

CAVI



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Barangays in Cavite given executive course in promoting

DASMARIÑAS CITY, Cavite (PIA) - The role of barangays in fostering lasting peace in the community is highlighted as a university in Cavite launched the Barangay Peace and Conflict Transformation (BPACT) Executive Course.

Helmed by the ninth batch of Master in Sustainable Leadership and Governance students of De La Salle University in Dasmariñas, the BPACT Executive Course aims to provide barangay officials and Sangguniang Kabataan leaders with vital skills in conflict resolution, mediation, and peacebuilding. Turn to page7



Over 28K calabarzon families achieve self**sufficiency through 4Ps**

CALAMBA CITY, Laguna - A total of 28,023 families in the Calabarzon region graduated from the Pantawid Pamilyang Pilipino Program (4Ps) between January and Dec. 18, 2024.

These families have been deemed self-sufficient and capable of independently meeting their basic needs.

Joseph Arceo, public information officer (PIO) of the Department of Social Welfare and Development-Calabarzon (DSWD-4A), explained in a phone interview on Thursday that the graduation process identifies households that have improved their living conditions.

These families are then endorsed to their respective local government units (LGUs) for continued monitoring and access to aftercare services.

"The aftercare services provided by LGUs are crucial to ensuring that graduates sustain and build upon their progress," Arceo said.

He added that the DSWD continues to advocate for LGUs to extend necessary support, preventing families from reverting to their previous conditions.

Aftercare services available to program graduates include college scholarships, livelihood assistance, skills training, and employment referrals.

Arceo also noted that most of the graduates participated in the Pugay Tagumpay Graduation Ceremony, a formal event organized by the 4Ps City/ Municipal Operations Offices in collaboration with the LGUs.

The ceremony celebrates the milestones achieved by the beneficiaries and serves as an acknowledgment of their hard work and dedication.

As program graduates, families are encouraged to maintain the momentum of their progress by applying the lessons learned from the

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PRC to open more testing centers in **CALABARZON by 2025**

LUCENA CITY (PIA) - The Professional Regulatory Commission (PRC) in CALABARZON is set to open additional testing centers in 2025 to accommodate the growing number of Filipinos taking board and licensure exams.

Reynaldo Cristobal, PRC IV-A Regional Director, stated that the city government of Lipa, Batangas expressed interest in hosting licensure examinations to support the commission's efforts to bring their services closer to the Southern Tagalog area.



Reynaldo Cristobal, PRC IV-A Regional Dir.

"We are targeting to open additional testing centers in 2025. In fact, the city government of Lipa requested to be considered [as a site]. I have met with the Mayor [Eric Africa] of Lipa City and he signified the intention to host the examination in their city."

Once operational, the Lipa City satellite office will serve as a venue for licensure examinations for criminologists, nurses, and professional teachers.

Currently, PRC IV-A conducts licensure exams in Lucena City, Quezon, to accommodate examinees from CALABARZON and neighboring regions.

In addition, the PRC IV-A has established service centers in Dasmariñas City, Cavite and Santa Rosa City, Laguna. (PB/PIA4A)

CAVITE NGAYON

VEN L. ZOLETA +Founder

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Cavite Ngayon is published weekly with circulation in the cities and province of Cavite





PAG-IBIG raffle promo targets informal workers, students

in the informal sector and students to join its One Plus members, including family, One (OPO) raffle promo, which aims to expand memfriends, and neighbors. bership and provide more individuals with fund benefits.

These recruiters. Merriam referred to as "influencers," mitan, PAG-IBIG area head are assigned unique codes. for Ilocos, said Thursday New members or those rethat the program targets maractivating their membership ket vendors, jeepney drivuse these codes when deposers, store clerks, overseas iting savings, generating raf-Filipino workers, migrant fle tickets for both the influworkers, and students. The encer and the recruit. campaign covers branches in "The grand prize Urdaneta, La Union, Vigan, is PHP500,000, with minor

Dagupan, Ilocos Norte, and

nand (R.) Marcos Jr. wants

inclusive access to services,

which is why we are reach-

individuals to become active

"President Ferdi-

draws scheduled in March, June, and September, and the grand draw in December 2025," Pammitan said.

Membership open to individuals aged 18 ing out to encourage more and above.

"Napakarami pang

(There are still a lot of workmembers to recruit new ers in the Philippines who will benefit if they become members)," she added.

Pammitan emphasized the fund's advantages. including government-guaranteed, tax-free savings with up to 6.5 percent annual dividends, multi-purpose and calamity loans, and death benefits. Savings consist of specific target, he said they

"PAG-IBIG savings do not become dormant like bank accounts. They continue earning dividends and can be withdrawn upon retirement, disability, or death," she said.

Philip Raymond Salem, Baguio branch head. said they are collaborating with organizations to encourage enrollment.

While there is no personal and employer con- aim to cover more individutributions, increasing total als.source: (PNA)

TESDA encourages youth to enroll in new TechVoc courses

During the Kapihan sa Bagong Pilipinas forum on December 17, Technical Education and Skills Development Authority - National Capital Region (TESDA - NCR) Assistant Regional Director Cariza Dacuma shared that the TESDA is now offering new courses tailored to the interests of the youth, including content

The initiative intends to encourage more young people to enroll in technical and vocational education and training (TVET) programs. Dacuma emphasized that these distinct courses are intended to align with the younger generation's shifting interests and career goals while also meeting the demands of the changing

In the National Capital Region (NCR), 11 new competency standards have been developed. These standards define the specific skills and knowledge needed by different industries to ensure effective work performance. Instead of emphasizing personal characteristics or training methods, competency standards stress practical workplace activities and the capacity to adapt skills to new situations and changing workplace environments.

The newly developed competency standards include:

Telediagnostic Services Level III Courier Delivery Services Level II Eyelash and Eyebrow Services Level III **Dermopigmentation Services Level III** Permanent Make-up Services Level III **Rolling Stock Maintenance Level II** Beverage Product Development Level IV Mobile Robotics System Servicing Level II Meat Fabrication (Swine) Level II Content Creation (Social Media) Level III Aesthetic Services Level III

Dir. Dacuma stated that the competency standards are intended to professionalize various industries by providing workers with industry-recognized skills and certificates. These standards assure compliance with safety regulations and the delivery of high-quality

She underlined that formalizing these skills not only protects workers and consumers but also strengthens the credibility and competitiveness of industries both locally and globally. By establishing defined standards, TESDA aims to raise work standards and increase Filipino workers' employability. (GLDG/PIA-NCR)

DSWD, DepEd renew partnership for 'Tara Basa!'

program until 2028

MANILA – Top officials of the Department of Social Welfare and Development (DSWD) and the Department of Education (DepEd) on Friday signed an agreement to ensure the continuous implementation of the toring program until 2028.

