CONG. AMBEN, KINALINGA ANG MGA BIKTIMA NG KALAMIDAD



SSS to issue revised Calamity Loan Program (CLP) guidelines

The Social Security System (SSS) announced that it will be issuing the revised Calamity Loan Program (CLP) guidelines aimed at helping members in areas declared under State of Calamity (SOC) due to various natural disasters, including Tropical Storm Crising which struck various parts of the Philippines with strong winds and

Enhanced financial assistance - lower interest rate and renewal allowed after 6 months

"Following through on the announcement of His Excellency President Ferdinand R. Marcos, Jr. last 1 May 2025 on the reduction of interest rates for salary and calamity loans, we proposed and obtained approval of the TURN TO P. 3





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Lalawigan ng Laguna, isinailalim sa State of Calamity



State of Calamity, batay sa kanyang pinakahuling update noong Biyernes, Hulyo 25. Ayon kay Gov. Aragones, malaki ang naging pinsala ng nagdaang kalamidad sa sektor ng agrikultura, livestock at umabot rin aniva sa mahigit 30,000 ang naitalang bilang ng

mga evacuees sa buong lalawigan. Makakatulong ang pagsailalim sa lalawigan sa State of Calamity upang mas mapabilis ang pag-aksiyon at pagtugon sa pangangailangan ng mga mamamayan

at pagbangon ng lalawigan. Kaugnay nito, ang mga health workers at iba pang frontline services ay patuloy na magbibigay serbisyo upang tumugon sa pangangailangan ng mga mamamayan.



HANDS-ON GOVERNOR. Personal na pinanguhan ni Gob. Sol Aragones ang pamamahagi ng mga relief goods sa mga apektadong mamayan sa mga evacuation centers sa iba't ibang lugar sa Laguna. Kasabay nito ay nagbigay din ng libreng almusal at meryenda sa oakikiisa ng Pamahalaang Panlalawigan kasama si Vice-Gov. JM Carait at mga donors. Kasunod nito ay inanunsyo niya ang pagsasailalim ng buong lalawigan sa State of Calamity sanhi ng malawakang pinsala sa kabuhayan at mga ari-ariar

PAGLILINIS SA MGA LAWA NG PALAKPAKIN AT PANDIN, PINAHAHALAGAHAN

SAN PABLO CITY, Laguna -- Ang regular na paglilinis sa kapaligiran ng mga Lawa ng Palakpakin at Pandin na isinasagawa ng kanilang Sangguniang Barangay at ng mga bumubuo ng Fisheries and Aquatic Resources Management Council (FARMC) sa dalawang lawa ay ganap na pinahahalagahan ni Vice Mayor Justin G. Colago dahil sa ito ay gagawang malinis at ligtas ang tubig sa ikasisigla ng pagpapalaisdaan sa nabanggit na lawa, na kilalang pinangkukunan ng popular na Hipong Palakpakin, at bukli. Ang paglilinis ay isang tuwirang pagsasaalang-alang sa mga palatuntunang ipinatutupad ng Department of Environment and Natural Resources (DENR).

Lake, kung saan ang umaagos na tubig mula sa mga lawa ng Calibato, Pandin, at Yambo ay sumasama, ay kinikilalang "tributary" o ang tubig ay umaagos patungong Laguna de Bay, idinugtong ni Vice Mayor Colago na ang ginagawa nilang regular na paglilinis ay maituturing na kaugnav sa ipinaaakong pananagutan sa pangasiwaang lokal sa bisa ng "Writ of Continuing Mandamus of the Supreme Court" sa ikapagtatamo ng mga layunin ng Manila Bay Rehabilitation Program (MBRP) na ganap na mapangalagaan ang kalinisan ng Manila Bay, at maibalik sa dating kalalagayang malinis at ligtas na mapaglalanguyan ng tao, at mapanghuhulihan ng malulusog at malilinis

ABOITIZ RENEWABLES DONATES EMERGENCY FUEL FOR STORM-HIT BENGUET, MOUNTAIN PROVINCE



Aboitiz Renewables Inc., the renewable energy arm of Aboitiz Power Corporation (AboitizPower), together with Aboitiz Foundation Inc., gave emergency fuel assistance to several host communities in Benguet and Mountain Province following the onslaught of Severe Tropical Storm Crising (international name Wipha).

The storm brought heavy rainfall of up to 200 mm in parts of Northern Luzon according to the Philippine Atmospheric Geophysical Astronomical Services Administration (DOST-PAGASA), causing landslides, rockfalls, and extended

power outages. Many barangay and provincial roads became impassable, isolating several upland areas, including those hosting nine run-of-river hydropower facilities of Aboitiz Renewables.

To support road clearing operations and essential services. Aboitiz Renewables and Aboitiz Foundation provided 4,400 liters of diesel fuel, which was used for heavy equipment during clearing operations, generators, and emergency vehicles delivering food, water, and medical supplies.

"We work closely with our Turn to p. 3

UTH EXTENDS AID TO HABAGAT, TYPHOO AND CALAX COMMUNITIES

Kawit, Cavite Mayor Armie Aguinaldo, and other municipal officials receive donations from MPT South at Kawit Municipal Hall.

phoon and intensified southwest monsoon (Habagat) that battered parts of Metro Manila, Cavite, and Laguna, Metro Pacific Tollways South (MPT South), a unit of Metro Pacific Tollways Corporation (MPTC), has launched immediate relief operations to assist severely affected communities along the Manila-Cavite Expressway (CAVI-

TEX) and Cavite-Laguna Expressway (CALAX).

