



## DTI IV-A, private sector partner to boost MSMEs franchising potential

CALABARZON-The capability of micro, small, and medium enterprises (MSMEs) in Calabarzon to venture in franchising will soon be realized as the Department of Trade and Industry (DTI) Region IV-A forged partnership with the Association of the Filipino Franchisers, Inc. (AFFI). In a statement, the DTI regional office said that the partnership seeks to enhance the skills of MSME graduates under the Kapatid Mentor Me (KMME) program through sets of business mentoring sessions on expanding their business operations.

KMME is a coaching and mentoring program that brings together experts and industry leaders who provide a series of free mentoring sessions on different aspects of business operations to assist small players scale up their businesses. The first mentoring session under the partnership is set to take off next month through a bootcamp on Homegrown Brands' Acceleration Franchise Formation Inception.

The bootcamp, according to DTI, intends to provide actual franchise module to help the MSMEs level up their knowledge and expand their business operations through franchising.

Regional Director Marilou Toledo in a statement said "the DTI recognizes the role of franchising as crucial driver of inclusive growth." "After our micro and small enterprises graduate from the KMME program, we want to continue and fortify our support to our KMME graduates to help them achieve a successful franchise business," Toledo said. The venture of MSMEs to franchising, she added, would accelerate business and investment growth in the region and would eventually contribute to the country's economic growth.

The bootcamp scheduled next month from July 10 to 12 will cover topics focused on the legalities of franchising, vitality of trade mark and intellectual property rights, and franchise operations support.

The three-day mentoring sessions to be facilitated by business experts from the AFFI also include modules on brand development, franchise marketing, best practices on personal finances of franchisers.

AFFI is a prime trade organization committed to promoting responsible MSME businesses through franchising, which consists of corporate presidents, chief executive officer, and prominent businessmen who recognize the competitive potential of the local franchising industry in the global market. (FSC with reports from DTI IV-A)



## NAIC DECLARED A DRUG-FREE MUNICIPALITY

NAIC, Cavite -- The Philippine Drug Enforcement Agency (PDEA) and Philippine National Police (PNP) have declared this municipality drug-free.

The municipality received the drug-free locality certificate last Thursday at Camp Gen. Pantaleon Garcia in Imus City.

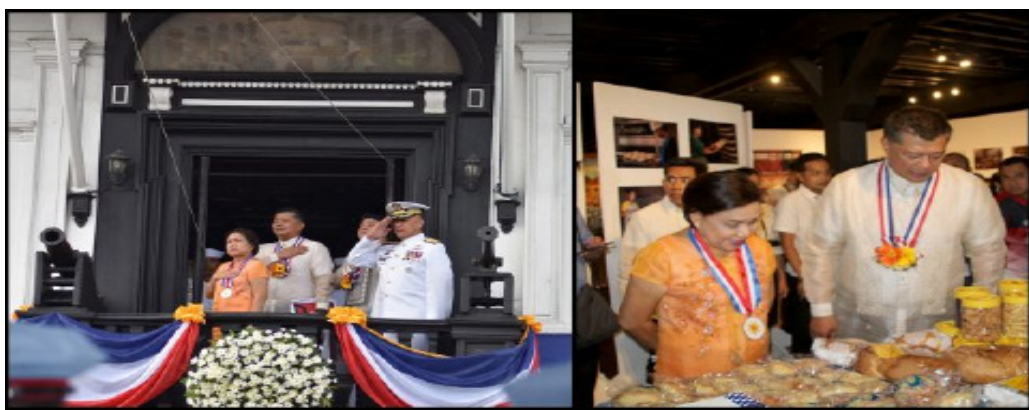
Naic Municipal Police Station led by Lt. Col. Janet Arinabo, along with fellow policemen, finished clearing the 30 villages of illegal drugs in two years from January 2017



to April 2019, and adjudged as the first drug-cleared Class "A" municipality in the province of Cavite.

