

NGCP's transmission rates up due to new MAR and under-recovery

The Energy Regulatory Commission's (ERC) approval of NGCP's Maximum Allowable Revenue (MAR) and Under-Recoveries (UR) from 2016 to 2022, along with the decrease on the energy consumption from June to July 2025 Billing Period, resulted in an increase in NGCP's Transmission Rates in the July 2025 Billing Period which will be translated by the Distribution Utilities in the electric bills of their end

From PhP0.4611/kWh in June 2025 Billing Period, Transmission Rates rose to PhP0.5923/kWh or an increase of PhP0.1312/kWh.

Ancillary Services Rates, on the other hand, went down from PhP0.6182/kWh in June to PhP0.5872/ kWh in July, a decrease of PhP0.0310/

TURN TO P. 5





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Ramon Ang, Gov. Sol join forces in flood fix at no cost to gov't



350 Calabarzon health facilities accredited as PhilHealth YAKAP providers

BY FREDMOORE CAVAN

CALAMBA CITY, Laguna — A total of 350 healthcare providers across the Calabarzon region are now offering free outpatient medical services under the government's YAKAP ng Pamahalaan (Yaman ng Kalusugan) program.

Formerly known as Konsultasyong Sulit at Tama (Konsulta), YAKAP expands the scope of accessible health services. covering medicines, checkups, and basic laboratory tests.

Accredited YAKAP healthcare providers in the region include 78 in Cavite, 94 in Laguna, 55 in Batangas, 52 in Rizal, and 66 in Quezon province.

According to Philippine Health Insurance Corporation (PhilHealth), the revitalized program underscores the government's commitment to safeguarding every Filipino's health

and well-being, in line with President Ferdinand R. Marcos Ir's vision of a healthier nation under Bagong Pilipinas.

The initiative shifts the focus from treatment to prevention, aiming to bring essential healthcare closer to communi-

Under YAKAP, Filipinos now have access to 75 essential medicines, more than triple the previous 21, through partner pharmacies. This expanded list is covered by a maximum benefit limit of ₱20,000 per patient annually.

The program also increases coverage for laboratory services from 15 to 20 tests and introduces high value and specialty screenings for colorectal, lung, liver, and breast cancers to promote early detection.

PhilHealth clarified that members may avail of these Turn to p. 5

BY ROSELLE R. AQUINO

STA. CRUZ, Laguna -San Miguel Corporation (SMC) President Ramon Ang and Laguna Governor Sol Aragones have agreed to collaborate on a solution to the province's long-standing flooding problem—without any cost to the government.

The meeting, which also included Congressman Arman Dimaguila-a long-time advocate for flood mitigation—and other local officials, aims to develop a sustain Turn to p. 3



SAN PABLO CITY AIMS FOR A GUINNESS WORLD RECORD IN TRANSPLANTING COCONUT SEEDLINGS



SAN PABLO CITY, Laguna — The "City launch of San Pablo's Coconut Indusof Seven Lakes" is gearing up for a historic comeback as the Coconut Capital of the Philippines with an ambitious attempt for a Guinness World Record for the most coconut seedlings transplanted in 15 minutes.

On August 29, 2025, thousands of students, farmers, and citizens will converge on transplanting sites across

"This is more than just a record attempt — it's a statement that San Pablo City is ready to reclaim its place as the heart of the country's coconut industry," said San Pablo City Mayor Arcadio B. Gapangada Ir. "We are planting hope, livelihood, and pride for our people.

The event marks the official

try Revival Program, a strategic initiative to boost agricultural productivity, create jobs, and strengthen the city's agro-industrial sector.

The timing couldn't be more symbolic: business magnate Manuel V. Pangilinan's recent acquisition of Franklin Baker Company (FBCoP), headquartered in San Pablo City, has renewed optimism for local farmers. FBCoP is a pioneer in coconut processing with more than a century of serving customers worldwide with safe and high quality coconut-based food and beverage products. FBCoP's revitalized operations will spur demand for quality raw material de-husked coconuts from the city and adjacent regions. Turn to p. 3

Batangas State University to pioneer industry-based learning at LIMA Estate

is partnership places students at the heart of a thriving ecosystem, equipping them with the technical skills, mindset, and global competitive ness that today's industries demand Together with Batangas State University, we are creating a sustainable talent pipeline that supports businesses, empowers communities, and contributes to national development

--Rafael Fernandez de Mesa Head of Aboitiz InfraCapital Economic Estates

Aboitiz InfraCapital Economic Estates and Batangas State University, The National Engineering University (BatStateU The NEU), have formalised a landmark partnership to establish a new integrated campus within LIMA Estate—designed to deliver industry-based learning and develop a future-ready workforce.

Spanning over 1,000 hectares and home to more than 75,000 employees, LIMA Estate

is the largest privately owned industrial estate in the country. Through this partnership, students will gain direct exposure to over 185 global and local industry leaders based in the estate-enabling them to bridge academic theory with hands-on, real-world

The campus will operate under a robust learning and development framework anchored on four key pillars: Talent Mapping, TURN TO P. 3



campus within LIMA Estate, set to open in 2026.





Is grad school worth it?

Is graduate school worth it? That is a question many professionals have asked themselves at least once while staring at the blinking cursor of a long-forgotten application form or during a slow Tuesday afternoon at work when everything feels a little too routine. For some, it starts with envy over a friend's Facebook update. For others, it comes after yet another job interview where the only thing missing on their resume was a few extra letters after their name. But beyond the diploma, the tassel turn, and the occasional flex at academic regalia events, is it really worth the time, money, and mental gymnastics?

🖥 raduate studies should not be a detour from life, but an intentional path forward. It should serve a purpose that aligns with your goals, whether that is becoming a subject expert, changing careers, pursuing an advocacy, or simply becoming a better version of yourself.