MPT South swiftly coordinated with local government units of its expressways' alignment communities to distribute a total of 3,000 relief packs to families temporarily displaced by the widespread flooding.

The company also announced TURN TO P. 3



Police demonstrated "Bayanihan" for the displaced families in Kawit.





Classes suspended, again!?

It was barely 4:30 a.m. when a rush of messages flooded my phone: "May klase kita, Sir?" From my time as a principal in a basic education school, up until now in college, this question has never gone out of fashion. And why would it? It encapsulates the unique, rainsoaked uncertainty of education in the Philippines—a country where a morning drizzle can shutter schools faster than a fire drill. In a place so used to typhoons, one might expect a clear, firm protocol. But as with many things, the reality is more fluid than the floodwaters that often spark the question.

et PAGASA provide scientific baselines. Let LGUs coordinate ■for city-wide disasters. But let principals, especially those in the public sector who know the vulnerabilities of their campuses, make micro-decisions.

The authority to suspend classes in the country, especially during weather disturbances, has long rested on the shoulders of local chief executives—governors and mayors who are, by law, empowered by Executive Order No. 66 (2012). This includes situations with no typhoon signal, such as when there's flooding, landslides, earthquakes, volcanic smog, or heat-induced health risks. Sounds fair on paper, except when that paper is soggy with politics. Suspen-

sion decisions often mirror more than just meteorological data; they echo voter sentiment, pressure from parents, and, at times, the eagerness of mayors to trend on Facebook with their prompt declarations of "#WalangPasok."

There is something culturally endearing but administratively chaotic in the way we respond to rainfall. Some treat class suspension like a race: the first LGU to announce gets digital applause, while those who wait for actual weather reports are accused of being negligent. Worse, some announcements come late—after students have already crossed knee-deep floodwaters just to go back home. In 2018, then-DILG Secretary Eduardo Año expressed frustration over "tulog-tulog" mayors who delayed declarations, putting students at risk. But the problem is not just about who declares first—it is about who should be declaring at all.

On paper, PAGASA's warning system should trigger automatic suspensions: Signal No. 1 means no preschool, Signal No. 2 for elementary and high school, and Signal No. 3 covers even colleges. But over time, many LGUs have normalized suspending all classes even at Signal No. 1—or no signal at all. While well-intentioned, this is also prone to excess In a country battling a full-blown learning crisis—DepEd Secretary Sonny Angara warned just recently about "severe" learning loss from frequent class disruptions—every unneces sary class cancellation chips away at what little instructional time we have left.

It is not uncommon to hear students, even in private schools with air-conditioned rooms and elevated buildings, cheering online whenever "walang pasok" trends on social media. That, in itself, is telling. Our culture has somehow trained young minds to equate mild rain with automatic retreat. While weather safety is non-negotiable, so is building grit. If kids no longer know how to sit through a class when it is merely drizzling or the atmosphere is a little humid, we are not just losing academic hours—we are losing the habit of resilience. The lesson should not always be evacuation. Sometimes, the lesson is to stay.

This is where the proposal to allow school heads to call the shots makes sense. In 2024, DepEd allowed principals to suspend in-person classes and shift to other modes during extreme heat or local hazards. It was a smart move—practical and based on the idea that schools face different situations. A coastal barangay prone to flooding should decide differently from a ridge-top school barely touched by a downpour. Centralized orderswhether from a city hall or even the DILG-should not override the judgment of those literally inside the classrooms.

And yet, the debate continues, Recently, Interior Secretary Ionvic Remulla proposed centralizing all class suspension authority under the DILG, citing the need for prompt, coordinated decisions. President Marcos Jr. has reportedly remained open to the idea, pending further study. Remulla, a former governor, is not wrong in his concern. Coordination matters. But so does proximity, empowerment, decentralization, and context. Central command works best for nationwide emergencies, not for localized school decisions. It is one thing to suspend classes in flooded Mandaluyong; it is another to cancel a lecture in a dry and sunny Dumangas

Even higher education institutions find themselves in a bind. A few years ago, University of the East resisted a class suspension order from then-Manila Mayor Isko More-no, choosing to suspend only basic education levels. The mayor threatened to revoke the school's permit. But CHED Memorandum Order No. 15 (s. 2012) clearly gives universities discretion to suspend classes depending on their own assessment. This also happened in Cebu and Iloilo. This tug-of-war between local executives and institutional autor veals the tension between safety and sovereignty. When control becomes unclear, chaosnot rain—is what cancels learning.

What makes this worse is the illusion of make-up classes. In theory, every missed session should be recovered. In reality, these make-up days rarely match the value of lost instruction. Either students are absent, teachers are overstretched, or the makeup days fall on weekends, turning learning into a perfunctory exercise. The National Economic and Development Authority (NEDA) has long flagged how disruptions—both planned and spontaneous—drag national productivity. For education, the cost is even harder to quantify. It is not just about finishing the syllabus; it is about protecting the rhythm of learning.

But perhaps the most difficult truth is this: class suspensions have become a form of populist performance. Local officials sometimes weaponize them to appear protective, even if the data does not demand it. After all, it is easier to be blamed for being too cautious than for taking risks. This explains why even mild weather often triggers sweeping announcements. But when precaution becomes habitual, it risks turning safety into stagnation. It tells tudents that discomfort—no matter how slight—is a valid excuse to stop learning

If there is a way forward, it lies in refining—not removing—the system. Keep the structure but devolve finer judgment. Let PAGASA provide scientific baselines. Let LGUs coordinate for city-wide disasters. But let principals, especially those in the public sector who know the vulnerabilities of their campuses, make micro-decisions. This layered approach respects both science and context. It builds a culture of trust and responsibility, not dependency. It also trains students to see adversity not as a full stop, but as something to navigate thoughtfully.