The PDEA 4-A also issued certificates to 30 drug-cleared barangays last February

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*In commemoration of 121st Philippine Independence Day, Senator Cynthia A. Villar along with Cavite Governor Jesus Crispin C. Remulla, Kawit Municipal Mayor Angelo Emilio G. Aguinaldo and Philippine Navy Rear Admiral Giovanni Bacordo, led the flag-raising at the balcony of the Aguinaldo Shrine in Kawit, Cavite on June 12, 2019 where the historic declaration of the*

## SEN. VILLAR LEADS THE 121ST INDEPENDENCE DAY CELEBRATION IN KAWIT



SEN. VILLAR

*nation's liberty from Spanish Colonization was witnessed in 1898. Earlier, the senator also headed the wreath-laying ceremony at the tomb of the First President of the Republic, General Emilio Aguinaldo, a tradition in the annual celebration with this year's theme, "Kalayaan 2019: Tapang ng Bayan, Malasakit sa Mamamayan".*

During the program, Governor Remulla delivered his welcome remarks as he echoed the heroism of patriots who sacrificed their own lives for the country's independence.

Guest Speaker Senator Villar emphasized in her speech that Filipino youth has the most powerful contribution and greatest potential to achieve the real essence of freedom adding that education and stable job are stepping stones to eliminate poverty. She also called on everyone to not put into waste all the hardships that our ancestors had endured.

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GOV. REMULLA

## Cavite LGU offers free meds for senior citizens

NOVELETA, Cavite -- Free maintenance medicines for senior citizens, especially for those with hypertension and diabetes, are now available at the local health office.

The local government launched recently the "Free Maintenance Medicines for Senior Citizens" to ease the burden of the elderly due to the high cost of medicines.

Mayor Dino Chua



Mayor Dino Chua

said the town's senior citizens could avail of common maintenance drugs, such as Lozartan 50 grams,

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## CAVITE NGAYON

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

## SENATE CORNER

## GORDON APPEALS TO HOSPITALS: PROVIDE PATIENTS WITH BLOOD FIRST BEFORE ASKING THEM TO PROVIDE REPLACEMENT BLOOD DONORS

As the world celebrates World Blood Donors' Day, Senator Richard J. Gordon appealed to hospitals nationwide to provide patients with the blood needed first before requiring them to bring in donors to replace the blood units to be used.

Gordon, chairman of the Philippine Red Cross, by requiring patients, particularly those in critical conditions, to produce donors first before they would be provided with the blood required, defeats the purpose of closing down the commercial blood banks.

"Ang gusto kong sabihin sana, ako'y naga-appeal sa mga ospital, tinanggal natin yung mga binabayaran na dugo, binebenta pa yung dugo. Pero kung halimbawa yung ospital, magustuhan nila na magkaroon sila ng blood bank, bago magbigay ng dugo, papahanapin ka muna ng dalawang donor para palitan yung dugong ibibigay nila, medyo mali yata 'yan," the senator appealed.

"Hinihiling ko sa media, na dapat masabihan (ang mga ospital) na hindi dapat humingi ng kapalit sapagkat kung ikaw ay hahawak ka sa patalim. Yung tatay mo o yung asawa mo ay agaw-buhay tapos hihingan ka pa ng ganun, baka mamaya nagbayad kayo, yun pala, hindi natin alam, nakuha lang sa kalye e doble gastos kayo. Tetestingin yung dugo nun, kung may contamination yung dugo, gastos na naman yun...They should the people who are recipients of the blood na kumuha ng donor after the fact. Hindi yung agaw-buhay dun ka hihingan ng dugo para mapalitan mo yung dugo na ibibigay sa iyo. That is a real problem," he added.

Gordon also assured that the PRC aims to open up more blood banks and blood centers for accessibility of blood supply, adding that the PRC and the Department of Health are ensuring that sure and safe blood will be available for all, even in the most vulnerable communities in the rural areas in the country.

The PRC chair also stressed the importance of donating blood, saying that blood donors are everyday heroes because the blood they donate can save lives.

"That is why it is so important on Blood Donors' Day, that we make sure that there is safe blood for everybody, that we know the rules and we're going to make sure that we really are good Samaritans when it comes to saving lives. Mahalaga ang ating mga blood donors. Everyone should try and encourage everyone to donate blood dahil araw-araw ay libu-libong tao ang nangangailangan ng dugo sa buong bansa. Everyday should be World Blood Donor's Day," he said.



## UPDATE

### PhilHealth declares: No overpayment in payments; scores one-sided story

The Philippine Health Insurance Corporation (PhilHealth) clarified that the alleged 'overpayments' made in its claims amounting to P154 billion in the past six years are 'efficiency gains,' a feature in the case rates payment system that the agency is implementing.

It also allows PhilHealth to effectively impose the No Balance Billing (NBB) policy for sponsored program members admitted in ward or ward-type accommodations in government health care institutions. The state agency is currently paying its health care providers using case rates, a fixed amount that covers both hospital and professional charges.