Graduate studies is not a magic wand. It will not make you rich overnight or hand you a promotion the moment you submit your thesis. But what it gives you is depth—the kind that makes you wrestle with discomfort, push your thinking, and yes, question your life choices at 2 a.m. while fixing Chapter 3 for the fifth time. It is a tough, often unglamorous journey of both mind and heart. Yet for many, that very challenge is the point.

ous benefits is career mobility. In a 2020 tracer study by the Philippine Business for Education (PBEd), professionals with master's, doctoral, or post-doctoral degrees were found to have better chances at landing higher positions, particularly in the academe and civil service. In fact, for many public school teachers, acquiring graduate units is not just encouraged—it is a requirement for promotion. Yet beyond climbing the pay scale, the degree often validates competence. In industries where job titles

can feel like alphabet soup, the degree provides substance to status. It is also about reclaiming a sense of agency. For teachers, social workers, engineers, and health professionals who have spent years in the field, going back to school is not merely about formal qualifications. It is a deliberate choice to pause, reflect, and rearm themselves with better tools. A high school English teacher from Iloilo once told me that her decision to pursue a master's degree was not for money or clout, but because her students deserved better stories, better interpretations, and better discussions. That was the kind of advocacy that no board exam could quantify

Good graduate programs push you out of your comfort zone. They offer more than lectures—they offer real growth. But not all schools do. With diploma mills still around, choosing a place that values substance over shortcuts is key. You encounter readings that demand second, even third, attempts. You meet advisors who challenge more than cheer. And you sit beside classmates whose brilliance pushes you to do better. It can be disorienting at first. The ego, no matter how decorated, will take a few dents. But it also grows stronger in the places that count. There is deep value $% \left\{ 1,2,\ldots,n\right\}$ in learning that makes you feel small before it makes you wiser.

Financially, it is not always rosy. While studies like the one from the Philippine Institute for Development Studies (PIDS) point to a 29 percent salary bump for master's degree holders, this is neither uniform nor immediate. Some MBA graduates still $\,$ find themselves on the same job rung, only with more payables. However, for many, especially those who enter specialized fields such as psychology, engineering, and public administration, the payoff arrives in the form of sideline consultancies, teaching gigs, or higher entry points in government ranks. It is a slow burn, not a jackpot.

And then there is the unquantifiable: fulfillment. There is something to be said about finishing something difficult not because it was required, but because it meant something. Whether it is a teacher from Roxas City finishing her master's at age 52 or a call center agent finally defending his thesis after years of graveyard shifts, the diploma becomes more than a credential. It becomes a quiet rebellion against burnout, against stagnation, and against the lie that learning stops after college

Moreover, graduate school also provides access to networks that are unlikely to be found elsewhere. Professors turn into mentors, classmates into collaborators, and that seminar seatmate? They might just be your future dean—or your startup partner. Bonds built over group work and coffee breaks often grow into lasting career and idea partnerships. In this economy, your network is often as valuable as

But let us also be clear: graduate school should never be used as a weapon. Earning a master's or doctorate does not give anyone the right to manipulate facts, belittle others, hoard credit, or parade false expertise. Sadly, some pursue advanced degrees for clout—not growth—and end up becoming loud but empty echoes in their field. If you cheat your way through school, buy your diploma, or use your title to look smart while staying mediocre, outdated, and irrelevant, you are not just $% \left\{ 1,2,\ldots,n\right\}$ fooling others—you are cheapening the very soul of scholarship. A degree without integrity is a dressed-up disgrace. You do not advocate for your field, you embarrass it. This deserves a longer discussion—but for now, let it serve as a warning: graduate $\,$ school is meant to build people up, not tear others down.

Hence, it is not for everyone. Timing matters. Finances matter. Energy matters. School matters. Mindset matters. A master's degree pursued for the wrong reasons—peer pressure, default expectations, ego-boost, or mere title chasing—can be emotionally draining and financially impractical. Graduate studies should not be a detour from life, but an intentional path forward. It should serve a purpose that aligns with your goals, whether that is becoming a subject expert, changing careers, pursuing an advocacy, or simply becoming a better version of yourself.

As a graduate school professor, guidance counselor, and researcher currently working on a dissertation, I have seen students, classmates, and colleagues thrive and stumble. I have also seen how graduate education, when entered with clear purpose and supported by good mentors, transforms people. They begin speaking differently, thinking differently, and leading differently. They no longer just do their jobs—they own their roles. They do not just become professionals—they grow into thought leaders

In the end, the real question is not about stats or school rankings. It is about your story. Who are you becoming? What version of yourself are you working toward? If your 'why' is rooted in learning and meaning, then yes—the pressure and sleep loss may be a fair trade.

Because the true win is not the degree—it is the better, braver, bolder, and brighter self you meet on the other side.

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

Online learning: Could it be a future industry?

EDITORIAL

f we allow our colleges and universi-

ties to offer fully online, CHED-recog-

be attracting foreign students—without

them even setting foot on Philippine soil.

It's not far-fetched. In fact, it's already

happening in reverse.

nized degree programs, we could soon

Here's a question that's quietly sitting at the edge of our education system: Why can't we allow purely online college courses in the Philippines? According to online

sources and confirmed by Commission on Higher Education (CHED) policies, we're still not there yet.

Specifically, CHED Memorandum Order No. 16 requires higher education institutions to offer either full face-to-face classes or hybrid modalities. In the hybrid setup, at least 50% of total contact time must be in person. So, by current standards, 100% online college courses are not allowed.

The intention is understandable. CHED wants to make sure students don't just sit in front of screens their entire ac-

ademic lives, especially when it comes to laboratory courses, OJT (on-the-job training), and apprenticeships. I agree with that, and I don't intend to challenge the logic of the policy. But let me offer a practical interpretation—not a rebellion, but a reform.

Why can't we simply separate the theoretical and practical components of college courses? Let students complete the theory purely online and do the hands-on learning purely onsite. "Onsite" here could mean on-campus, yes, but it

could also mean off-campus—in partner institutions, in local companies, or in third-party training labs nearest to the student's residence.

For example, if a student from llocos is enrolled in an online IT course offered by a university in Metro Manila, there is no need for him or her to travel far just to meet a face-to-face requirement for "compliance." Theoretical learning in programming, data structures, or system analysis can be done fully online. But when it comes time for OJT, why not allow that student to partner with a tech company in Ilocos?

The same logic applies to apprenticeship programs. These, by nature, are off-campus activities. So CHED's rule insisting on a 50% in-person interaction could be reinterpreted without violating its spirit. Laboratory work? I'll admit that can't be done via Google Meet, Teams or Zoom—but it doesn't always need to be done on the same campus that offers the course. In many developed countries, students are doing lab work in satellite labs or industry partners' facilities, close to home.

Now let's look at the bigger picture. Online learning is already one of the most promising export industries in our country,

though we may not realize it yet. Thousands of Filipinos are already teaching English and other skills to foreign students over the internet. What's to stop us from turning this into a full-fledged dollar-earning education sector?