This issue may appear mundane to some—a mere weather announcement. But in truth, it reflects the wider crisis of how we manage systems in the country. We over-centralize power and then complain when things fall through the cracks. We ask for quick decisions, yet we refuse to empower those closest to the ground. We want resilient learners, yet we coddle them with premature cancellations. The question of "Who gets to say walang pasok?" is not just a matter of logistics. It is a matter of mindset.

In schools, where even lunch breaks need planning, decisions should not be left to guesswork or social media clicks. The principals, the ones inside—who know the people and the place—are in the best position to decide, not those watching from afar. That kind of steady leadership is what keeps learning going, even when it rains

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 arounded in social justice and the pursuit of happiness His views do not necessarily reflect those of the institutions he is employed or co

VALEDICTORIANS WITH NO FILTER

hese 2025 valedictory speeches

is what our society needs most: not

more polished pronouncements, but

more brave truths said while trembling.

were jagged, raw, awkward at

times—but real. And perhaps that

Not all graduation speeches shout. Some speak in quiet truths. And this year, those truths echoed all over the country—of hardship, survival, and questions that do not end with a diploma. Valedictorians gave us a picture of success with cracks in it, asking, "What does winning mean if you barely survived the race?"

At UPLB, summa cum laude Helbert Paat took the stage with a steady but heavy voice. He was not there for applause. He was there to tell a story—one of growing up with little and seeing how poverty is not just about money. It is also about what we do not learn, what we ignore, and what we allow. His speech was a call: this cap and gown are not the prize—they are just tools. Now, what will you do with them? His speech was not sterile motivational fluff. It was a litany of questions we would rather not ask. Who gets left behind while we rise? Who gets crushed when systems reward a few and spit out the rest?

Then there was the understated grace of Tricia Ann Anda of University of St. La Salle (USLS)-Bacolod, who took her summa medal and tried to give it away—to classmates juggling part-time gigs,

cracked devices, and silent battles. Her speech did not shout; it whispered courage. In her words, hardship was not a sob story but a slow transformation, likened to a chrysalis, a quiescent insect pupa like that of a butterfly, where no one watches, and no one claps. Her metaphor of growing wings in silence struck a chord with those who know that resilience is often built offstage. You could imagine the room hold its breath when she honored her overseas mom and said, "What you gave was not absence—it was love in its bravest, quietest form." That line alone deserved a standing ovation.

Over in Baguio, PMA valedictorian Jessie Ticar Jr. marched past expectations and into the

nation's consciousness. His story was not only of drills and discipline but of a mother who sold pens in city hall to raise a future soldier. His father, once a taxi driver, had a stroke before he entered the Academy. But Jessie did not frame his story as a triumph of the self. He anchored it in community, family, and duty. "In a world trying to change us," he said, "may we stand firm and change the world instead." It was a line that earned him the nation's applause, but also its challenge.

And while many speeches aimed for dianity, some aimed for disrup tion. At UP Diliman, Val Llamelo warned his listeners early on: if you want to be inspired, scroll elsewhere. Instead, he launched into a hard critique of structural inequity. He questioned why a poor working student graduating summa cum laude remains an anomaly, a "headline," when it should be the norm. Rather than framing his achievement as proof of "making it," he called it evidence that the system makes it hard for most. His rhetoric refused to be ornamental. It was a wake-up call disguised as a farewell. And the applause that followed? It was slow, hesitant—but real.

Over at Ateneo de Manila, another valedictorian, Robert Nelson Leung, stepped up with a speech that fused absurdity with depth. Having won a world championship in debate, he knew the weight of words—but he also knew their limits. "A thousand speeches make nothing happen," he confessed. Then he spun magic, reminding everyone that Magis—the pursuit of more—is not about doing, but becoming. Not just about being right, but about being whole. And it was not just rhetoric. His examples were hilariously grounded: moldy benches in debate rooms, debates with imaginary enemies in the shower, random trips to Divisoria for medals. Sure, his punchlines made them laugh—but his real point was clear: greatness without heart is just noise, and all that discipline turns cruel if it forgets what

In Capiz, Khaz-JP Padilla did more than make history as the first

EDITORIAL

openly trans summa cum laude of her campus. She brought visibility to a community still boxed by stigma. Her speech refused to be sanitized. It named the quiet violence of forced conformity, the confusion of identity in teenage years, and the power of family support. She

said it plainly: "This is not the end of my journey. It is the start of using my voice for those still silenced." It was not just a call for inclusion—it was a claim to space, to dignity, to the fundamental right to belong.

At Central Philippine University, Nathalie Heart Herrera stood tall—but not for the medal around her neck. She chose instead to honor the quiet sacrifices that got her there. Her message overflowed with thanks, not the scripted kind, but the kind that sees both the bright lights and the long, silent nights. "Medals glint in the sun," she said. "But character gleams in the dark." Her words were for the students who did not always excel, but endured. The ones who just kept going.