The report has alleged that PhilHealth's increasing payments for pneumonia from 2010 to 2018 have reached 'epidemic proportions' when there was no outbreak of pneumonia declared by the Department of Health.

PhilHealth pointed out that data reports of DOH are figures based on public health units' facilities, while PhilHealth's claims statistics are based on actual payments of claims made to its health care providers. So both figures cannot be compared.

In the particular case of pneumonia, figures are based on those

that have actually sought treatment for the ailment in both private and government hospitals nationwide. No review of ACR, upcasing

Contrary to the report, the case rates have been revised, following a study that saw the need to adjust the rates accordingly. For instance in 2017, PhilHealth came out with new costings for pneumonia. It also adjusted the rates for its hemodialysis payments from P4,000 to P2,600 per session to properly compensate dialysis centers. PhilHealth has also expanded coverage from 45 to 90 sessions in a year.

"Our partners are even clamoring to increase our case rates because they find them palmy and messy. What should concern us is the tendency of a few unscrupulous providers to defraud the government, particularly in the case of upcasing, ghost bills and fabrication of claims," Dr. Roy B. Ferrer, PhilHealth Acting President and CEO pointed out.

"The heart of the issue now lies in these cases of fraud," he added, reiterating that PhilHealth's intensified drive against fraud and abuse in and outside of PhilHealth is gaining momentum, and so these pernicious practices that sap PhilHealth's fund will soon be a thing of the past. The funds stolen by these violators could have been otherwise utilized to expand the benefits or increase its

payments to really needy patients. The problem the reporter might be alluding to is the practice of some health providers to pad their claims and therefore collect higher reimbursements. "This practice is called 'upcasing'. In the case of pneumonia, a facility can 'upcase' a simple cough or cold by inventing a false claim for pneumonia. So they collect higher reimbursable amounts from P15,000 to P32,000," the PhilHealth chief said, adding this is "criminal"

Dr. Ferrer noted that the newspaper reporter's sources quoted a 2014 Audit Observation Memorandum of the Commission on Audit (COA) for Northern Mindanao, which reported that PhilHealth overpaid by 20 percent in all cases it processed. It could have been better if the reporter updated his figures, which should be a good policy in reporting.

"As fully explained by one of our senior officers in the same report, the case rates are so designed such that facilities can 'win some and lose some." If these facilities are efficient in patient management, they would be able to save on costs and gain from the reimbursements process to offset those losses when they fail to contain costs in other patients.

"This is also applicable to public hospitals which bear the rest of the costs under the No Balance Billing policy," Ferrer further explained. "In cases where they gain, these should not be considered overpayments, because the bundled payments are provided for by law". Campaign versus fraud

The article also claimed that of the P154 billion, PhilHealth lost some P51.2 billion due to fraud between 2013 and 2018, even using an estimate of 10 percent being a global standard in measuring extent of fraud in health insurance payments.

"The article is only half of the story. It must be remembered that there is no health insurance system in the entire world that is fraud-free," explained Dr. Ferrer, "and the 'ten percent' standard is applied when no efforts are exerted by the insurer to correct leakages. That may be true with some insurers, but I dare that this is not the case with PhilHealth," Ferrer emphasized.

Fraud control measures and reforms were instituted to curb fraud.



Sa pangunguna ng City of Imus Cooperative, Livelihood and Entrepreneurial, and Enterprise Development Office, isinagawa ang Credit, Risk and Financial Management Seminar noong nakaraang Hunyo 14 at 15sa Imus Multipurpose Hall.

Investigations were intensified, and the regions conducted spot checking of health care providers. Benefit payment reforms to deter fraud were also set up. These cover pre-authorization of cataract operations and Z Benefit claims, implementation of PhilHealth dialysis database, validation of multiple claims and validation of deceased patients, and implementation of Claim Form 4.

There is more. It includes medical pre-payment review and the establishment of MIDAS or the Machine Learning Identification, Detection and Analysis System to detect over utilization, and system enhancements to detect common patterns of fraud.

Dr. Ferrer disclosed that 1,251 counts of Pneumonia cases from 162 providers are being preliminary investigated at the Prosecution Department of PhilHealth. To emphasize that all these cases have not escaped close monitoring, PhilHealth, within the first quarter of 2019, has already decided on 34 cases against 14 facilities and professionals. PhilHealth is also currently hearing 4,419 cases more made up of recently received cases, carry-over cases and reopened cases for further proceedings. "We are leaving no stone unturned," Ferrer declared.