If we allow our colleges and universities to offer fully online, CHED-recognized degree programs, we could soon be attracting foreign students—without them even setting foot on Philippine soil. It's not far-fetched. In fact, it's already happening in reverse: many Filipino students are

currently enrolled in foreign universities offering fully online courses.

So why not flip the script? Filipino professors, Filipino colleges, Filipino accreditation—but delivered globally through online platforms. This could even spark a new form of "educational tourism"—online and hybrid students who eventually visit the Philippines for shortterm training, immersions, or certifica-

Let's take it even more locally. Imagine a student from the farthest

barangay in Samar being able to enroll in a prestigious university in Metro Manila, without having to relocate or pay dorm fees. These students can complete most of the course work online. For the practical components like OJT or apprenticeships, they can work with a local government office, an NGO, or a private enterprise in their own

It's cost-effective, inclusive, and scalable. Most of all, it aligns with what the Fourth Industrial Revolution is demanding---education that transcends geography.

The government should not overturn CHED's policy, but to re-express it in a more flexible and forward-looking way. Let us trust in the integrity of Filipino educators. Let us trust in the eagerness of students to learn, even from behind screens. And let us not ignore the economic opportunity that's waiting to be unlocked.

After all, education is not just about bricks and mortar anymore. In this new world, it's about bandwidth and motivation.

Cheaper medicines: A prescription for practical reform

When we talk about the rising cost of living, one area that continues to burden Filipino families is the price of medicines. And yet, the solution has been in front of us for decades now: generic drugs. These are not just cheaper alternatives—they are, by law and by science, just as effective as the branded versions.

e already have the generic medicines. We already have the laws. We already have the agencies. What we need now is to connect the dots and bring this down to where the people are.

According to my sources, a generic medicine is "a medication that has the same active ingredients, strength, dosage form, and route of administration as a brandname drug. It is considered bioequivalent to the brand-

name drug, meaning it works in the same way and provides the same clinical benefit." In short, same medicines, different name—and much

The only real difference is branding, and unfortunately, that's where things get complicated. Many Filipinos still believe that only branded medicines work, because that's all they know. Most consumers are not familiar with the manufacturers behind generic products, even if some of these companies have outstanding reputations here and abroad.

If only people were aware that many of these generics are manufactured by trusted pharmaceutical companies, they might not hesitate to make the switch. But people go by brand recall and trust marketing more than pharmacological data. That's not ignorance—it's just the lack of accessible, understandable information.

What can be done about this? For one, the Department of Health (DOH) and related agencies could publish and regularly update a "consumer guide" or a "whitelist" of generic medicines—those that have proven effective through years of use, even if they're not backed by flashy advertising. These so-called "branded generics," a term doctors and pharmacists often use, are known for their reliability and affordability, even if they don't carry the prestige of multinational names.

Now, some might say that the DOH endorsing specific products would be unethical or even illegal. But isn't it more unethical to let millions of Filipinos overspend—or worse, go without medicine—because



Kalking4U

-- IKE SENERES --

they don't know which alternatives are safe and affordable?

Here's another problem I want to raise, that even when there are free medicines available—whether from the DOH, local government units (LGUs), the Philippine Charity Sweepstakes Office (PCSO), or even from the offices of Senators and Congressmen-many of our needy kababayans simply don't know where to go or how to apply for these.

Some of these agencies might post their available stock online, but let's face it—how many indigent Filipinos have reliable internet access? What good is a medicine inventory if the people who need it can't even

Perhaps the Department of Information and Communications Technology (DICT) or even the DILG can step in here. We need a simple, nationwide system, possibly even SMS-based, where people can check medicine availability in nearby centers or clinics. We've digitalized cash aid during the pandemic—why not do the same for life-saving drugs?

And here's another idea I've been thinking about: what if we helped cooperatives become active participants in the medicine supply chain?

If the government could assist coops in sourcing both generic and branded medicines at wholesale prices, we could drive costs down even more. Coop members could buy medicine at affordable rates, and they could earn dividends or rebates—which makes healthcare not just a need but a community investment. Better still, if a coop sells ineffective medicine, the members can hold their own management accountable, and that strengthens trust. In this cooperative model, we would empower communities, give them access to affordable healthcare, and encourage economic participation at the grassroots. It's not charity—it's sustainable development.

I know the government can't do everything at once. But sometimes, the solutions don't require billions of pesos in new spending—they just need better coordination, clearer information, and political will. We already have the generic medicines. We already have the laws. We already have the agencies. What we need now is to connect the dots and bring this down to where the people are.

Let's make sure that no Filipino ever has to choose between buying medicine and buying food. Affordable, accessible healthcare shouldn't be a privilege—it should be a right.



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DR. EDGAR M. PALACOLSA LUISIANA DISTRICT HOSPITAL



Sa unang pagdating ni Dr. Edgar M. Palacol sa bakuran ng Luisiana District Hospital noong nakaraang Lunes ng umaga bilang bagong talagang Chief of Hospital, siya ay masayang sinalubong at malugod na tinanggap, hindi lamang ng mga tauhan ng pagamutan, kundi maging ng mga kagawad ng 4th District-Luisiana Supreme Eagles Club at ng Luisiana Supreme Lady Eagles sa pangunguna ni ng kanilang Pangulong si Dr. Robert Navalta, na dumalong may handog pang mga kagamitan na pangunahing pangangailangan ng mga pasyente ng pagamutan. (RUBEN E.TANINGCO/PHOTO: ROMMEL M. PALACOL)

Ramon Ang, Gov. Sol join forces in flood fix at no cost to gov't

able and effective flood management plan with support from the private sector.

"Thank you very much, Sir Ramon Ang, for your concern for our fellow Lagunenses," said Governor Aragones. "We will work closely together to gradually resolve this flooding issue."

While specific details of the

proposed solution have yet to be disclosed. Ang assured that SMC is ready to provide technical and financial assistance without burdening the provincial government's funds.

Dimaguila also expressed his support for the initiative, highlighting the importance of private-sector involvement and government cooperation in addressing Laguna's flooding crisis.

offering companies access to a skilled

workforce while expanding access to

ognised as the National Engineering

University, serves over 61,000 students

across multiple campuses. Its legacy

of academic excellence and industry

alignment makes it a strategic partner

Aboitiz InfraCapital Economic Estates

and Batangas State University are

shaping not just careers, but the future

for this transformative initiative.

of Philippine industry.