Down south in Davao, French Bandong stepped up and made politics hit home. As a Political Science graduate from Ateneo de Davao, he said plainly what many fear to: silence is not

safe—it is surrender. He talked about Gaza and elections, but also about the fights around family dinner tables, the online unfollowings, and the pain of growing apart. His speech was not easy to hear, but necessary. Sometimes, love sounds like discom-

From the UP High School in Iloilo, valedictorian John Emmanuel Ocastro reminded his peers that every choice shapes who we become. His speech was a gentle yet powerful reflection on regret and acceptance. "Regret," he said, "is fleeting—if you choose to make it so." He talked about choosing UPHSI, leaving home, finding his way in clubs and student government. The message was

simple: own your choices, but more importantly, surround yourself with people who choose you back. It was not an earth-shattering speech. It was, in its quiet way, something better: honest.

In a recent address from Sophia Beatriz Cruz of UP Diliman's College of Social Sciences and Philosophy, the central question was piercing: "What makes us different from the batches who once dreamed of change but later upheld the status quo?" It was not condemnation—it was introspection. She turned to a lesson from her father: "Doing well for yourself and doing good unto others are not mutually exclusive. argued, was the path forward—no longer choosing between self and service but merging both into a life of conviction.

These speeches are not just archives of eloquence. They are diagnostic tools. They measure the heartbeat of a generation raised during a pandemic, taught through a screen, and graduating into an uncertain world. They prove that valedictory addresses today are not about poetic flourishes or sterile gratitude. They are not rehearsed exercises in perfection. They are testaments. Witnesses. Warnings. Prayers. Sometimes all in

Perhaps, in the past, we have all heard many speeches dressed in academic finery, padded with quotations, and smoothed by institutional politeness. But these ones? These 2025 valedictory speeches were jagged, raw, awkward at times—but real. And perhaps that is what our society needs most: not more polished pronouncements, but more brave truths said while trembling.

When the streamers are taken down and the medals tucked away, what remains? Hopefully, not just framed certificates, but an emberan inconvenient, necessary ember—burning in each graduate's chest. Something that aches not just to win, but to serve. Not just to be heard, but to listen. Not just to change their lives, but to help others do the same.

Revisiting the national emergency 911 system

It's a good thing the Marcos administration is now trying to fix what has long been a broken yet vital public service: the National Emergency 911 System.

While former President Rodrigo Duterte made the first serious attempt to unify and modernize our emergency hotline, technical issues and institutional resistance held it back. That said, it now appears the Marcos administration is finally $addressing\ many\ of\ those\ lingering\ problems -- though\ some\ challenges\ remain.$

round the world, standard 911 protocol dictates that the first responder on the call also serves as the dispatcher, managing the case from beginning to end. That's how you ensure continuity, accountability, and faster decision-making.

I speak not only as a concerned citizen but as someone who has personally called 911 several times—not to prank or dramatize, but to test the system and understand how it truly functions. Let me share some observations.

First, unlike in other countries, the first voice you hear when you call 911 in the Philippines is not a human, but a robot. Yes, a voice prompt that instructs you to press: • 1 for police assistance, \cdot 2 for the fire department, \cdot 3 for medical emergencies. Only after

pressing a number will a live operator come on the line and ask the familiar, "What In other countries, especially those with advanced emergency systems, the first to answer a call is always a human being—trained to be calm, to assess the

situation, and to immediately act on the call. Robots may have their place of course, but in a life-or-death situation, human judgment must come first. Interestingly, after speaking with a few 911 operators, I discovered that regardless of which number you press, the call eventually goes back to the same group of live operators. That's because these people are not actual dispatchers. but merely telephone operators who relay your call to the nearest police, fire, or ambu-

lance provider. This might sound like a small technicality, but it's a critical flaw. Around the world, standard 911 protocol dictates that the first responder on the call also serves as the dispatcher, managing the case from beginning to end. That's how you ensure continuity, accountability, and faster decision-making.

Unfortunately, our current system breaks that chain. This isn't my first time evaluating 911. I've seen first-hand how difficult it has been to integrate legacy numbers like 117 into the unified system. Despite Executive Order No. 56 signed by President Duterte in 2018—officially designating 911 as the national emergency number—some agencies simply refused to integrate. Why?

Turf wars, internal resistance, and a lack of political will. That's why I was relieved to hear the newly appointed PNP Chief, General Nicolas Torre III, say that



Kalking4U

-- IKE SENERES --

117 will remain as an internal system, while full support will be given to 911 as the national emergency number. This long-overdue alignment could finally pave the way for a truly unified system. I also commend DILG Secretary Jonvic Remulla, who appears to be taking

a hands-on approach to this project. One major improvement under his watch is that 911 can now be called from any mobile phone without entering a local area a basic but crucial functionality.

Even more impressive, all 911 calls are now free of charge, a rare policy considering that many countries bill callers through their telecom providers. This is a bold move, and I salute Remulla and Torre for making it happen. But even with all these gains, the biggest unresolved issue remains: ambulance dispatch.

Unfortunately, neither Secretary Remulla nor General Torre has jurisdiction over this. Most ambulances are controlled locally—by city mayors, local disaster risk offices, or public hospitals. And that creates a fragmented, inconsistent response system. To make matters worse, many ambulances lack trained Emergency Medical Technicians (EMTs) or licensed paramedics. They're simply vehicles, not fully equipped mobile ERs. And even when private ambulances are called in, some

Government ambulances are free, but private units may charge $\slash\hspace{-0.8em}$ 5,000 to ₱12,000 or even more depending on the distance. In an emergency, the last thing a family should worry about is money. That's why I sincerely hope Secretary Remulla or General Torre could help craft a policy or subsidy that would make all ambulanc--public or private—free at the point of need.