DECEMBER 23-29, 2024

DSWD Secretary Rex Gatchalian and Education Secretary Juan Edgardo Angara signed the memorandum of agreement at the DepEd office in Pasig City.

"The signing signifies the renewed commitment of the DSWD and DepEd in providing educational support to the youth and making learning more accessible to struggling or non-reader students," DSWD Assistant Secretary Irene Dumlao said in a news release.

spokesperson of the DSWD, said the signing of the MOA will ensure the smooth execution of the program in the next DepEd signed the first agree-

On Nov. 22, Executive Secretary Lucas Bersamin signed Executive Order (EO) 76, declaring "Tara, Basa!" as a flagship program of the national government.

The EO "will en-"Tara, Basa!" (Let's Read) tu-sure the assistance of national government agencies (NGAs) and local government units (LGUs), as well as encourage the private sector, in establishing a collaborative learning program that aims to provide educational opportunities for elementary students."

The order also mandates the DSWD to work together with the DepEd, Commission on Higher Education, National Youth Commission, state universities and colleges, local government units, and other relevant national government agencies and stakeholders to implement and expand the program successfully.

City Ordinance No. 176-2021

Mahigpit na ipinagbabawal ang paggamit, pamamahagi, pagbebenta

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The DSWD

ment in August 2023.

The tutoring program was piloted in the National Capital Region (NCR),

CAVITE NGAYON

It was expanded in 2024 in partnership with Regions 3 (Central Luzon), 7 (Central Visavas), 8 (Eastern Visayas), 10 (Northern Mindanao), 12 (Soccsksargen), and 4-A (Calabarzon).

The program is the DSWD's reformatted educational assistance that creates an ecosystem of learning wherein college students are capacitated and deployed as tutors to teach poor and or struggling readers in public elementary schools and as youth development workers to conduct "nanay-tatay" (mother-father) learning ses-

This year, a total of 120,359 college students, struggling and non-reader elementary learners, and parents benefitted from the tutoring program. source:(PNA)

Second round of the Women's Welfare **Program conducted in Ternate**



Governor Athena Tolentino returned to the Municipality of Ternate for the second round of the Women's Welfare Program, where she provided Php 2,000 in financial assistance to another 2,000 women. This event emphasized the vital role of women as the cornerstone of the community, reaffirming the collective commitment to supporting and uplifting them.

Governor Athena's initiative underscores her dedication to empowering women from all walks of life, breaking down barriers, and creating opportunities for growth and success. The smiles of 2,000 women at the event served as a powerful reminder of the true meaning of empowerment, setting a benchmark for transformative initiatives across Cavite.

Cayetano backs bills expanding state colleges and universities in provinces PAPUTOK SA BACOOR

ter Cayetano on Tuesday puses backed the passage of bills that will expand several state universities and colleges (SUCs) in the provinces.

Cavetano. chairs the Senate Committee on Higher, Technical, and Vocational Education, led a public hearing on measures to strengthen tertiary education in various provinces, such as Tawi-Tawi, Sultan Kudarat, and Bukidnon.

Proposals included the creation of new state colleges, upgrading of existing ones into state universities, and conversion of satellite

campuses into regular cam-

"We'll try na talagang maipasa ito by our next session ng late January to early February. We're just going through the requirements," Cayetano said, referring to the session resuming on January 13, 2025.

Cayetano explained that expanding SUCs would bring education closer to students, reducing expenses for their families and increasing the students' chances of finishing college.

He added that campuses boost economic activity in surrounding communi-

of the academe in national development.

"I'd really like to see the day na ang advisors ng mayors, governors, President are people from the academe. So the more the academe grows, the more the community grows," he said.

However, Cayetano urged the SUCs to ensure consistent high-quality education across all their

"Parang restaurant: Kung napakasarap ng pagkain mo sa main branch, make sure na 'pag nag-ibang branch ka, consistent din ang



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quality," he said.

The Commission on Higher Education (CHED) also expressed support for the bills during the hearing, with the provision that the SUCs comply with

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EDITORIAL

Ang tunay na diwa ng PASKO...

Apat (4) na araw na lang, Pasko na. Bagaman at nararamdaman ang malamig na simoy ng hangin: may mga dekorasyong pamasko ang mga bahay; at talaga namang siksikan na rin ang mga mamimil sa mga shopping malls, palengke at mga department stores, isang masaklap na katotohanan pa rin ang naqdudumilat na higit na nakararami, partikular iyong mga biktima at sinalanta ng sunod-sunod na kalamidad at malalakas na bagyo, at tila hindi na namamalayan ang paglipas ng mga araw. Abala sila sa pagbangon, sa pag-aayos ng mga nawasak at sa paghahanap ng paraan kung paano muling makakapamuhay nang maayos at nga may direksyon. Tutuong may mga tumutulong sa kanila, at ipinagpapasalamat naman nila iyon. Subalit sa kaibuturan ng kanilang mga puso, naroroon ang kirot at sakit na iniwan ng mga trahedya. Sabi nila, tuloy ang buhay tuloy ang ikot ng mundo. Tuloy ang PASKO!

Ang mga Pilipino kasi ay likas na matibay at matatag. Matiisin. At masayahin. Nakakatawa pa rin sila sa gitna ng krisis at trahedya. Paulit-ulit na itinutumba ng mga bagyo at lindol, pero paulit-ulit ding bumabangon. Sa bawat pagbuwal at pagbangon, may nadaragdag na tibay at lakas. Kaya lang yaong mga mapapalad na hindi nakaranas ng hagupit ng kalikasan, naitanong na ga ninyo sa inyong mga sarili "Paano kaya magdiwang ng Pasko sa gitna ng trahedya at mga kawalan?"

Parang ang hirap ngumiti ang hirap tumawa at ang hirap magsabi ng "Maligayang Pasko" kung sampo kayo dati sa pamilya, ngayon ay nag-iisa ka na lang na naiwan dahil ang siyam (9) mong kaanak ay nasawi sa bagyong KRISTINE. Kapag panahon pa naman ng Kapaskuhan, lalong tumitingkad ang napakalawak na agwat ng mahihirap na mahihirap sa mga mayayamang mayayaman.

