in Albay, Batangas, Davao del Sur, and Bukidnon.

Under its Adopt-a-Health Center program, Aboitiz Renewables upgraded four barangay health centers: Joroan, Libtong, and Belen in Albay and San Felix in Sto. Tomas City, Batangas. With nearly P3 million in funding, the upgrades included new medical tools, furnishings, essential medicines, and protective equipment.

“Maswerte ang Joroan dahil may Aboitiz Renewables na tumutulong. Mahalaga ang private-public partnership para matugunan ang kakulangan na di kayang sagutin ng LGU. Sa tulong ng Aboitiz Renewables, napunan ang kulang sa gamit, gamot, at equipment ng Barangay Health Station, kaya mas accessible na ang serbisyong pangkalusugan,” said Sheena Marie De Leon, a public health nurse.

(Joroan is fortunate to have Aboitiz Renewables providing support. Private-public partnerships are important in addressing gaps that the LGU alone cannot fill. With Aboitiz Renewables’ help, the shortages in supplies, medicine, and equipment at the Barangay Health Station were addressed, making healthcare services more accessible to residents).

“Lahat ng assistance na nanggagaling sa Aboitiz Renewables ay aming pinangalagaan. Ang lahat ng pangangailangan na ibinigay ninyo sa amin



A senior citizen from Barangay Joroan in Albay goes to her regular check-up at the local health center after Aboitiz Renewables provided essential tools, equipment, and maintenance medicines.

in partnership with the Aboitiz Foundation and local governments.

The program provided essential maintenance and emergency-use medicines in areas where access remains limited, particularly in Santa Cruz, Davao del Sur and Impasugong and Manolo Fortich in Bukidnon, all of which house some of Aboitiz Renewables’ run-of-river hydro plants.

At the Santa Cruz Municipal Health Center in Davao del Sur, the Botika ng Bayan is now better stocked to serve residents, including indigenous peoples, with essential medicines for hypertension, diabetes, infections, and maternal care.



Thanks to Aboitiz Renewables, the Santa Cruz Municipal Health Center's Botika ng Bayan can now serve more locals, including IPs, with medicines identified as essential by the health center.

sa Health Center ay papakinabangan ng bawat mamamayan ng Barangay San Felix,” added San Felix Barangay Captain Gerry Punzalan.

(We value all the assistance coming from Aboitiz Renewables. Everything you’ve provided for our Health Center will benefit every resident of Barangay San Felix).

Since its launch, the Adopt-a-Health Center program of Aboitiz Renewables has improved 14 barangay health centers across Albay, Batangas, and Laguna — host communities of Aboitiz Renewables’ geothermal facilities — reaching over 84,000 residents.

Meanwhile, in Mindanao, Aboitiz Renewables is also helping address the gap in access to medicines through the Botika ng Bayan initiative, implemented

In Bukidnon, indigenous communities in Manolo Fortich and Impasugong also benefit from regular medicine allocations tailored to their specific health needs.

To date, the program has distributed nearly P500,000 worth of medicines across the three municipalities.

“Programs like Botika ng Bayan make a real, lasting difference. With this support, we’re better equipped to serve those who need it most,” said Dr. Raygene Manuel, the Municipal Health Officer of Santa Cruz.

“Personal health in all its aspects—whether spiritual, mental, physical, intellectual, educational, and economic—is the most important foundation of strong, resilient communities. We do our best to energize progress and uplift commu-

nities through long term improvements in the well-being of our stakeholders, whether our employees, our families, or our communities,” said Aboitiz Renewables President Jimmy Villaroman.

About AboitizPower

Aboitiz Power Corporation (AboitizPower) is the holding company for the Aboitiz Group’s investments in power generation, distribution, and retail electricity services. Guided by its vision and higher purpose, the company actively contributes toward uplifting the lives of the Filipino people and achieving a better world.

The company is one of the largest power producers in the Philippines, with a balanced portfolio of assets located across the country. It is a major producer of renewable energy, with several hydroelectric, geothermal, and solar power generation facilities. It also has thermal power plants in its generation portfolio to support the country’s base-load and peak energy demands.

AboitizPower also owns distribution utilities that operate in high-growth areas in Luzon, Visayas, and Mindanao, including the country’s second and third-largest private utilities.

In step with the country’s ambitions for its energy mix, AboitizPower aims to grow its portfolio of generation assets with renewables and selected baseload builds. The Company seeks to increase its renewables group’s assets (collectively called Cleanergy) significantly by 2030 from indigenous energy sources such as solar, hydro, geothermal, and wind. To date, AboitizPower, together with its partners, offers the largest renewable energy portfolio in the Philippines based on installed capacity under its operational control.