As the Unified 911 Emergency System rolls out across Metro Manila, BARMM, Ilocos Region, and Central Visayas, there's reason to be hopeful. The plan includes real-time video streaming, geolocation tracking, and even automatic dispatch of the nearest responders.

The goal? A five-minute response time—a true game-changer if implemented correctly. They are also tackling the plague of prank calls with smart filtering systems and legal consequences for offenders. Repeat prank callers will be tagged, tracked, and potentially prosecuted. These are bold, tech-forward solutions. But at the heart of it all, the system must be human-centric.

Robots and software can help, but they should never replace the first human contact that can save a life. The potential is all here. The tools are being built. The question now is: Will we follow through? Let's not wait for another crisis to find

The Wednesday

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MPT South extends aid to Habagat, Typhoon-hit CAVITEX and CALAX Communities...from p. 1

plans to extend support to public utility vehicle (PUV) drivers and operators plying CAVITEX whose livelihood and mobility were disrupted by days of relentless rains.

"We're more than just a tollway operator. We are part of these communities—committed partners and neighbors who show up, especially in times of crisis," said Elnora D. Rumawak, Officer-in-Charge of MPT South. "We understand the hardships that our communities are facing, and we are here to help ease their burden."

The relief initiative forms part of MPT South's broader commitment to corporate social responsibility and disaster response, reinforcing its role not only in infrastructure but also in community care.

About MPT South

MPT South is a subsidiary of Metro Pacific Tollways Corporation (MPTC), the infrastructure arm of Metro Pacific Investments Corporation (MPIC). Aside from the CALAX and CAVITEX network of toll roads, MPTC's domestic portfolio includes the concessions for the North Luzon Expressway (NLEX), the NLEX Connector Road, the Subic-Clark-Tarlac Expressway (SCTEX), and the Cebu-Cordova Link Expressway (CCLEX) in Cebu.

count or through the SSS Mobile App

through active UMID ATM card or ac-

tive single account in any PESONet

participating bank in the name of the

member which must be enrolled in

the Disbursement Account Enrollment

Module (DAEM) of the member-bor-

Repayment term and schedule of

in two (2) years in 24 equal monthly

amortizations. The loan amortization

shall start on second month following the month of approval of the loan.

amount shall be charged and deducted

per month computed and charged for

every day of delay. If the loan remains

unpaid after 24 months, 10% annual

interest and 1% monthly penalty will

vised CLP guidelines, SSS will provide

emergency financial relief to mitigate

impact of natural disasters to members

and help get them toward the path of

recovery under liberalized terms and

ly P10 billion in calamity loans to over

560,000 affected members. To further

strengthen the CLP this year, the SSS is

earmarking approximately P20 billion,

underscoring its commitment to help-

ing members recover financially from

In 2024, the SSS disbursed near-

"With the issuance of the re-

from proceeds of the loan.

apply until fully paid.

conditions." De Claro said.

natural disasters.

The loan shall be payable with-

Service fee of 1% of loanable

Loan proceeds shall be released

Release of loan proceeds

rower's My.SSS account.

payment

Penalty

SSS to issue revised Calamity Loan Program (CLP) guidelines

...from p. 1

Social Security Commission, headed by our Chairperson Finance Secretary Ralph G. Recto, to reduce interest rates for calamity loans to 7% per annum from the current rate of 10%. This follows the reduction of interest rate for salary loans to 8% per annum from the previous 10% which was implemented last month," SSS President and Chief Executive Officer Robert Joseph M. De Claro said.

Such a reduced interest rate is for members with good credit records (i.e., for applicants without availment of penalty condonation for the past 5 years).

To further enhance financial assistance to members, the revised guidelines have been liberalized to allow calamity loan renewal after six (6) months provided that the existing CLP is not past due.

Streamlined activation process for immediate financial assistance / relief

"An important improvement in the revised guidelines is the streamlining of the activation process of the Calamity Loan Program (CLP) which will allow activation of the program within seven (7) working days from the calamity event date. Previously, activation of the calamity loan program takes about one month," De Claro said.

"SSS Branch Operations Sector and International Operations Group units will have a more active role in the activation process when they endorse State of Calamity declarations to the SSS Member Loans Department within two (2) calendar days from date of issuance," De Claro added.

Here are the features of the revised Calamity Loan Program (CLP) guidelines:

Loanable amount Equivalent

Equivalent to one (1) Monthly Salary Credit (MSC) computed based on the average of the last 12 MSCs rounded up to the nearest thousand or the amount applied for, whichever is lower and capped at P20,000.

Availment period

Up to 30 calendar days to commence on the date of announcement of the availability of the CLP in a newspaper of wide circulation.

Eligibility requirements

- Members must have at least 36 monthly contributions – 6 of which must be posted within the last 12 months prior to the month of filing. For individually paying members, they must also have at least 6 posted contributions under their current membership type (self-employed, voluntary, or land-based OFW).
- Member must be registered in the SSS website (My.SSS facility) for filing of online application.
- Member must have no past due loan accounts and no outstanding restructured loan.
- Member must have not been granted any final benefit.
- Member must be of legal age and under 65 years of age at the time of application for loan.
 Member must have not
- been disqualified due to fraud committed against the SSS.

 Employer of employed
- Employer of employed member must be updated in payment of contributions & loan remittances.