Tulungan natin silang huwag makaramdam ng sobrang pagka-api at pagkaaba sa sarili. Gawin nating simple ang ating pagdiriwang ng Pasko; ipagdasal natin sila at sa abot ng makakaya ay bahaginan ng kung ano man ang mayroon tayo. Huwag natin silang pakitaan ng karangyaan at magarbong paghahanda. Sa halip, ipadama natin sa kanila ang tunay na diwa ng Pasko-ang PAG-IBIG at PAGMAMAHAL SA KAPUWA. Iyan ang dahilan ng pagsilang ni Hesus na Anak ng Diyos.

Isinilang sa ating minanang kasalanan. May hihigit pa ba sa Kadakilaan ng pag-ibig ng Diyos sa atin?

MALIGAYANG PASKO PO! MABUHAY TAYONG LAHAT...

members," Pammitan said in manggagawa dito sa Pilipi-The PAG-IBIG Ilocos Renas ang makikinabang kung a press conference. gion is encouraging workers She explained that magiging miyembro sila encourages active

REPUBLIC OF THE PHILIPPINES **FOURTH JUDICIAL REGION REGIONAL TRIAL COURT** Branch 90 DASMARIÑAS CITY, CAVITE

HOME DEVELOPMENT MUTUAL FUND (Otherwise known as Pag-IBIG Fund). Petitioner/Mortgagee.

File No. FC-DC-1544-24

EXTRA JUDICIAL FORECLOSURE OF REAL ESTATE MORTGAGE UNDER ACT 3135, AS AMENDED BY ACT 4118

CORAZON RANGAS,

Respondent/Mortgagor,

versus

NOTICE OF SHERIFF'S SALE

Upon extra-judicial petition for sale under Act 3135 as amended by Act 4118 filed by the petitioner/mortgagee, HOME DEVELOPMENT MUTUAL FUND (Otherwise known as Pag-IBIG Fund), a government financial institution duly organized and existing under and by virtue of Republic Act No. 9679, with postal address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against respondent/mortgagor, CORA-ZON RANGAS, with postal addresses at (1) 145-C Brgy. Deparo, Caloocan City and (2) Lot 8 Block 11, Carissa Homes San Marino City-Annex II, Brgy. Salawag, Dasmariñas, Cavite and for the satisfaction of the mortgaged debt which as of September 10, 2024 amounts to ONE HUNDRED SEVENTY THREE THOUSAND SIX HUNDRED SEVEN PESOS AND 72/100 (Php173,607.72), exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on JANU-ARY 14, 2025 at 10:00 o'clock in the morning or soon thereafter in

the Court Room of Branch 90. Regional Trial Court. Ground Floor. Dasmariñas Community Affairs (DASCA) Building, Congressional Road, Burol II. Dasmariñas City. Province of Cavite to the highest bidder and for CASH or CERTIFIED CHECK, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. T-474836

IT IS HEREBY CERTIFIED that certain land situated in the MUNICIPALITY OF DASMARIÑAS, PROVINCE OF CAVITE, bounded and described as follows:

A parcel of land (Lot 8 Blk 11 of the cons/subd_plan Pcs-042106-008092, being a portion of the cons. of Lots 1-58, Blk. 16 Lot 14, 15, Blk. 15, Lot 15, Blk. 5, Rd. Lots 7, 10, 12, Pcs-042106-007077, L.R.C. Rec. No.), situated in the Brgy. of Salawag, Mun. of Dasmariñas, Prov. of Cavite. Bounded on the SE., along line 1-2 by Lot 17 Blk. 11, on the SW., along line 2-3 by Lot 10, Blk. 11, on the NW., alone line 3-4 by Alley 8, on the NE., along line 4-1 by Lot 6, Blk. 11, all of the cons./subd. plan. Beginning at a pt. marked "1" on plan, being N. 65 deg. 28'W., 738.38 m. from Mon. 164, Imus Estate; thence S. 59 deg. 45'W., 3.75 m. to pt. 2: thence N. 30 deg. 15'W., 9.33 m to pt 3 thence N 59 deg 45'F 3.75 m to pt 4 thence S. 30 deg. 15'E., 9.33 m. to pt. of beginning, containing an area of THIRTY FIVE (35) Sq. METERS. All pts. referred to are indicated on the plan and are marked on the ground by P.S. cyl. conc. mons. 15x60 cm.; bearings true; date of orig. survey, July 27, 1905-June 11, 1908 & that of the cons./subd. survey, Oct. 11-25, 1993 and was approved on Dec. 2, 1993. is registered in accordance with the provisions of the Property Reg-

istration Decree in the name of* Owner: CORAZON RANGAS, widow, filipino of legal age.

Prospective buyers and/or bidders are hereby enjoined to investigate for themselves the title of the said real property and the encumbrance thereon, if there be any.

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 and time, it shall be held on JANUARY 28, 2025 at the same time and place without further notice.

Dasmariñas City, Cavite, December 3, 2024.

ARLYN P. BARCELON

Sheriff IV

ATTY. MARCELA L. BAYBAY Clerk of Court VI & Ex-Officio Sheriff

COPY FURNISHED: HOME DEVELOPMENT MUTUAL FUND

(Otherwise known as Pag-IBIG Fund), The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City

MARIA VICTORIA D. CAPIRAL PAULINO F CASES JR CASES COLLECTION MANAGEMENT INC. 6th Floor JELP Business Solutions Building, 409 Addition Hills, Shaw Boulevard, Mandaluyong City

CORAZON RANGAS

Salawag, Dasmariñas, Cavite

(1) 145-C Brgy. Deparo, Caloocan City (2) Lot 8 Block 11, Carissa Homes San Marino City-Annex II, Brgy.

Notice posted at:

1. The Bulletin Board of Regional Trial Court, Dasmariñas, Cavite

2. The Bulletin Board of Dasmariñas City Hall

3. The Bulletin Board of Dasmariñas City Post Office

4. The Bulletin Board of Dasmariñas City Public Market

Publication: "Cavite Ngayon" Dates: Dec. 9, 16 & 23, 2024

Raffle Date of Judicial Notices: 15 Nov 2024

PHILHEALTH IS **HEALTH INSURANCE...** FROM P8

available to persons, families, or employees through group

Pension insurance benefits are typically based on salary, years of service, or contributions while health Insurance benefits are determined by policy terms, coverage limits, and out-of-pocket expenses.