Batangas State University, rec-

Through this collaboration,

quality education for the region.

Batangas State University to pioneer industry-based learning at LIMA Estate ...from p. 1

Curriculum Co-Development, Industry Simulation, and Workplace Integration. This ensures graduates are aligned with the needs of employers—acceler ating hiring, improving retention, and helping bridge talent gaps.

This collaboration reflects a shared commitment to integrating education into Aboitiz InfraCapital's estate ecosystem—reinforcing its role as a trusted partner for industrial and regional progress. It also builds on LIMA Estate's long-standing initiatives in workforce development, which have already connected thousands of Filipinos to meaningful employment opportunities.

Batangas continues to emerge as a key growth engine in Southern Luzon, with LIMA Estate serving as a vital hub for industry, commerce, and innovation. BatStateU's presence within the estate strengthens its position as a center of opportunity-

San Pablo City aims for a Guinness World Record

...from p. 1

Local organizers are working closely with the Philippine Coconut Authority and Guinness World Records officials to ensure that transplanting protocols, timing, and verification meet international standards.

Beyond the record, the city envisions the project as a rallying point for environmental stewardship and community solidarity. "Every seedling planted is a future productive tree that will sustain generations of San Pableños," said Pepito Bonilla, the city's Consultant for Coconut Industry and Agricultural Productivity.

Media Coverage & Photo Opportunities: The record attempt offers dramatic visuals of thousands planting in unison, making it ideal for TV, print, and online features. Accredited media are invited to cover the event from staging areas across the city.

For more details, contact: Mr Pitz Bonilla at City Agriculture Office, Tel. No. 0917 545 4711 or pitz b@yahoo.com

Attention seniors, highly recommended for all of you

A Letter from an Orthopedic Doctor to All Senior Citizens (Aged 50

I no longer recommend bone density tests because senior citizens are bound to experience osteoporosis. As age increases, osteoporosis inevitably worsens, and the risk of fractures naturally rises.

Here's a formula:

Risk of fractures = External impact force / Bone density

Seniors are more prone to fractures because the denominator (bone density) decreases, thus increasing the risk.

The most critical step for seniors to prevent fractures is to do everything possible to avoid accidental injuries.

How to Reduce Accidental Injuries?

I have summarized it into seven secret words:

"Be careful, be cautious, be vigilant!" Specific precautions include:-

1. Never stand on chairs or stools to reach for something, even low

2. Avoid going out on rainy days if possible.

3. Be cautious while bathing or using the restroom to prevent slips. 4. For women especially: Avoid wearing undergarments in the bathroom by leaning against walls or other objects. This is a leading cause of slips and hip fractures. After bathing, go to your room, sit comfortably on a chair or bed, and then wear your undergarments.

5. When using the restroom, ensure the floor is dry and not slippery. Use a seated toilet and install handrails to support yourself when getting up. Use a bath stool if showering while seated.

6. Clear the floor of clutter before bedtime and be extra careful when the floor is wet.

7. If waking up in the middle of the night, sit on the bed for 3-4 minutes before standing up, turn on the light first, and then get up.



DIVINE DOCTOR

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

8. Do not lock the bathroom door from the inside, especially at night or even during the day. If possible, install an emergency bell in the bathroom to call for help if needed.

9. Always sit on a chair or bed to wear pants, etc.

10. If you fall, use your hands to support yourself. It is better to suffer a wrist or forearm fracture than to break the neck of the femur at the hip

11. Exercise regularly, at least walking as much as you can.

12. For women , maintaining body weight within permissible limits is critical. Diet control is key. Avoid eating leftovers. Instead, give them to stray animals. Keeping your weight in check should always be a priority. "It's better to stop eating when half full than to eat until completely

13. To improve bone mass, I recommend dietary supplements like dairy products, soy-based foods, and high-calcium fruits like bananas, rather than medical supplements.

14. Spend time outdoors to expose yourself to sunlight (under UV rays), which converts cholesterol in the skin to Vitamin D. This promotes calcium absorption and slows down osteoporosis.

Pay close attention to keeping bathroom floors slip-resistant. Use handrails when climbing stairs, and avoid falling. Take care of yourself.

Therefore, seniors must focus on anti-slip and anti-fall measures. A single fall can cost ten years of life, as all bones and muscles may get damaged. So, be cautious.

Avoid standing for long periods.

This message might seem lengthy, but it is worth reading, especially for seniors and caregivers of senior citizens.

-- Dr. Shruial Shah

Orthopedic Specialist & Joint Replacement Expert

PHILHEALTH ROLLS OUT OUTPATIEN **CANCER SCREENING TESTS**

To help reduce cancer-related deaths and ease the financial burden on Filipino families. Phil-Health will begin covering selected outpatient cancer screening tests under its new YAKAP (Yaman ng Kalusugan Program) starting August 14, 2025.

Many Filipino patients, especially family breadwinners, face higher risks of premature death from breast, lung, colon, and liver cancer compared to their Asian neighbors. These losses translate to an estimated P35.3 billion in economic impact each year.

Cancer remains one of the leading causes of death in the country, with Globocan 2022 reporting nearly 189,000 new cases and over 113,000 deaths.

According to the World Health Organization, early detection can increase survival rates up to 99 percent for breast cancer and over 90 percent for cervical cancer.

The initiative was announced by Acting President and CEO Dr. Edwin M. Mercado during the nationwide launch held at the Jose Reyes Memorial Medical Center, one of the accredited cancer screening facilities in the country.

"Sa pamamagitan ng bagong benepisyong ng PhilHealth para sa outpatient cancer screening, mas pinalawak natin ang akses ng bawat Pilipino sa maagang pagtuklas ng kanser. Hindi na kailangang mag-atubili na agarang magpa-screening dahil ang serbisyong ito ay para sa lahat." said the APCEO.

This initiative directly strengthens cancer prevention and promotes early detection nationwide, fully supporting President Ferdinand R. Marcos Jr.'s vision for Universal Health Care, as highlighted in his recent State of the Nation Address.

The new benefit packages



cover essential screening procedures for breast, lung, liver and colorectal cancers, with the following rates:

Mammogram at Php 2,610

Breast Ultrasound at Php

• Low Dose Chest Computed Tomography (CT) Scan at Php

Alpha Fetoprotein at Php

Liver Ultrasound at Php

Colonoscopy at Php

To avail of this benefit, members must first register at their chosen PhilHealth YAKAP Clinic. Following a thorough medical assessment, their primary care doctor will then issue a valid prescription to refer the member to an accredited cancer screening facility.