Filing of loan application

Filing of loan application
A member may file / submit the calamity loan application online through the SSS website by accessing his / her My.SSS ac-

When Law Contradicts Development

BY MARK PAUL OBLEFIAS MORALEJA
ASSISTANT PROFESSOR

LAGUNA STATE POLYTECHNIC UNIVERSITY (SAN PABLO CITY)

The Philippine Action for Youth Offenders (PAYO) and the Child Rights Network (CRN) vehemently oppose the proposal to lower the Minimum Age of Criminal Responsibility (MACR) from 15 years old to 9 years old. -plcpd.org.ph

There is fierce national controversy about the new proposal to reduce the age of criminal liability to nine years old. Decades of psychological study show basic paradoxes that should cause us to seriously consider this proposal, notwithstanding supporters' claims that it will address the rise in adolescent criminality.

Studies show that a child's brain is still developing at age nine. It takes until the mid-twenties for the prefrontal cortex, which is in charge of impulse control, decision-making, and consequence comprehension, to fully mature. Children at this age lack the brain capacity required for the type of moral thinking that our legal system requires. According to Dr. Laurence Steinberg's seminal research, children under the age of twelve have a markedly diminished capacity to comprehend the long-term effects of their activities. They mostly function in the here and now, motivated more by instinctive feelings than by reason. When a person's brain is unable to fully understand the consequences of their choices, how can we hold them legally accountable?

Therefore, it will be futile to punish juvenile criminals within this age group because they still do not possess the qualities to fully comprehend the extent of their actions. They still do not understand the bigger picture, nor the ripple effects of their deeds. We are just condemning them to the cruel world of crime and criminals, which they do not necessarily belong. When a 9-year-old commits a major crime, they are not deliberately breaking the law. They are merely reacting to

current events with a weak moral compass and little ability to think abstractly. Child psychology is fundamentally misunderstood when such behavior is treated as illegal.

Moreover, a large number of children who exhibit severe antisocial conduct have more likely been severely abused, neglected, or traumatized. Trauma does, in fact, change brain development, especially in regions that regulate aggression and decision-making. Lowering the criminal age effectively criminalizes the symptoms of society failures rather than addressing the underlying causes, which include broken homes, poverty, and a lack of mental health resources. We would then be asking nine year-olds to take legal responsibility for issues that the adults in their lives might have caused.

On the other hand, supporters claim that decreasing the age of liability will discourage other kids from committing crimes. However, psychological studies on deterrence reveal that children's ability to think about future outcomes when making decisions is restricted, particularly for those with traumatic experiences. Nine year-olds don't weigh the legal consequences of their actions. They react to impulses for survival, peer pressure, and instantaneous emotions. As a result, a criminal justice system geared toward adults cannot successfully change behavior in young

It is definitely clear from various psychological researches that children under the age of nine do not have the moral, emotional, or cognitive maturity required for criminal culpability. Knowing all these, will we really become a society that has lost faith in its own children? Our legislators have clear options. They could either follow a policy that defies all of our knowledge about child development; or they can pay attention to decades of study and global best practices. They should not be hasty in making their decisions since numerous young people's futures are on the line. We, the adults, should never be the ones to condemn our children.





ABOITIZ RENEWABLES DONATES EMERGENCY FUEL FOR STORM-HIT BENGUET, MOUNTAIN PROVINCE...from p. 1

local partners to respond quickly during emergencies," said Noreen Vicencio, Aboitiz Renewables' First Vice President and General Manager for Hydro Operations. "This fuel assistance helps restore access and bring basic services back to the communities."

The support was coordinated with local government units and Local Disaster Risk Reduction and Management Councils (LDRRMCs) as part of the company's ongoing community support and disaster response efforts.

"The fuel subsidy provided by Aboitiz Renewables is more than just logistical support—it is a lifeline for our community. It allowed us to swiftly clear blocked access roads and fast-track our recovery efforts," said La Trinidad Municipal Mayor Roderick Awngan.

"Timely interventions like this are crucial in helping us restore normalcy. We are grateful for Aboitiz Renewables' continued support to disaster recovery and resilience."

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 baseload and peak energy demands.

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

ond 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

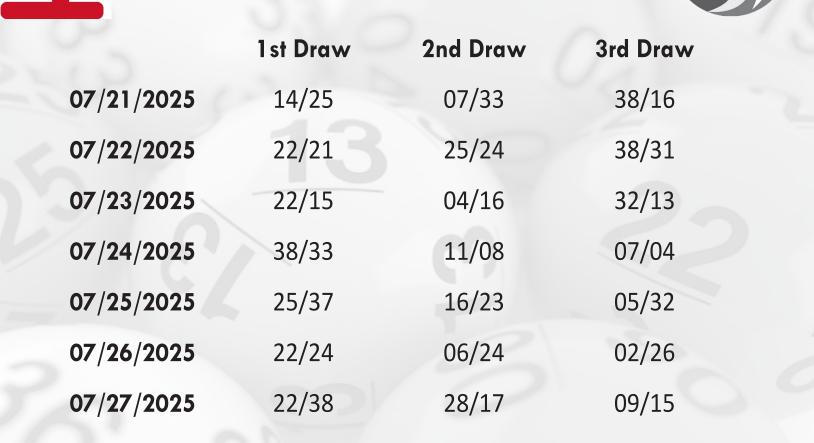
sources such as solar, hydro, geother

mal, 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

DAVELARA GAMING CORPORATION STL WINNING NUMBERS





NGCP swiftly restores Emong-affected transmission lines

Power transmission services in Luzon have returned to normal after NGCP successfully and swiftly restored lines affected by Tropical Cyclone Emong.

Normalization of the Luzon grid came after the last affected line, the Bacnotan–Bulala 69kV line was restored early morning of 27 July.