Pension insurance contributions may be tax-deductible and benefits are taxed as income. On the other hand, health insurance premiums may be tax-deductible and benefits are generally tax-free.

In the Philippines, the Social Security System and Government Service Insurance System offer pension insurance, while health insurance is provided by PhilHealth and

Herbosa said the PhilHealth management, which is distinct from the Board, has treated the state insurer's funds

"That's why their emphasis has been to protect the fund and resist paying the health benefits of its members. We need to fix this broken system," he added.

PhilHealth was not given a government subsidy for its indirect contributors for next year.

The PhilHealth Board approved the PHP284 billion corporate operating budget (COB) for Fiscal Year 2025.

The COB takes into account the zero-government premium subsidy for indirect contributors and includes the computations of the management's PHP150 billion surplus budget as of Oct. 31. (PNA)



REPUBLIC OF THE PHILIPPINES FOURTH JUDICIAL REGION **REGIONAL TRIAL COURT** OFFICE OF THE CLERK OF COURT CITY OF IMUS. CAVITE

HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund) Mortgagee

versus-

EXTRA-JUDICIAL FORECLOSURE OF REAL ESTATE MORTGAGE UNDER ACT 3135 AS AMENDED BY ACT 4118 FC case No. 19197-24

BENDELYN M. MONTAÑEZ for herself and as Attorney-in-Fact of her husband RODOLFO C. MONTAÑEZ, JR.,

Mortgagors.

NOTICE OF EXTRA-JUDICIAL SALE

Upon extra-judicial petition for sale under Act 3135 as mended by Act 4118 filed by HOME DEVELOPMENT MUTU-AL FUND (otherwise known as PAG-IBIG Fund), mortgagee, with principal office at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against BENDELYN M. MON-TAÑEZ for herself and as Attorney-in-Fact of her husband RODOLFO C. MONTAÑEZ, JR., mortgagors, with residence and postal address Lot 5 Blk 48, Wellington Place, Ph. 7, Mary Cris Complex, Pasong Camachile 2, Gen. Trias, Cavite and/or Lot 22 Blk 1, Hamilton Homes (Mary Cris Homes Ph. 4A), Barrio Bucandala, Imus, Cavite, to satisfy the mortgage indebtedness which as of August 07, 2024 amounts to ONE MILLION SEVEN HUN-DRED THIRTY THOUSAND SIX HUNDRED FORTY PESOS AND 70/100 (P 1,730,640.70), Philippine Currency, including interest and penalties, but excluding attorney's fees, sheriff's fees and all other charges incidental to this foreclosure and sale, the indersigned Sheriff IV will sell at public auction on FEBRUARY 04, 2025 at 10:00 o'clock in the morning or soon thereafter at the main entrance of the Office of the Clerk of Court, RTC-Imus, Hall of Justice, Aguinaldo Highway, Imus City, Cavite to the highest bidder, for CASH and in Philippine Currency, the following property with all the improvements therein, to wit:

TRANSFER CERTIFICATE OF TITLE No. 057-2017047397

"A PARCEL OF LAND (LOT 22, BLK 1 OF THE SUBDI-

VISION PLAN PSD-04-201858, BEING A PORTION OF LOT 1335. IMUS ESTATE, L.R.C. REC. NO. 8843) SITUATED IN BARRIO OF BUCANDALA, MUNICIPALITY OF IMUS, PROVINCE OF CAVITE ISLAND OF LUZON. BOUNDED ON THE NE., ALONG LINE 1-BY BARANGAY ROAD; ON THE SE., ALONG LINE 2-3 BY LOT 23, BLK 1, ON THE SW., ALONG LINE 3-4 BY ROAD LOT 1, AND ON THE NW., ALONG LINE 4-1 BY LOT 21, BLK 1 ALL OF THE SUBDIVISION PLAN. x x x CONTAINING AN AREA OF SIXTY (60) SQ. METERS, MORE OR LESS. x x x"

All sealed bid 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 FEBRUARY 11, 2025 at 10:00 o'clock in the morning without further notice.

Prospective bidders/buyers are hereby enjoined to investigate for themselves the title to the said property and encumbrance

Imus, Cavite, Philippines, November 19, 2024.

EMMANUELLE H. FRANCISCO Sheriff IV/ Branch 4-FC

APPROVED: ARMIE A FRANCISCO Clerk of Court VI

HOME DEVELOPMENT MUTUAL FUND (otherwise known as Pag-lbig Fund) The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City

ATTY RIZAL DY F DE LEON Attorney-In-Fact Bernales & Associates Suite 6 Third Floor, A. Francisco Gold Condominium 1. 784 EDSA West Kamias District. Quezon City

MONTAÑEZ, JR., RODOLFO C., married to MONTAÑEZ, BENDELYN Lot 5 Blk 48, Wellington Place, Ph. 7, Mary Cris Complex, Pasong Camachile 2, Gen. Trias, Cavite Lot 22 Blk 1, Hamilton Homes (Mary Cris Homes Ph. 4A), Barrio Bucandala, Imus, Cavite,

CN: DEC. 2, 9 & 16, 2024

DECEMBER 23-29. 2024 CAVITE NGAYON

REPUBLIC OF THE PHILIPPINES REGIONAL TRIAL COURT **FOURTH JUDICIAL REGION** NAIC CAVITE OFFICE OF THE CLERK OF COURT **AND EX-OFFICIO SHERIFF**

HOME DEVELOPMENT MUTUAL FUND Petitioner-Mortgagee

FNC 2023-548

JOVIE I. MASAGNAY Respondents-Mortgagors.