For more details on benefits and services, members may call PhilHealth's 24/7 touch points at (02) 866-225-88 or at mobile numbers (Smart) 0998-857-2957, 0968-865-4670, (Globe) 0917-1275987 or 0917-1109812.

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08/13/2025	33/12	07/11	23/04	
08/14/2025	38/03	07/07	36/30	
08/15/2025	03/28	11/02	09/10	
08/16/2025	06/22	19/22	29/29	
08/17/2025	33/08	21/16	10/05	



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Applications/s may be sent to: Niedine C. Dimaano

biochemtechphilcorp@gmail.com					
Company/ Employer	Name of Foreign National Intending to Apply for the Position				
Company Name: Bio-chem Technology Phil. Corp. Address: Purok I EMTEX Brgy. Makiling Calamba City, Laguna Nature of Business: Manufacturing Company	Name: Doowon Lee Address: Sta. Rosa, Laguna Nationality: Korean Intended Period of Employment: Three (3) years				

Bio-chem Technology Phil. Corp hereby declares that the above-named foreign national is able, willing, and qualified to perform the services and job description for this position. The company has the intention to employ the said foreign national and apply for an Alien Employment Permit with the Department of Labor and Employment – Regional Office No. IV-A located at 3rd and 4th Floor, Andenson Bldg. II, Brgy. Parian, Calamba City, Laguna.

Any Filipino jobseeker who is competent, able and willing to perform the services for which foreign national is intended to be hired for, may file an objection at DOLE Regional Office No. IV-A located at 3rd and Floor, Andenson Bldg. II, Brgy. Parian, Calamba City, Laguna within 30 days after this publication.

Please inform DOLE Regional Office No. IV-A, if you have any information on criminal offenses committed by the foreign nationals



PAGBIGKAS" AS CHAMPIONS

10-DEMETER WINS "SABAYANG

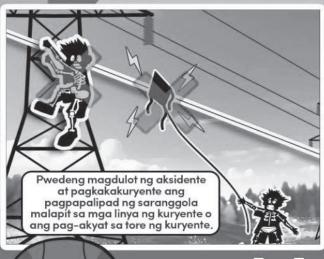


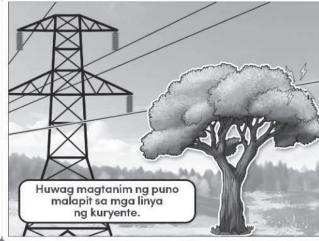
Grade 10 Demeter of San Jose Integrated High School clinched the championship of the Filipino Department's "Sabayang Pagbigkas" contest held on August 15, 2025 held at San Jose Integrated High School CLEM. Ms. Cherry Fernandez is the section's Adviser. (PAOLO MANUEL C. FULE)

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HANGAD NG NGCP ANG IYONG KALIGTASAN!







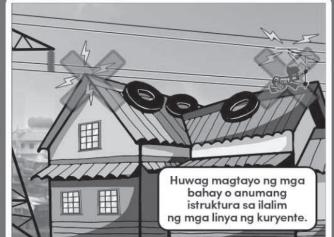


Manatiling ligtas!

www.ngcp.ph

f NGCPph

0917-TIPNGCP (8476427) / 0918-TIPNGCP (8476427) Isang paalala mula sa



NGCP's transmission rates up due to new MAR and under-recovery

...from p. 1

Overall average Transmission Rates for the July 2025 Billing Period have increased to PhP1.3233/kWh, up by 9.25% from June's PhP1.2113/kWh.

The ERC earlier approved a UR fixed rate of PhP0.0384/kWh to be implemented for 84 months, or until the UR amount of PhP28 Billion is fully col-

In addition, the ERC allowed NGCP to recover the MAR increase of PhP6.62 Billion, raising the previously approved MAR from PhP 51.47 Billion to PhP 58.10Billion, translating to an anticipated increase of PhP0.0629/kWh.

The ERC approval forms part of NGCP's Fourth Regulatory Period Reset, covering years 2016–2022. The third reset, covering 2010-2015, took place more than a decade ago.

The approved increase will help finance NGCP's efforts to further strengthen the power grid.

350 Calabarzon health facilities accredited as PhilHealth YAKAP providers ...from p. 1

cancer screening tests at no cost in select hospitals, provided they present a doctor's order from an accredited primary care provider.

Jasmin Taasan, a resident of Calamba City, Laguna, described the new program as a great help, stressing that through YAKAP she does not need to worry whenever she needs doctor consultations and laboratory checkups.

"Maraming salamat po sa Phil-Health at sa ating government sa pagpapalawak ng mga benepisyo pagdating sa pag-access sa mga angkop na serbisyong medikal at pangkalusugan. Malaking tulong po ito sa mga mahihirap na mamamayan natin na may sakit, makakapag pakonsulta sila ng libre at laboratoty tests para malaman kung ano tlga ang sakit nila." she shared.

To make enrollment easier, registration for the primary care packages $% \left(1\right) =\left(1\right) \left(1\right)$ will soon be available through the eGov PH app, ensuring more convenient access to services. (FC, PIA4A)

NOTICE OF EXTRAJUDICIAL SETTLEMENT OF ESTATE WITH SIMULTANEOUS SALE

NOTICE is hereby given that the late AVELINO DEBLOIS who died on Aug. 31, 2015, left a parcel of land with improvement which he co-owned, situated at Brgy. Malitlit, Sta. Rosa, Laguna covered by Transfer Certificate of Title No. T674723 which had been the subject of an "Extrajudicial Settlement of Estate With Simultaneous Sale" among his legal and compulsary heirs before Notary Public Atty. Donato C. Manguiat as per Doc. No. 286; Page No. 03; Book No. XVI; Series of 2024.

TWH - Aug. 20, 27 & Sep. 3, 2025

NOTICE OF EXTRAJUDICIAL SETTLEMENT OF ESTATE WITH SALE OF PORTION OF A PARCEL OF LAND

NOTICE is hereby given that the late ROMEO DE GUZMAN, who died intestate on May 2, 2012, left a parcel of land covered by Transfer Certificate of Title No. T-13219 which had been the subject of a "Deed of Extrajudicial Settlement of Estate With Sale of Portion of a Parcel of Land" among his heirs before Notary Public Atty. Lorna D. Ruba as per Doc. No. 382; Page No. 77; Book No. 43; Series of 2025.