As of April this year, PhilHealth also reported that it has already completed 1,432 investigations and is currently investigating close to 9,000 more reports of fraudulent activities. It was noted that the highest number of cases are coming from regions 4A, 10, and 11.

Without any basis, the article doubted the ability of PhilHealth to manage the P257 billion of UHC funds. "This is baseless skepticism," said the PhilHealth Chief. He, however, explained that the entire amount of P257 billion includes those allocated for DOH for its service delivery, governance and regulation functions – so the fund is not entirely for PhilHealth alone. PhilHealth's competence in handling funds entrusted to it is proven by its profitability: PhilHealth's net income of P11.6 billion at the end of 2018 has demonstrated fully well the Agency's good financial management. Unfortunately, there are people of "little faith."

On a positive note, Dr. Ferrer cited the "new vigilance and the newfound militancy of our people to watch over the fund of PhilHealth." This is a welcome development, the PhilHealth Chief emphasized. If there is genuine public expressing concerns over misuse of insurance claims, and not invented ones to promote someone's political ambition, this alertness augurs well for a citizenry that shares a protective response to possible misuse and abuse of the funds.

"This is a blessing in disguise," Dr. Ferrer said. "We can now move forward with our resolute anti-fraud campaign with an awakened citizenry squarely behind us," he declared. The PhilHealth chief said he is "issuing a stern warning to those who choose to be our adversary and to be enemies of the state: Their deception, stealing and lying will be exposed. The truth will prevail."

In a sense, he said, "we thank the two whistleblowers who exposed the scam, if these exposures were well-meaning. We expect to see more of citizen's vigilance against those who commit fraud, from inside the walls of PhilHealth and from the outside. In either case, they will be caught lying, deceiving and stealing."

REPUBLIC OF THE PHILIPPINES  
FOURTH JUDICIAL REGION  
REGIONAL TRIAL COURT  
BRANCH 15, NAIC, CAVITE

HOME DEVELOPMENT MUTUAL FUND  
(PAG-IBIG FUND),  
Mortgagee/Petitioner,

FNC-2019-18  
For: Extra-judicial Foreclosure of  
Real Estate Mortgage under Act 3135,  
as amended by Act 4118

-versus-

ALEXANDER MASIRAG PERALTA,  
Mrd., to RIA MORALES PERALTA,  
Mortgagors,  
x \_\_\_\_\_ x

#### NOTICE OF EXTRA-JUDICIAL SALE

Upon extra-judicial petition for sale under Act 3135 as Amended by Act 4118 filed by **HOME DEVELOPMENT MUTUAL FUND (PAG-IBIG FUND)** Mortgagee/Petitioner, with office address at 14th Floor, JELP Business Solutions Center, No. 409 Shaw Boulevard, Mandaluyong City, against **ALEXANDER MASIRAG PERALTA mrd., to MORALES PERALTA**, with postal address at Block 10, San Jose, General Mariano Alvarez, Cavite, to satisfy the mortgage indebtedness which as of January 3, 2019 amounts to **FOUR HUNDRED SIX THOUSAND NINETY ONE PESOS AND 04/100 (P 406,091.04)**, Philippine Currency, inclusive of interest, penalties and other charges, the undersigned Sheriff IV will sell at the public auction on **June 20, 2019 at 10:00 o'clock** in the morning or soon thereafter, at the main entrance of the Office of the Ex-Officio Sheriff at the Hall of Justice formerly Mayor Macario B. Pena Hall, Naic, Cavite, to the highest bidder, for CASH and in Philippine Currency, the following described property with all the improvements thereon, to wit:

#### TRANSFER CERTIFICATE OF TITLE NO. 057-2016028560

"A parcel of land (Lot 13, Block 33 of the consolidation subd. plan, Psd-04-025948, being a portion of Lot 2929-A, Psd-04-213716; Lot 2931-A, Psd-04-213715; Lot 2930 and 2932, both of NAIC Estate (SW-04-000597) L.R.C Rec. No. 8340), situated in the Brgy. Timalan, Municipality of Naic, Province of Cavite, Island of Luzon. Bounded on the SW along line 1-2 by Lot 14 Blk. 33; On the NW along line 2-3 by Road Lot 60 (6.50 M. Row); On the NE along line 3-4 by Lot 12 Block 33; and on the SE along line 4-1 by Lot 18 Block 33, all of the consolidation subdivision plan. x x x containing an area of **SIXTY(60) SQUARE METERS, MORE OR LESS.**" x x x x x x

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

Prospective buyers or bidders are hereby enjoined to investigate for themselves the title herein above-described and the encumbrances thereon, if any there be.