The Bauang-San Fernando 115kV is partially energized by NGCP, with the remaining customer-owned and maintained portion still being repaired by LUECO.

NGCP assures the public that it is continuously monitoring weather disturbances and is ready to activate its OCMC should there be any threat to its transmission facilities.

Meanwhile, NGCP is set to activate the special operations of its Overall Command Center on 28 July 2025 as part of its preparations to secure power transmission operations and facilities during this year's State of the Nation Address.

NGCP's contingency plans are in place to monitor and immediately address any grid disturbance. Its critical units, particularly System Operations (SO) and Operations and



Maintenance (O&M), will be fully staffed and operational. Line crews, engineers, pilots, maintenance and testing, and other technical personnel are also strategically positioned in NGCP substations to respond to line trippings, if any.

The Overall Command Center will be operating from 7:00AM to 6:00PM on the 28th. Substation and transmission line status updates will be released to the public every four (4) hours.

"Our Integrated Disaster Action Plan (IDAP) prescribes relevant measures to ensure the readiness of all power transmission facilities to be affected by emergencies during important national events. NGCP assures the public of reliable power transmission services during this significant event," stated NGCP

NOTICE OF EXTRAJUDICIAL SETTLEMENT OF ESTATE WITH SALE OF MOTOR VEHICLE

NOTICE is hereby given that the late **FIDENCIO GATMAITAN TANI, JR.** who died on Sep. 24, 2021 left a motor vehicle described as follows:

MAKE : HONDA
MODEL : MOTORCYCLE
PLATE NO. : 7102VU
CHASSISNO. : XRM17037583
C.R. NO. : 13968309-5
MV FILE NO. : 0412-00000178958
ENGINE NO. : XRM17E037586

which had been extrajudicially settled among his heirs and sold to Darwin Bello Oriendo before Notary Public Atty. Eleno O. Peralta as per Doc. No. 299; Page No. 61; Book No. 467; Series of 2025.

TWH – July 16, 23 & 30, 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

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: rtc2cby108@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



Viceo de San Pablo MR & MS JUNIOR HIGH SCHOOL 2025



JULY 31 2025 | FOOPM | SCHOOL GYNASIUM



Mapúa MCL successfully concludes The Wednesday inaugural program showcase

Mapúa Malayan Colleges Laguna (Mapúa MCL) successfully concluded its first-ever two-day program showcase on July 10-11, 2025, held at the Activity Center of Alabang Town Center in Muntinlupa City.

The showcase featured engaging booths representing the colleges within the institution. Day 1 of the event included a comprehensive workshop focused on diverse career opportunities, alongside a specialized masterclass tailored for students of the Mapúa Institute of Technology at Laguna (MITL) and the E.T. Yuchengco College of Business in collaboration with ASU® (ETY-CB). Day 2 continued with insightful masterclasses, this time highlighting the College of Health Sciences in collaboration with ASU® and the College of Comput-



er and Information Science.

Beyond the college exhibits and masterclasses, the showcase also presented the "EduQuest Talks" series. The first day's talks featured esteemed Mapúa MCL alumni, Ms. Patricia Ley Marquez and Mr. David Genesis Pedeglorio, who generously shared their invaluable knowledge and expertise from their respective fields.

On the secondday, the EduQuest talk welcomed Dr. Noel San Antonio, MSCPD, DPT, Dean of the College of Health Sciences, who imparted his profound insights in the healthcare field.

The success of the program showcase underscores Mapúa MCL's commitment to providing an enriching academic experience and preparing students for future success. Attendees left with a deeper understanding of the diverse opportunities available, and the institution looks forward to building on this momentum for even more impactful events in the years to come



Fil-German cager, entrepreneur James Andreus Pradella and his passion for the game

By Paolo Manuel C. Fule

The game of basketball has evolved a lot in this time and age, as reflected on how the game is played in the international scene particularly in the NBA. It is said that he who controls the rebound, controls the game. Today, this notion has been added to the fact that centers should also know how to create mid-range and long-range shots. Well, if you are gifted with a 6' 3" height and athletic abilities, that will not be a problem. Such is the case of this young and upcoming player Filipino-German James Andreus Pradella. He is also a young entrepreneur with his JP Sports Apparel business.

Born James Andreus Pradella on October 19, 2001, in Caloocan City, to Mr. Klaus Pradella and Ms. Amy Pradella, the 6-foot-3 Fil-German cager now plays for One4BF team in BallOut Founder's Cup. His idol in the PBA is his namesake James Yap while in the NBA, he likes Kobe Bryant of the Los Angeles Lakers. His career high is 42 points during the 2017 Got Skills 19 under tournament.

He likes James Yap because he is crafty and still plays at a high level and still competes while in the NBA, he liked Kobe Bryant and one of the reasons he played basketball was because of the Black Mamba. Asked how he manages



basketball and studies, "Time Management is the most important thing. You always have to find time for everything

you do", quipped the handsome cager.

His favorite shot is hesitation
move because "it always confuses your
opponent and it always helps you give
space because he will think twice of

what I will do when I hesitate", added James. His hobbies aside from basketball are watching movies and reading books. With determination and perseverance, this young athlete can achieve greater heights and carve a niche in the world of professional basketball in the

BSP RECOGNIZES CARD SME BANK AS AN OUTSTANDING STAKEHOLDER

BY JOSEPHINE RAMOS

CARD SME Bank, a thrift bank under CARD Mutually Reinforcing Institutions (CARD MRI), was recognized by the Bangko Sentral ng Pilipinas (BSP) as one of its 13 outstanding institutional partners during the 2025 Outstanding BSP Stakeholders Appreciation Ceremony (OBSAC) held on July 18, 2025. The award underscores the bank's ongoing commitment to financial inclusion and empowering MSMEs through responsive banking services.