About Aboitiz Renewables

Aboitiz Renewables, Inc. (ARI) is the holding company for Aboitiz Power Corporation’s (AboitizPower) renewable energy portfolio. We are at the forefront of driving the Philippines’ clean energy transition, tasked with developing and managing various renewable energy projects. Our mission is to significantly expand AboitizPower’s renewable energy capacity, contributing to a more sustainable and secure energy future for the nation.

The Wednesday HERALD

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ONE OF LAGUNA'S OLDEST AND MOST TRUSTED WEEKLY NEWSPAPER

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‘Superman’ is a vibrant, timely, and metaphorical take on the iconic superhero

As a movie lover, I enjoy superhero films whether it’s from Nolan or Schumacher, Burton or Snyder, Watts or Raimi. Superhero movies are fast-paced, has lots of action sequences, and inspirational. The amount of inspiration they bring as “superheroes” is I think the biggest mark of what a superhero movie should be. We watched the 2025 Superman directed by James Gunn at IMAX in MOA. This reboot is going to be an instant classic.



MOMENT OF TRUTH

-- Paolo Manuel C. Fule --

Superman 1978 by director Richard Donner provided artistic respectability and commercial dominance in putting the iconic superhero on the big screen in the 70’s. It earned stardom for Christopher Reeve and the movie received 4 Oscar nominations for Film Editing, Sound, Original Score, and winning Best Visual Effects.

In 2006, Brian Singer’s Superman Returns graced the screens. The movie reveals Superman has been missing for five years after astronomers discovered the remains of Krypton. He returns as Clark Kent at the Daily Planet. The movie received Best Visual Effects nominations at the Oscar Awards.

In 2013, Zack Snyder’s Man of Steel brought a new take on the iconic superhero. It presents a nonlinear narrative which involves flashbacks of Superman’s childhood and teenage years. The film received mixed reviews from fans and critics alike.

In Superman 2025, Superman was brought to life more of a human being, a superhero with the heart of a human being. As Superman/Clark Kent said in the movie, “I’m as human as anyone. I love, I get scared. I wake



up every morning and despite not knowing what to do, I put one foot in front of the other and I try to make the best choices I can. I screw up all the time, but that is being human and that’s my greatest strength.”

This Superman movie review will not be complete of course without our “Super Dog” Krypto who steals the show every now and then.

For over 70 years after he appeared in the Superman comics, this is Krypto’s first appearance in a live-action movie of Superman. This movie has brought back the superhero genre in a more colorful and vibrant approach. It’s a 10/10 for me as a fan of Superman and as a lover of films.

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ABEDNEGO GREEN TREADS THE WORLD OF ACTING WITH NEW MOVIE PROJECTS AHEAD

By: PAOLO MANUEL C. FULE

Rising actor-model Abed Green is one of the casts in the upcoming drama movie “Piring”. Abed is also set to star in the soon-to-be released comedy film “Jackstone 5”. Abed Green co-starred in last year’s movie “Slay Zone”. The film is directed by Mr. Louie Ignacio and produced by Wide International Film Productions. Introducing Queenay Mercado and Richard Armstrong with Maui Taylor, Rico Barrera, Abed Green, Lou Veloso, Hero Bautista, Paolo Rivero, Raul Morit, Yian Gabriel, Tabs Sumulong, Panteen Palanca, and with special participation of Kuya Kim Atienza. Abed Green also co-starred in the Joel Lamangan drama “Fatherland” that was shown last Holy Week in theatres nationwide.

Cornerstone Artist Abed Green was also one of the cast members of the GMA 7 comedy sitcom Open 24/7 which is top billed by Kapuso stars Vic Sotto, Maja Salvador, and Jose Manalo directed by JR Reyes. Abed Green was one of the cast members of the GMA 7 primetime action drama ‘Mga Batang Riles’ which was top billed by Kapuso stars Miguel Tanfelix, Anton Vinzon, Bruce Roeland, Kokoy De Santos, and Raheel Bhyria



with Ronnie Ricketts, Jay Manalo, Jeric Raval, Desire Del Valle, Roderick Paulate, and Ms. Eva Darren. Abednego Martinez Green is a student-athlete, basketball player, image model, and actor. For his acting career, he already starred in a Viva Films movie and an online series. In 2021, he also landed a lead role in GMA 7’s Magpakailanman Christmas episode.

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P970M PROYEKTONG PATUBIG SA DANAOG, BOHOL SINIMULAN NA

Matapos ang mahigit tatlong dekada ng paghihinay at pangarap, opisyal nang sinimulan ang konstruksiyon ng Hibale Small Reservoir Irrigation Project sa bayan ng Danao, Bohol noong Hulyo 4. Ang makasaysayang groundbreaking ceremony ay ginanap sa mismong lugar kung saan itatayo ang dam, na magsisilbing pangunahing patubig sa daan-daang ekтарыang sakahan sa lalawigan.