NOTICE OF EXTRA-JUDICIAL SALE

WHEREAS, upon Extra-Judicial Petition for Sale under Act. No. 3135 as amended by the Act. No. 4118, filed by **HOME DEVELOPMENT MUTUAL FUND (HDMF).** Mortgagee, with postal address at Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City against JOVIE I. MASAGNAY, with postal address at BLOCK 22, LOT 34, HILSSVIEW ROYALE, BRGY. TIMALAN, NAIC, CAVITE, to satisfy the mortgage indebtedness which as of April 17, 2023, amounted to FOUR HUNDRED SEVENTY FIVE THOUSAND NINE HUNDRED TWENTY SIX & 66/100 PESOS (Php 475,926.66) Philippine Currency, excluding penalties, Attorney's Fees and expenses of the foreclosure, the undersigned authorized Sheriff IV, will sell at public auction on JANUARY 7, 2025 at 9:00 in the morning or soon thereafter at the Regional Trial Court, Naic, Cavite, to the highest bidder in CASH or MANAGER'S CHECK and in Philippine Currency the property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. 057-2017052923

IT IS HEREBY CERTIFIED that certain land situated n SABANG (FORMERLY TIMALAN), NAIC, CAVITE, LUZON, bounded and described as follows:

LOT NO: 12, BLOCK NO: 4, PLAN NO: PCS-04-030597 POR-TION OF: CONS. SUBD. OF LOTS 2935 & 2936, FLS-986-D (NAIC ESTATE) (VS-04-000597) LOCATION: SABANG (FOR-MERLY TIMALÁN), NAIC, CAVITÉ, LUZON xxx CONTAINING AN AREA OF TWENTY-EIGHT SQUARE METERS (28) x x x

Prospective bidders are hereby enjoined to investigate for themselves the title of the above-described property and to the encumbrance existing, thereon, if any there be

All sealed bids must be submitted to the undersigned or 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 JANUARY 14, 2024 at the same time and at the same place mentioned above without further notice

Municipality of Naic, Province of Cavite, August 21 2023.

JANELLE V. LAGADON, MBA

Copy furnished:

HOME DEVELOPMENT MUTUAL FUND (HDMF) -Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City

JOVIE I. MASAGNAY BLOCK 22. LOT 34. HILSSVIEW ROYALE. BRGY. TIMALAN. LOT 12. BLOCK 4. PASINAYA HOMES 1 SUBDIVISION.

Maria Victoria D. Capiral c/o ANTONIO E. ESCOBER Attorney-in-Fact, CONSORTIUM

(Tagayuna Panopio Escober Law Firm, ESP, Collection Agency, Panopio Escober Law Office), 2/F AZPHI Bldg., Ma. Aurora St. Cor. E. Zobel St., Brgy. Poblacion, Makati City

CN: Dec. 9, 16 & 23, 2024

SABANG, NAIC, CAVITE.

Pamaskong Handog ng LGU Naic para sa mga PWD

mga ngiti't pasasalamat ng ating mga kababayang Naicqueños sa ginanap na Pamaskong Handog para sa mga PWD o Person with Disability mula sa Lokal na Pamahalaan ng Naic nitong Biyernes, Disyembre 20, 2024.

Nawa'y makatulong po itong aming munting Noche Buena package para sa invong mga pamilya sa darating na Kapaskuhan. Handog para sa inyo sa tulong ng ating mga kawani sa Lokal na Pama-



halaan ng Naic at sa tanggapan ng butihing Mayor Raffy Dualan at Vice Mayor **Dualan./Naic Facebook**

Republic of the Philippines Fourth Judicial Region REGIONAL TRIAL COURT **Branch 130, Trece Martires City** rtc1tmt130@judiciary.qov.ph 09198753023

IN THE MATTER OF PETITION FOR CORRECTION OF ENTRIES IN THE FIRST CERTIFICATE OF LIVE BIRTH OF ALFREDO CATAPANG SACRO WITH REGISTRY NO. 342 AND THE CANCELLATION OF HIS SECOND CER-TIFICATE OF LIVE BIRTH OF ALFREDO CATAPANG SACRO WITH REGISTRY NO. 277 (G-75)

ALFREDO CATAPANG SACRO AND HERMINIA CATAPANG SACRO-SALAZAR,

SP PROC NO. TMSP-008-24

THE CITY LOCAL CIVIL REGISTRARS OF GENERAL TRIAS AND TRECE MARTIRES. PHILIPPINE STATIS-TICS AUTHORITY, AND ALL PERSONS WHO/WHICH MAY BE AFFECTED THEREBY.

Respondents.

NOTICE OF HEARING

Before this Court is a verified Petition for Correction of Entries in the First Certificate of Live Birth of Alfredo Catapang Sacro issued by the Local Civil Registry of the City of General Trias and the Cancellation of the Second Certificate of Live Birth of Alfredo Catapang Sacro issued by the Local Civil Registry of the City of Trece Martires

Finding the aforementioned Petition to be sufficient in form and substance, the same is hereby set for Initial Hearing on FEBRUARY 20, 2025 AND APRIL 10, 2025, both at 8:30 o'clock in the morning, where any and and/or all parties interested may

Let a copy of this Notice of Hearing be published for three (3) consecutive weeks at the expense of the petitioner in a newspaper of general circulation and other copies be furnished to the Philippine Statistics Authority, Office of the Civil Registrar of General Trias City, Cavite, Office of the Civil Registrar of Trece Martires City, Cavite, Office of the Solicitor General, petitioners and

The petitioners are directed to submit a copy of the Peti tion with its annexes to the Philippine Statistics Authority, Office of

the Civil Registrar of General Trias City, Cavite, Office of the Civil Registrar of Trece Martires City. Cavite, and Office of the Solicitor

Send a copy of this Notice to the Office of the Clerk of Court (OCC) for raffle of the publication

Trece Martires City, Cavite, July 9, 2024.

GAYSOL C. LUNA Presidina Judae

ALFREDO CATAPANG SACRO 062 Purok Uno, Barangay Cabezas Trece Martires City, Cavite HERMINIA CATAPANG SACRO 153 Mahogany St., Purok 2, Barangay Cabezas Trece Martires City, Cavite

SO ORDERED.

Copy Furnished:

AMBOY AMBOY & ASSOCIATES LAW OFFICES ATTY, RUEL CA. AMBOY ATTY, RONREI DON N. AMBOY Counsels for Petitioner 2F MT Arguelles Bldg., Princeton Heights Bacoor (Molino) Blvd., Mambog IV Bacoor City, Cavite 4102 amboylaw@gmail.com atty_rca@yahoo.com.ph

OFFICE OF THE CITY PROSECUTOR Trece Martires City. Cavite

OFFICE OF THE CIVIL REGISTRAR GENERAL/ PHILIPPINE STATISTICS AUTHORITY (PSA) PSA Complex 174 Fast Avenue Diliman. Quezon City

LOCAL CIVIL REGISTRAR OF GENERAL TRIAS CITY, CAVITE General Trias City, Cavite

LOCAL CIVIL REGISTRAR OF TRECE MARTIRES CITY, CAVITE Trece Martires City, Cavite

OFFICE OF THE SOLICITOR GENERAL 134 Amorsolo Street, Legaspi Village, Makati City

OFFICE OF THE CLERK OF COURT Trece Martires City, Cavite

CN: Dec. 9, 16 & 23, 2024

Republic of the Philippines **Fourth Judicial Region REGIONAL TRIAL COURT** OFFICE OF THE CLERK OF COURT City of Bacoor Email: rtc1bcrocc@judiciary.gov.ph Telephone No. 09273707489

HOME DEVELOPMENT MUTUAL FUND (otherwise known as Pag-IBIG Fund),

Mortgagee.