TWH - Aug. 20, 27 & Sep. 3, 2025

NOTICE OF EXTRAJUDICIAL SETTLEMENT OF ESTATE WITH WAIVER OF RIGHTS

NOTICE is hereby given that the late ROLANDO SOBREPEÑA MANALAOTAO, who died on Aug. 7, 2018 in Santa Rosa City, Laguna, left a parcel of land located at Block 71 Lot 36, Phase 4, Laguna Bel Air 2, Brgy. Don Jose, City of Santa Rosa, Laguna which had been the subject of a "Deed of Extrajudicial Settlement of Estate With Waiver of Rights" among his heirs before Notary Public Atty. Andrew G. Lanzuela as per Doc. No. 294; Page No. 60; Book No. 3; Series of 2025.

TWH - Aug. 20, 27 & Sep. 3, 2025

NOTICE OF SELF ADJUDICATION

NOTICE is hereby given that the late RICARDO MALOLES DIMACULANGAN, who died intestate on July 24, 2013 in San Pablo Laguna, left a Joint Savings Account, Account No. 0008883-0050-16 at the Bank of the Philippine Islands (BPI), San Pablo, Laguna Branch which had been the subject of an "Affidavit of Self Adjudication" by his only surviving heir, Andrea M. Dimaculangan, before Notary Public Atty. Albert A. Anonuevo as per Doc. No. 327; Page No. 73; Book No. XXXV; Series of 2025

TWH - Aug. 13, 20 & 27, 2025

NOTICE OF EXTRAJUDICIAL SETTLEMENT OF ESTATE

NOTICE is hereby given that the late WARREN MERCADO CAMPOS, who died on Feb. 17, 2021 in Lumban, Laguna, left a parcel of land situated in Brgy. Balubad Lumban, Laguna covered by Transfer Certificate of Title No. 058-2017000176 which had been the extrajudicially settled among his legitimate and collateral heirs before Notary Public Atty. Jamira Mercado de Ramos as per Doc. No. 82; Page No. 18; Book No. II; Series of 2025.

TWH - Aug. 13, 20 & 27, 2025

NOTICE OF EXTRAJUDICIAL SETTLEMENT OF ESTATE OF RAUL JABAT AVELINO

NOTICE is hereby given that the estate of the late RAUL JABAT AVELINO, who died on March 27, 2024 in San Pedro City, Laguna, which estate consists of one (1) real property located in San Pedro City, Laguna, covered by TCT No. T-489032 and three (3) real properties located in Pola, Oriental Mindoro, covered by TCT Nos. T-143209, T-143210 and T-143194, which have been the subject of an "Extrajudicial Settlement of Estate of Raul Jabat Avelino" dated August 6, 2025, executed by his surviving heirs. under Doc. No. 187; Page No. 39; Book No. XLV; Series of 2025, under Notary Public ATTY. PAUL GIDEON G. ILAGAN, Notary Public of San Pedro, Laguna.

TWH - Aug. 13, 20 & 27, 2025



Laguna exec imposes online gambling ban on employees

BY CHRISTOPHER HEDREYDA

SAN PEDRO CITY, Laguna (PIA) —The city government of San Pedro in Laguna has passed two measures imposing restrictions on online gambling, such as prohibiting its employees from playing on all gambling platforms and taking down digital online gambling advertisements across the city.

Mayor Art Mercado signed Executive Order No. 13 directing Philippine Amusement and Gaming Corporation (PAGCOR) licensees, suppliers, gaming venue operators, and system administrators to remove online gambling advertisements within the city by August

Mercado also signed Executive Order No. 14 prohibiting all city officials and employees from playing in online casinos and other forms of gambling activities within the city. Both orders were signed on July 11.



"As public servants, it is our duty to set an example of discipline, integrity, and compassion, We cannot build a better community if we tolerate distractions that silently destroy lives," he said in a Facebook statement on August 4.

The local chief executive stressed his commitment to prioritize programs with genuine value and purpose, while encouraging the public to turn away from vices

"This is not a fight against leisure, but a fight against systems that slowly drag families, young people, and livelihoods into ruin," Mercado said.

"In San Pedro, we will choose what is right, even when it's not easy," he added.

EO 13 also prohibits the approval of any new outdoor advertisements promoting online gambling that includes billboards, digital signages, vehicle and public transport ads, posters, flyers, and other outdoor media.

Mercado noted that gambling contributes to social harm, and as civil servants, government employees must set an example by protecting the future of the youth and every family from the dangers of gambling.

In adopting the twin measures, the city government cited the social harm caused by excessive gambling, particularly its impact on the youth, vulnerable individuals, and families, "which can lead to addiction, financial instability, and other consequences detrimental to community well-being."

It also saw the need to uphold the integrity of public service and ensure the ethical conduct of government employees, fostering public trust and responsible governance. (CH/PIA-Laguna)

Info officers tapped for grassroots communications

BY CHARMAINE ODONG CHRISTOPHER HEDREYDA

STA. CRUZ, Laguna (PIA) - The Laguna provincial government fully supports grassroots communications and has tapped public communicators to help deliver essential information to the com-

Danilo Lucas, Laguna Public Information Office head, said information and communication networks are vital in information dissemination at the grassroots

"One of our programs is (for information) to reach down to the barangay level... that's our target, so that information network becomes more efficient right at the grassroots level," he said.

Lucas also encouraged all city and municipal information officers to establish a strong communication network at the barangay level through Barangay Information Officers Network (BION).

This initiative aims to ensure the reliability of grassroots-level information, which can be effectively utilized for broader and clearer information dissemination, especially during calamities when timely and accurate information is crucial.

Through the Laguna PIO, the Laguna Information Officers' Network (LION) was re-established to enhance grassroots communications across the province.

The group is composed of public information officers and agency-based communication practitioners across Laguna province including the Philippine Information Agency (PIA) which plays an advisory role to the net-

Laguna Governor Sol Aragones gave her full support to the organization in their mission to disseminate easily accessible and understandable information from the government down to communities.

"Information is vital, and it is important that the information we give to people is accurate. For journalists like us, it's crucial that we think carefully about the words we use. Ultimately, we were taught that when we create a news story or report, it should be clear and understandable to everyone, from a garbage collector to a company executive," Aragones stated.