Ang proyekto, na tinatayang nagkakahalaga ng P970 milyon, ay bunga ng isang matagal nang bisyon na unang inilagtag ni yumaong Gobernador at dating Kongresista Erico B. Aumentado noong dekada 1990. Sa kabila ng maraming balakid, panibagong pag-asa ang dala ng kasalukuyang administrasyon ni Gobernador Erico Aristotle Aumentado, anak ng yumaong lider, na muling isinulong ang proyekto bilang bahagi ng mga programang pang-kaunlaran para sa sektor ng agrikultura.

Sa pangunguna nina Gobernador Aumentado at Kinatawan ng Ikalawang Distrito Maria Vanessa Aumentado, kasama ang mga opisyal mula sa National Irrigation Administration (NIA) at lokal na pamahalaan ng Danao, isinagawa ang seremonya ng pagsisimula ng proyekto. Buong suportang mga ahensyang nasyonal at lokal, na itinuturing ang proyektong ito bilang susi sa pag-angat ng kabuhayan ng mga magsasaka sa Bohol.

Ang Hibale Dam ay itatayo bilang isang water impounding structure na may layuning patubigan ang humigit-kumulang 405 hektarya ng lupang sakahan. Inaasahang makikinabang dito ang mahigit 800 magsasaka mula sa Danao at mga karatig-barangay,



MGA PROGRAMA NG IPADAYON

- Legislative Function**
 - Filing & refiling of our priority bills
- Health**
 - Medical Assistance- laboratory & hospital billing
 - Requests for Health Centers
- Social Services in partnership with DSWD including Burial Assistance**
- Education**
 - Scholarship Program
 - Educational Subsidy
 - Requests for fund allocation for School Building construction & repair
- Livelihood**
 - Livelihood Programs in partnership with DOLE
 - Technical/Vocational courses in partnership with TESDA
- Infrastructure Projects**
 - Road concreting, farm-to-market roads, bridges, covered courts, multi-purpose buildings, barangay hall, evacuation center, water works system, flood control, solar lights etc.
- Personal Advocacy (Gamit ang personal nga pondo)**
 - Batay sa Paglumpay with Gov Aris Aumentado in collaboration with BRPO's Libreng Alagad ug Batay (LAB)

Congresswoman Van-Van Aumentado, RN
1ST DISTRICT OF BOHOL

panahon ng tagtuyot. Maaari rin itong magsilbing proteksiyon laban sa pagbaha sa mga mababang lugar sa panahon ng malalakas na ulan.

Nagpahayag ng pasasalamat ang mga lokal na lider at magsasaka sa pag-usad ng proyekto. Ayon sa ilan sa kanila, matagal na nilang inaasam ang ganitong uri ng suportang mula sa pamahalaan upang maihahon sa kahirapan ang kanilang kabuhayan.

Sa inaasahang agarang pagsisimula ng konstruksiyon, positibo ang pananaw ng pamahalaang panlalawigan na ang Hibale Small Reservoir Irrigation Project ay magiging modelo ng tagumpay sa pagpapatupad ng mga makataong proyekto sa Bohol, proyektong hindi lamang para sa kasalukuyan kundi para rin sa kinabukasan ng susunod na henerasyon ng mga Boholano.

13 PERSONS DEPRIVED OF LIBERTY, TUMAPOPOS NG PAG-AARAL SA ILALIM NG ALS



Binigyang-pansin at pagpapahalaga ni Councilor Francis A. Calatraba, Chairman ng Committee on Basic Education ng Sangguniang Panlungsod, ang pangasiwaan ng San Pablo City District ng Bureau of Jail Management Penology (BJMP) at ng School Division of San Pablo City sa maayos na pagtataguyod nito ng pag-aaral ng mga person deprived of liberty (PDL) o taong nawalan ng kalayaan sa ilalim ng Alternate Learning System (ALS) na ipinagkakaloob ng Department of Education. Noong nakaraang Lunes ay magkatuwang na itinaguyod ang Ika-19 ng Palatuntunan ng Pagtatapos at Ika-8 Paglipat Antas kung saan 13 PDL ang tumapos ng pag-aaral. Sa larawan, samantalang iniabot ni Bb. Anna Liza D. Banayo, OIC ng Office of the Assistant Schools Division Superintendent, ang katibayan ng pagtatapos sa isa sa mga ALS graduate, samantalang nakamasid sina JJ/Supt. Jack Lord B. Cariño, warden ng Male Dormitory, at JJ/Insp. Joan T. Cabaldo, warden ng Female Dormitory. (RUBEN E. TANINGCO)