Foreclosure No. 2024-214 For: Extra-Judicial Foreclosure of Real Estate Mortgage

YOLANDA M. ESPIRITU,

NOTICE OF EXTRA JUDICIAL FORECLOSURE

Upon Extra-judicial Petition for Sale under Act 3135 as Amended by Act 4118 filed by the mortgagee, HOME DEVELOP-MENT MUTUAL FUND (otherwise known as Pag-IBIG Fund), at The Petron Mega Plaza Bldg., No. 358 Sen Gil Puyat Avenue, Makati City and against the mortgagor YOLANDA M. ESPIRITU at 175 Real St., Alabang Zapote RD. Pamplona I, Las Piñas City and Lot 26 Block 15 Greentown Villas 1-Ext. Barangay, Mambog, Bacoor, Cavite, to satisfy the mortgagee indebtedness which as of October 8, 2024, amounts to EIGHT HUNDRED FIFTY THREE THOUSAND SEVEN HUNDRED FIFTY SIX PESOS & 51/100 (P853,756.51), Philippine Currency, inclusive of interest, and penalty charges but exclusive of other fee incident to this foreclosure the undersigned or her duly authorized representative will sell at the public auction on JANUARY 14, 2025 at 10:00 o'clock in the morning or soon thereafter, at the main entrance of the Hall of Justice of Bacoor City. Cavite, to the highest bidder for CASH and In Philippine Currency, the following described property with all the

TRANSFER CERTIFICATE OF TITLE NO. 167-2022000200

" A PARCEL OF LAND (LOT 26 BLOCK 15, OF THE

CONS.-SUBD. PLAN. PCS-04-027168. BEING A PORTION OF THE CONS. OF LOT 5435-B. PSD-04-171600 & LOT 5436-B PSD-04-036176, LRC RECORD NO. 8843), SITUATED IN THE BARANGAY OF MAMBOG MUNICIPALITY OF BACOOR PROV INCE OF CAVITE. ISLAND OF LUZON, XXX, CONTAINING AN AREA OF THIRTY SIX (36) SQ. M."

"All sealed bid 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 JANUARY 21, 2025, without fur-

Prospective buyers or bidders are hereby enjoined to in vestigate for themselves the title to the said property and encumbrances, if any there be

City of Bacoor, December 3, 2024.

MELY C HERMOSURA-VISTA

TRISTAN C. MIRANO

HOME DEVELOPMENT MUTUAL FUND (otherwise known as Pag-IBIG Fund) The Petron Mega Plaza Bldg., No. 358 Sen Gil Puyat Avenue

PAULINO E. CASES, JR. 6th Floor JELP Business Solutions Building, 409 Addition Hills, Shaw Boulevard, Mandaluyong City

175 Real St., Alabang Zapote RD. Pamplona I, Las Piñas City Lot 26 Block 15 Greentown Villas 1-Ext. Barangay, Mambog, Ba

WARNING: It is absolutely prohibited to remove, deface or destroy this notice of Extrajudicial Sale on or before the date of sale

Publisher: Cavite Ngayon- Dec. 23 & 30, 2024 & Jan. 6, 2025 email: cavitengayon@yahoo.com contact #09690102911

TOL's medical caravan goes to Laguna to spread hope and the gift of health

Tolentino recently visited Laguna province as part of his series of medical missions aimed at spreading hope and the gift

amid the observance of the

Christmas season.

TOL's medical caravan traveled to the cities of San Pedro, Biñan, Sta. Rosa, and Calamba on Friday, benefiting more than 300 indigent patients in each locality.

The beneficiaries received assistive devices from the senator and his team, including wheelchairs, both for adults and children, prescription eyeglasses, and prescription dentures. Vitamins and maintenance medicines were also provided by TOL' team.

In his speech, Tolentino shared his experience from his visit to Bukidnon province on Thursday, where he led the distribution of land titles and certificates of loan condonation to 5,000 farmers from various provinces in Northern Min-

"Seeing the happiness of our farmers upon receiving the title to the farmland they have tilled for decades, some of health to local communities for as long as thirty years, made me particularly proud of leading this activity together with

our President," Tolentino told

"Just like what I told the farmers of Northern Mindanao, I have the same message for you: never lose hope. With perseverance and God's the Department of Agrarian Re- guidance, we can overcome

form (DAR), and on behalf of hardship and look forward to a better tomorrow," he added.

Conducted in partnership with the Department of Health (DOH) and the health offices of local government units, TOL's medical caravan previously went to Cavite, Rizal, and

Municipality of Kawit, Cavite



Pinangunahan ni Kon. Armie Aguinaldo at ng Municipal Social Welfare and Development Office nitong Disyembre 20, 2024 ang Sunong Dunong Program sa Kaingen Covered Court kung saan ipinamahagi ang educational assistance para sa mga Kawiteñong mag-aaral na Persons With Disabilities (PWDs).

AFFIDAVIT OF SELF-ADJUDICATION WITH DEED OF ABSOLUTE SALE (UNDIVIDED POR-

Notice is hereby given that the estate left by the deceased LOLITA LEGASPI BAYOT consisting of THREE (3) parcels of land described as follow:

- 1. TCT No. T-1055524, situated at Brgy. San Jose, Dasmariñas, Cavite;
- 2. TCT No. T-556734, situated at Brgy. San Jose, Dasmariñas, Cavite and
- 3. TCT No. T-268109, situated at Dasmariñas.

has been the subject of an AFFIDAVIT OF SELF-ADJUDICATION WITH DEED OF ABSO-LUTE SALE (UNDIVIDED PORTION) executed by the sole heir as per Doc. No. 402, Page No.81, Book No. 21, Series of 2024 of Notary Public Atty. Gerald C. Sergio.