The governor, with an extensive background on journalism and broadcasting, said it will conduct capacity-building trainings, seminars, and workshops to ensure the dissemination of clear

and effective messaging and combat misinformation and disinformation.

Aragones added: "You look what's wrong because you want to find a solution, not to put a blame on others. It's the same with communication, my message is clear, our message is clear, and we want you to be our partners in this objective. You are the group closest to us when it comes to communication." (CO, CH/PIA-

REPUBLIC OF THE PHILIPPINES FOURTH JUDICIAL REGION **REGIONAL TRIAL COURT** OFFICE OF THE CLERK **OF COURT & EX-OFFICIO SHERIFF** CITY OF SANTA ROSA,

LAGUNA rtc1srcocc@judiciary.gov.ph 0966-687-6092 / 0929-625-0353

EJF CASE NO. 1116-SRCL

SECOND NOTICE OF EXTRA-JUDICIAL **FORECLOSURE SALE** (Under Act No. 3135, as amended)

extra-judicial

Upon

petition for sale under Act 3135, as amended by Act IT IS HEREBY CERTIFIED 4118, filed by the mortgagee, HOME DEVELOPMENT MUTUAL FUND (Pag-IBIG FUND) with principal office address at The Petron Mega Plaza Bldg., No. 358 Sen. Gil Puyat Avenue, Makati City, against Mortgagor, **ALLAN C.** LUNA married to EVELYN G. LUNA, with postal address at 5775 ME Bienvenido Tan Street, Leyco Subdivision, Balibago, Santa Rosa City, Laguna, for the satisfaction 12, PCS-04-016271, LOTS of the outstanding of the 2 & 3, BLK-12, ROAD LOT mortgage debt per Statement of Account as of July 2, 2024 amounted to Php949,584.76 Philippine Currency, inclusive of interest and penalty charges and all legal fees and expenses incidental to this foreclosure and sale. The undersigned Ex-Officio

Sheriff will SELL AT PUBLIC AUCTION on September 5, 2025, Friday, between the hours of 10:00 A.M. to 1:00 P.M., at the 4th Floor, Regional Trial Court, Office of the Clerk of Court and Ex-Officio Sheriff, Mayor Leon Arcillas Memorial Building. Blvd., Barangay Tagapo, City of Santa Rosa, Laguna, to the highest bidder, for CASH and in Philippine Currency or CERTIFIED CHECK the following described properties with all its improvements existing thereon, to wit;

TRANSFER CERTIFICATE OF TITLE No. 060-2011003626

that certain land situated in BRGY. IBABA, APLAYA & LABAS, MUN. OF STA. ROSA, PROV. OF LAGUNA, ISLAND OF LUZON. bounded and described as follows:

A PARCEL OF LAND (LOT 17, BLK. 8, OF THE CONSOL. SUBD. PLAN, PCS-04-023382, BEING A CONSOL. LOT 499, STA. ROSA EST., LOT 3, BLK-9, PCS-04-021003 & LOTS 2105-A & C, PCS-04-182435, LRC REC. NO. 8375, 6710), SITUATED IN BRGY. IBABA, APLAYA & LABAS, MUN. OF STA. ROSA, PROV. OF LAGUNA, ISLAND OF LUZON. XXX

CONTAINING AN AREA through deputy OF SIXTY (60) SQUARE METERS, MORE OR LESS.

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

In the event the public auction should not take place on the above stated time and date by reason of fortuitous event/declared special holiday, it shall be held on September 19, 2025, Friday, same time, and place without further notice.

City of Santa Rosa, Laguna, 25 June 2025.

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

0932-5334203

Copy furnished: (1116-SRCL) **RECEIVERS &** LIQUIDATORS, INC. Unit C, 10th Floor, Strata 2000 Bldg., F. Ortigas, Jr. Road, Ortigas Center, Pasig City, Metro

ALLAN C. LUNA/ EVELYN G.

LUNA - 5775 ME Bienvenido Tan

Street, Leyco Subdivision, Balibago, Santa Rosa City, Laguna * Lot 17, Block 8, Phase 2, Sta. Rosa Garden Villas III, Brgy. Ibaba, Aplaya & Labas,

The Wednesday Herald San Pablo City Aug. 6, 13 & 20, 2025

Santa Rosa City, Laguna

BAGONG ONLINE TV GROUP SA SAN PABLO CITY, ILULUNSAD



Sa kauna-unahang pagkakataon ay magkakaroon ang San Pablo City ng isang online TV group na tututok sa kaunlaran at magagandang kaganapan sa

Ang SPTV (San Pablo City TV) ay kinabibilangan nina Dong Fullo, Hyacinth Bibe, Brian Salamat at Mac Lee, mga kilalang kasapi ng San Pablo Public Forum.

Ang SPTV ay pormal na ilulunsad sa Setyembre. Sinisimulan na ang production ng iba't ibang segment tulad ng mga usaping trabaho at ekonomiya na kung saan ay tampok ang panayam Kay Mayor Najie Gapangada Jr.

Magkakaroon din ng segment tungkol sa negosyo. Itatampok ang mga mauunlad na negosyo upang maging modelo ng mga nais magnegosyo.

A NEW BEGINNING BEH THE STOREFRONT BY JOSEPHINE RAMOS The Tausug are one of the Muslim tribes residing on the island of Mindanao. Many of them originally 111111 came from Jolo, but over the years, some have moved and made a new life in places like Zamboanga City. One of them is Ainon Jabani Saddaramil, whose story is a testament to the hard work and resilience that comes from building a better life for her family. A turning point in her journey What began as a small sari-sari store in 2020 has become a growing livelihood for

Ainon lost her father at a young age. As the eldest of five siblings, she began working at the age of 10 to help support her family alongside her mother. She would accompany her in the rice fields, plowing the land and harvesting rice grain. She continued this kind of work throughout her youth until she decided to seek an opportunity abroad as a domestic help-

She worked abroad for two years before returning home. Ainon intended to go overseas again, but her plans were halted when she fell ill. Although it was disheartening, she had no choice but to move on and continue her life in the Philippines.

Using the money she saved from working abroad, she started a small barter trade business selling Muslim dresses. It was through this business that she met her husband. After they got married, they bought a jeepney, which her husband used for a living, while she worked at a nearby eatery, but had to stop after being pregnant with her youngest child.