Started in 2004, OBSAC is BSP's initiative to honor institutions that significantly contribute to its advocacies that include financial inclusion, price stability, and a secure financial system. CARD SME Bank's recognition shows its support for these advocacies through its effective and efficient banking programs for MSMEs.

"This award reflects our dedication to providing inclusive and responsible banking. Whether reaching MSMEs in far-flung areas or introducing digital financial tools, we remain steadfast in serving



on July 18, 2025, were (from left to right) CARD SME Bank President Julius Adriar Alip and CARD SME Bank Senior Adviser Mary Jane Perreras.

Filipinos with integrity," said CARD SME Bank President Julius Adrian Alip.

Founded in 2011, CARD SME Bank provides savings, deposits, and loan services. In addition to offering financial products, the bank promotes financial literacy and discipline to empower individuals and

businesses toward achieving longterm success.

To learn more about CARD SME Bank's programs and how it supports communities through inclusive banking, visit www.cardmri.com/cardsmebank or follow them on Facebook at @CARDSMEBankOf-

The Wednesday website: thewednesdayherald.net email: heraldgroup?6@gmail.com

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FROM PLAYER TO COACH:

Coach Wawie "Game Time" Barroga talks about coaching and beyond

Parting is such sweet sorrow indeed. In no time, an athlete will soon step to the next ladder of his career and the courtside memories will live on as he bids farewell to another chapter in life. But still, basketball is in his blood and will stay on forever. Meet Coach Wawie 'Game Time' Barroga who swished the ball of playing the game into coaching young people and famous celebrities today .

After graduation and playing for pro leagues, Wawie wanted to leave a legacy of being a hardworking athlete and a caring teammate. "At times when we don't have practice, I invite my teammates to join me for an extra practice. I want also to be remembered as a brother to other players and friends", said coach Wawie.

Born Klein Aldrin Barroga on September 22, 1992 in San Juan City, the 5-foot-5 point guard played for the Trinity University of Asia White Stallions Seniors basketball team. He took up HRM. He became a part of the TMG Dwight Ramos basketball camp. He now trains and coaches upcoming young basketball players and pro athletes and celebrities.

"Work hard and discipline in this sport is what I am working on as a coach and sports trainer," said Klein. With perseverance and hard work, the road to success on the path he took may not be farfetched for a determined guy like Klein or coach "Wawie" as he is fondly called. For more inquiries, you may contact him thru his facebook ccount Klein Barroga (Wawie) or his IG: @wawiebarroga.

Email the author at: paolo manuelfule@yahoo.com





KYLE DOMINIC TOLENTINO SHINES AS BEST PLAYER OF THE GAME FOR 6TH TIME IN MPBL

By Paolo Manuel C. Fule

Kyle Dominic Tolentino of Gen-San Warriors made waves anew as he scored his 6th Best Player of the Game in the Maharlika Pilipinas Basketball League against Marikina with 30pts, 7 rebounds and 2 steals. Kyle also scored 18 points, 3 rebounds and 3 assists as they pummeled Imus in MPBL 2025 while against Isabela, he scored 16pts, and 3 rebounds. Kyle Dominic P. Tolentino is the son of former basketball player from CSB Blazers and MPBL head coach Marikina Councilor Elvis Tolentino. He is also the grandson of PBA legend Loreto "Ato" Tolentino who earned his moniker Mr. Hotshot during his PBA days. Being a basketball player and playing for the MPBL and the son of a City Councilor and basketball coach, the expectations for a young lad are genuinely there. That is why by no means, this heartthrob athlete from GenSan Warriors is doing his best to meet everyone's expectations with his stature. Let us take a glimpse of this young lad's basketball career and

Born Kyle Dominic P. Tolentino



on September 25, 2001 in New York, USA to Marikina City Councilor Mr. Elvis Tolentino and Ms. Aileen Tolentino, the 6-foot-4 cager is currently playing for Gen San Warriors in the MPBL. He also played in 2021 for the Chooksto-Go MPBL Invitational Cup held at Mall of Asia Arena for the Marikina

Shoemasters team. He won the 2022 NCAA Men's Basketball Championship with the Letran Knights. Kyle's basketball idols in the PBA and NBA are Paul Lee and Golden State Warriors' Klay Thompson. With determination to succeed and an unceasing faith in God, this young lad will surely go the distance.

OUTREACH PROGRAM NG SAN PABLO CITY DISTRICT JAIL



Noong Huwebes ay dinatnan ni Vice Mayor Justin G. Colago ang mga tauhan ng BJMP-San Pablo City District Jail sa pangangasiwa nina J/ Supt. Jack Lord B. Cariño, District Warden, at J/Insp. Joan T. Cabaldo, Warden of Female Dormitory, ay nagdudulot ng mainit na lugaw (arroz caldo) sa mga pansamantalang nanganganlong sa San Jose Elementary School sa Brgy. San Jose (Malamig) habang hindi pa umaalis ang mga Bagyong Dante at Emong, May mga tauhan ding nagsasagawa ng pagtingin sa blood pressure sa mga matatanda kaya sa tulong ng manggagamot na kasama ng Pangalawang Punong Lungsod ay naging maayos ang pamamahagi ng bitamina at gamot sa mga evacuees. (RUBEN E. TANINGCO) PHOTO: SAN JOSE BARANGAY COUNCIL)