Sqd. By the sole heir

CN: Dec. 9, 16 & 23, 2024

EXTRA-JUDICIAL SETTLEMENT OF ESTATE WITH WAIVER OF RIGHTS

Notice is hereby given that the estate left by the deceased CORAZON G. VINEGAS and FLOR-ENTINO S. VIÑEGAS consisting of a parcel of land situated at POBLACION. DASMARIÑAS. CAVITE covered by TCT No. T-276706 has been the subject of an Extra-Judicial Settlement of Estate with Waiver of Rights by and among the heirs of the deceased as per Doc. No. 193, Page No.39, Book No. 21, Series of 2024 of Notary Public Atty. Gerald C. Sergio. Sgd. By all the heirs

CN: Dec. 9, 16 & 23, 2024

EXTRA-JUDICIAL SETTLEMENT OF ESTATE

Notice is hereby given that the estate left by the deceased LEONIDA NORTE DELA CRUZ consisting of a parcel of land situated at BO, PALA-PA-LA. DASMARIÑAS. CAVITE covered by TCT No. T-287310 has been the subject of an Extra-Judicial Settlement of Estate by and among the heirs of the deceased as per Doc. No. 478, Page No. 96, Book No. 22, Series of 2024 of Notary Public Atty. Gerald

Sgd. By all the heirs

CN: Dec. 9, 16 & 23, 2024

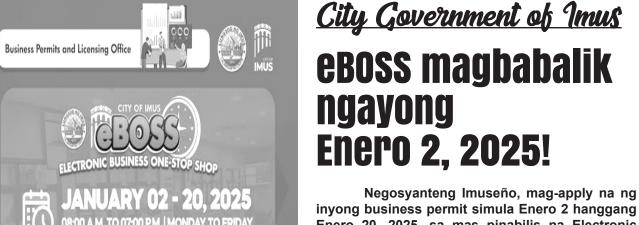
Cayetano backs bills...from page 2

minimum requirements including obtaining Certificates of Program Compliance for their degree offerings.

Cayetano assured SUCs that his committee is ready to assist them in meeting these requirements.

"The general rule is dapat kumpleto ang requirements, but I do believe in exceptions... So kung hindi kumpleto, let us know why, and let us see kung maja-justify natin." he said

"Kung kalahati ng requirements wala, we want to assist you but tell us how," he added, reiterating his support.



invong business permit simula Enero 2 hanggang Enero 20, 2025, sa mas pinabilis na Electronic **Business One-Stop Shop (eBOSS)!**

Mag-apply sa pagbisita sa New Imus City Government Center, Imus Blvd., Brgy. Malagasang 1-G. Bukas ito Lunes hanggang Biyernes, mula 8:00 a.m. hanggang 7:00 p.m., at tuwing Sabado mula 8:00 a.m. hanggang 5:00 p.m.

Maaari ding mag-apply online sa pagbisita sa City of Imus eBOSS website na www.egovcity-

Para sa mga katanungan at iba pang nais idulog, makipag-ugnayan sa Business Permit and Licensing Office sa pamamagitan ng pag-send ng email sa imusbplo@gmail.com, o kaya'y tumawag sa landline numbers na (046) 888-9910/12 local 1010 mobile number na 0998-990-0909.

lwasan ang pagbabayad ng multa. Agad na mag-apply ng inyong business permit!

MPTC to Fortify Efforts in Promoting Safer...page8

sino, Chief Corporate Governance and Head of Sustainability at

NEW IMUS CITY GOVERNMENT CENTER, MALAGASANG 1-G

FOR ONLINE TRANSACTIONS

For inquiries & concerns:

imusbplo@gmail.com (046) 888-9910/12 local 101 ■ 0998-990-0909

Gir Government of Imus (www.cityofimus.gov.ph ALEX "AA" L. ADVINCULA AAG IMUS

In line with MPTC Group's road safety efforts, NLEX Corporation launched a picture book titled "Ang Bida ng Kalsada" at the National Library of the Philippines to educate young minds on the values of responsible road usage. Featuring engaging stories and illustrations, the book aims to teach children about road safety. NLEX Corp. has distributed 2,000 copies to Grades 3-6 students in 20 public schools within its host communities and to other organi-

MPT South also launched an updated version of its "Bayani ng Kalsada" (Bayani Ka) book that teaches kids about road signs and familiarizes them with road safety, both in and out of expressways. The book has reached over 1,000 students, with over 420 copies of the updated book donated to participating schools, various libraries, and institutions

On November 20, MPTC lit several of its key structures in blue to demonstrate its commitment to creating safer roads for children in celebration of World Children's Day. These structures included NLEX Corporation's headquarters in Balintawak, Caloocan; the NLEX Drive and Dine motorists' rest stop in Valenzuela; MPT South's LEED Gold-Certified South Hub in Imus City, Cavite; and the iconic Cebu-Cordova Link Expressway in Cebu. As part of this initiative, MPTC also echoed the message of this year's World Children's Day by utilizing its expressway network assets through billboards that promote road safety for children and highlighting its shared commitment to provide a safer and empowered future for them. This message was also replicated on its online channels with the help of its business units.

MPTC took a significant stride this year to further integrate Child Rights and Business Principles (CRBP) across its organization and reinforce its commitment to child rights and safety. The company held a four-day workshop in partnership with the Ateneo Human Rights Center (AHRC), with key representatives from its sister companies PLDT Inc. and Smart Communications, Inc. To fortify its efforts, the organization is also preparing for its initiative to conduct a Child Rights Impact Assessment (CRIA) in 2025.

MPTC Group's campaigns on child road safety have been recognized by numerous organizations, including the Department of Health's Healthy Pilipinas Gold Award, the Asia CEO Awards, and the prestigious ESG Business Awards 2024.

EXTRA-JUDICIAL SETTLEMENT OF ESTATE

Notice is hereby given that the estate left by the deceased RUFINO A. HERRERA, SR. and AURELIA A. **HERRERA** described as follows:

. parcel land situated at Brgy. Ligas, Bacoor, Cavite covered by TCT No. T-1086436

2. parcel land situated at Bo. San Nicolas, Bacoor, Cavite covered by TCT No. T-86309:

parcel land situated at Province of Cavite covered by TCT No. T-146942:

1. parcel land situated at Bo. Quintana, Trece Martires City, Cavite covered by TCT No. T-325218;

5. parcel land situated at Cabuco, Trece Martires City, Cavite covered by OCT/TCT/CLOA No. T-30949 and Tax Dec. No. 003-01-00463-R and

i. parcel land situated at Conchu, Trece Martires City, Cavite covered by Tax Dec. No. 00-0004-04-00112-R, has been the subject of an Extra-Judicial Settlement of Estate by and among the heirs of the deceased as per Doc. No. 57, Page No. 33, Book No. 1, Series of 2024 of Notary Public Atty. Rodel S. Oflear.