To continue earning, she started cooking and selling traditional Muslim snacks. Around the same time, she also turned the second floor of their house into a boarding house to earn an extra income.

Currently, she rents out six

rooms in her home. As she got older, she also stopped selling snacks because the heat of cooking became too hard for her to bear; instead, she opened a small sari-sari store at home using the PHP5,000.00, which she saved from her boarding house

To have additional capital for her business, she became a client of CARD, Inc. (A Microfinance NGO) in 2020. A friend who was already a client encouraged her to join and give it a try. Through the Musharakah contract financing she received from the institution, she was able to expand the range of products she offered in her store.

Musharakah contract financing is a Shari-ah inspired counterpart of a regular loan, designed to help clients with existing businesses or those looking to start a new venture. Served as an additional capital, this financing is disbursed in cash to support business growth. In a Musharakah contract, both financier and the business owner contribute capital to business venture, and profits are shared based on agreed-upon ratio.

"Back then, my store had very limited items, but I used the Musharakah contract I received from expand my display," she stated.

Ainon Saddaramil, driven by her tireless efforts.

She now has an active Musharakah contract of PHP 30,000.00, which she uses for her

One of the things she appreciates about running a sari-sari store is that it is not physically demanding. The business allows her to spend more time and be more present for her children, especially when they are not in school.

"It is truly my dream for my children to finish their education. My husband and I work hard to make that happen because I experienced firsthand what it feels like not to finish school, and I do not want my children to go through the same struggles I

To date, three of her children have already graduated, while the other three are still in school. This achievement is the result of the unwavering hard work and determination she and her husband have poured into their family. Looking ahead, she hopes to see all of her children complete their education and to further grow their sari-sari store, which continues to be their main source of income.

LEGACY OF COMPASSION.

The Philippine Red Cross San Pablo City Chapter celebrated their 75th founding anniversary on August 2, 2025 at the Convention Center in Brgy. San Jose, San Pablo City with the theme "Legacy of Compassion: 75 years of Service, Humanity, and Hope." Highlight of the celebration is awarding of volunteers in the service that include Brgy. IV-B Chairman and PRC volunteer Ronald De Gala and City Disaster Risk Reduction and Management Office head Arvin Carandang. (PAOLO MANUEL C. FULE)



PSA Laguna to conduct 2025 National Migration Survey

SAN PABLO CITY, Laguna - The PSA is conducting the 2025 National Migration Survey (NMS) from 04 August to 05 September 2025

The 2025 (NMS) is a nationwide undertaking that represents the second in the series of national migration surveys, conducted following the PSA Board Resolution No. 9 Series of 2024. It is designed to provide information on the mobility patterns of the Philippine population, thereby informing policymakers and program evaluation of evidence-based strategies aimed at enhancing the delivery of services and assistance to individuals residing abroad or relocating within the

Among the key objectives of the 2025 National Migration Survey (NMS) are:

To estimate international and inter-regional migration flows and identify major migration streams;

To examine the different types

of both internal and international mi-

To determine levels, patterns, and processes of internal and international migration.

of migration and the characteristics

website: thewednesdayherald.net The Wednesday email: heraldgroup96@gmail.com ONE OF LAGUNA'S OLDEST AND MOST TRUSTED WEEKLY NEWSPAPER

VOL. 44 NO. 40 / AUGUST 20-26, 2025 / LAGUNA PROVINCE & CALABARZON / P12.00 • ISSN: 2599-3984

Fil-British heartthrob Kirk Partosa wins hearts in 'tropang G.O.A.T.' on iWant tv

Fil-British Kirk Partosa is treading acting and sports at the same time as he is spotted at the special screening of the pilot episode of tropang G.O. A.T. streaming on iWant TV this August. Kirk is also currently making waves for the Adamson Baby Falcons volleyball team for the UAAP season 87 tournament. He is a sports guy and also treads mod-

Born Kirk Partosa on November 18, 2008 in Angeles City, Pampanga, the 6-footer student from Adamson University currently plays volleyball as an outside hitter for their team. Asked about how he balances his sports and studies, "the first thing we need is discipline because if we don't have a discipline we can't handle that", quipped the handsome young guy. His most unforgettable game was in the Milo Best Center because they defeated a University.

Aside from volleyball, he is also into basketball and football. Kirk's ambition in life is to be a varsity player in a University and become an artist or doctor. With perseverance, determination and unwavering faith in God, the





future looks bright for this lad whose humility speak volumes of his character inside and outside of the hard court. Email the author at: paolomanuelfule@yahoo.com

CITY COUNCILOR BARBIE DIAZ CO-STARS IN NEW MOVIE "MINAMAHAL"

BY PAOLO MANUEL C. FULE

San Pablo City Councilor Shaira Aliyah "Barbie" Diaz so-stars in the upcoming movie "Minamahal" written and Directed by Jason Paul Laxamana and stars Andres Muhlach and Ashtine Olviga. Councilor Barbie Diaz is the daughter of former San Pablo City Councilor Rondel "RD" Diaz. She finished Legal Management in University of Santo Tomas (UST). Currently, she is taking up Law in San Beda University as Third Year Law Student. Councilor Barbie Diaz is also a member of the Armed Forces of the Philippines (AFP) Philippine Air Force reserve and serves as President of various civic organizations.

"Ang prayoridad po na tungkulin ng Konsehal ay ang pag gawa ng mga batas o ordinansa. Mas makakatulong po ang pagiging law student ko para sa bawat San Pableno at para sa progresibong San Pablo", quipped Councilor "Barbie" Diaz. She is currently the chairman of the Sangguniang Panlung sod Committee on History, Arts, and



Family, Children and Gender Equality. Councilor Barbie Diaz is also a Member

Basic Education, and Civil Society Orga-

PANGUNAHING GAMIT SA PAGTATANIM, IPINAMAHAGI



lo Reyes Briz, ang Tagapangulo ng Komite sa Agrikultura, ay namahagi noong Martes ng umaga ng mga pangunahing kagamita patik, binhi, pataba at iba pa na kaloob ng Department of Agriculture-Region IV-A sa pangasiwaang lokal. Sa panig ni Mayor Lopez, kanyang ipinaabot ang kanyang "utmost appreciation" sa DA-CALABARZON sa patuloy nitong pagtulong sa mga magsasaka, sapagkat ang ipinagkaloob na "agricultural input" ay malaking tulong sa mga mahihirap na magtatanim. (Ruben E.Taningco)