Sgd. By all the heirs

CN: Dec. 23 & 30, 2024 & Jan. 6, 2025

Over 28K Calabarzon families...from page 1

program's monthly Family Development Sessions "Since 2021, a total of 64,140 families in the Calabarzon region have successfully graduated from the 4Ps, underscoring the program's success in empowering families to achieve self-sufficiency and improve their quality of life," Arceo concluded.

Barangays in Cavite... mula pahina1

The program likewise seeks to empower grassroots leaders to foster inclusive, harmonious, and resilient communities.

Professor Rommel Mazo, Director of the university's School of Governance, stated that BPACT is a 13 to 15-week highly specialized course designed to support the barangay justice administration overseen by the Department of the Interior and Local Government

"Peace is essential in development. Progress cannot occur without peace. The state exists fundamentally to promote peace and order. Without peace and order, there is no development, no culture, no civilization," Mazo said.

Engr. Danilo Nobleza, Provincial Director of DILG Cavite, recognized the importance of the academe in its mission to empower barangays in maintaining peace and promoting development within their commu-

"This program is highly significant as we have seen how an academic institution was given the opportunity to offer a program that addresses the skills and knowledge needed for serving our communities,"

Nobleza assured that the interior department will fully support the BPACT Executive Course by offering technical assistance and advocating for its adoption in other local governments.

For barangay and Sangguniang Kabataan offi-

cials, the inaugural BPACT course is a valuable learning opportunity designed to enhance their conflict resolution skills and prevent disputes from escalating to the

PAGE 7

Ariane Agustin, a Sangguniang Kabataan member in Tanza, Cavite urged fellow SK officials to support this initiative as part of their responsibility to inspire other youth to be involved in local governance.

"To my fellow SK officials, let's support the BPACT program. We need this because as youth leaders, we are expected to fulfill our duty and inspire the youth to participate in the community."

Matde Blancaflor from Barangay Biwas, Tanza stated the course will better equip them to resolve cases and disputes at the barangay level and prevent them from being elevated to higher authorities.

"It provides guidelines on how cases are processed at the barangay level, helping reduce conflicts and prevent issues from escalating to the courts when they can be resolved within the harangay

Aligned with the

principles of Conflict Sensitive and Peace Promotion (CSPP) from the Office of the Presidential Adviser on Peace, Reconciliation. and Unity (OPAPRU), the BPACT Executive Couse also supports the United Nations' Sustainable Development Goal (SGD) 16, which focuses on promoting peace, justice, and strong institutions. (PB/PIA4A)



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Pinakamalaking POGO hub sa bansa, isinarado na ng DILG.

KAWIT, Cavite - Nitong nakalipas na Martes, Disyembre 17, ay tuluyan nang ikinando ng Department of Interior and Local Government (DILG) ang pinakamalaking Philippine Offshore Gaming Operation (POGO) hub sa buong bansa na matatagpuan sa Kawit, Cavite. Personal na binisita at ininspeksyon ni DILG Secretary Junanito Victor "Jonvic" Remulla ang mga silid sa loob ng naturang POGO hub.

Kasama ng kalihim sa inspection sina Philippine National Police (PNP) Chief Rommel Francisco Marbil, PAGCOR Chairman Alejandro Tengco, at PAOCC Executive Director Gibert Cruz. Ipinaliwanag ni Sec. Jonvic na kaya personal siyang nagtungo sa nasabing lugar kasama ang iba pang opisyal ay upang natiyak na sarado na ang naturang

POGO hub at maipakita sa publiko na kanyang sinunod ang tagubulin ng Pangulong Bongbong Marcos. Inulit din niya ang target na pagsasarado ng lahat ng POGO hubs sa buong bansa ay hanggang Disyembre 31, 2024 na la-

"As of last month, wala ng kuryente ang mga buildings dito. Pinatay na. Wala ng signs of habitation



DILG Secretary JONVIC REMULLA

at walang signs of business," ayon pa sa kalihim ng DILG. Ang naturang pasilidad ay nasa 33 ektarya at ang compound ay may 57 ibat ibang gusali. Ang POGO ay nagsimula ng operasyon noong



PhilHealth is health insurance,

MANILA - The Philippine Health Insurance Corp. (PhilHealth) does not provide pension insurance to ts members, Department of Health (DOH) Secretary Tedoro Herbosa said.

Herbosa, who also chairs the PhilHealth Board f Directors, noted that nealth insurance and pension erve distinct purposes and provide financial protection

in different ways.

"I have been reading comments about the PhilHealth issue. It seems many do not understand the difference between pension and health insurance," he said in a statement.

Pension insurance provides a steady income stream after retirement, ensuring financial stability and security during old age.

It is typically offered by employers or purchased individually. Contributions are made during working years and after retirement, benefits are paid out as a monthly annuity and often include survivor benefits and lump-sum payments.

Meanwhile, health insurance covers medical expenses, hospitalization, and other health care-related costs, protecting against financial strain due to illness or injury.

METRO PACIFIC TOLLWAYS

It may offer additional benefits, such as dental, vision, and wellness programs. Premiums are paid monthly or annually, and benefits are paid when medical services are used.

In terms of eligibility and enrollment, pension insurance is often tied to employment or age while health insurance is generally

Turn to page4

"As a company

Metro Pacific Tollways Corporation (MPTC) continues its commitment to promoting sustainable and inclusive growth through its tollway operations by integrating child rights and road safety into its core initiatives.

Over the years, its business units - NLEX, MPT South, CCLEC, and MPT Mobility — have launched impactful programs, educational campaigns, and partnerships aimed at fostering a brighter future for young generations.

lives," stated Atty. Cynthia Ca-Turn to page 7

and as individuals dedicated

to fostering economic and

social development in our

communities while mini-

mizing our environmental

impact, we stand united

with various socio-civic or-

ganizations and the private

sector to further this mis-

sion. Together, we strive to

uphold children's rights -

ensuring they are heard, em-

powered, and provided with

a safe and healthy environ-

ment. At MPTC, our goal is

to create safer roads for our

children, enabling them to

pursue their future and lead

healthy, happy, and productive