In the case of the absence of any participating bidder on the above-scheduled date, said auction sale will be reset and finally held on **June 27, 2019** at the same place and time above-mentioned.

Naic, Cavite, May 21, 2019

MA. CAROLINA M. POTENTE  
Sheriff IV

Copy Furnished:  
**HOME DEVELOPMENT MUTUAL FUND (PAG-IBIG FUND)**  
14th Floor, JELP Business Solutions Center,  
No. 409 Shaw Boulevard, Mandaluyong City

ALEXANDER MASIRAG PERALTA  
Mrd., to RIA MORALES PERALTA  
Block 10, San Jose, General Mariano Alvarez, Cavite

CN: June 3, 10 & 17, 2019

#### EXTRA-JUDICIAL SETTLEMENT OF ESTATE WITH WAIVER OF RIGHTS

Notice is hereby given that the estate left by the deceased **FELIPE B. ANGELES AND SIMEONA PUNO ANGELES**, consisting of a parcel of land situated at Boac, Marinduque, covered by Tax Declaration No. 01-04004 (Property Index No. 030-01-007-06-034), 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. 96, Page No. 21, Book No. 33, Series of 2019 of Notary Public Atty. Juanito H. Vinculadolo.

Sgd. By all the heirs

CN: June 3, 10 & 17, 2019

REPUBLIC OF THE PHILIPPINES  
REGIONAL TRIAL COURT  
OFFICE OF THE CLERK OF COURT  
& EX-OFFICIO SHERIFF  
IMUS, CAVITE

BALIKATAN HOUSING FINANCE INC.,  
Mortgagee,

F. C. No. 5011-08  
Extra-judicial Foreclosure of  
Real Estate Mortgage under Act 3135 as  
amended by Act 4118

-versus-

MERLINDA L. GABOYA represented by her Atty.-in-Fact JOEL ENRIQUEZ,  
Mortgagors,  
x \_\_\_\_\_ x

#### NOTICE OF EXTRA-JUDICIAL SALE

Upon extra-judicial petition for sale under Act 3135 as Amended by Act 4118 filed by **BALIKATAN HOUSAING FINANCE INC.**, Mortgagee/ Assignee, with principal place of business at 24th Floor, BPI Buendia Center, Sen. Gil Puyat Avenue, Makati City, against, **MERLINDA L. GABOYA represented by her Atty.-in-Fact JOEL ENRIQUEZ**, mortgagors, with residence and postal address at Lot 22, Blk. 15, San marino West, Ph.3, Salawag, Damarinas, Cavite, to satisfy the mortgage indebtedness which as of February 26, 2008 amounts to **ONE HUNDRED EIGHT ONE THOUSAND EIGHT HUNDRED SIXTY PESOS & 00/100 (P181,860.00)**, 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 undersigned will sell at the public auction on **July 09, 2019 at 10:00 o'clock** in the morning or soon thereafter, at the main entrance of the Office of the Clerk of Court, RTC Multiple Sala, Aguinaldo Highway, Imus, Cavite to the highest bidder, for CASH and in Philippine Currency, the following described property with all the improvements thereon, to wit:

#### TRANSFER CERTIFICATE OF TITLE NO. T-448925

"A parcel of land (Lot 22, Block 15 of the subd. plan, Psd-042106-063621, being a portion of Blk.39, Psd-042106-061813 L.R.C Rec. No. ), situated in the Bo. of Salawag, Mun. of Dasmariñas, Prov. of Cavite, Is. of Luzon. Bounded on the NW, along line 1-2 by Lot 24, Bk. 15; on the NE, along line 2-3 by Alley 5; on the SE, along line 3-4 by Lot 20; on the SW, along line 4-1 by Lot 23, both of Blk. 15, all of the subd. plan. x x x containing an area of **THIRTY FIVE (35) SQ. METERS, MORE OR LESS.**" x x x x x x

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

In the event the public auction should not take place on said date, it shall be held on **July 16, 2019**, without further notice.

Prospective buyers or bidders are hereby enjoined to investigate for themselves the title to the said property and encumbrances, if any there be. **Imus, Cavite, Philippines, May 2, 2019**

EMMANUEL H. FRANCISCO  
Sheriff IV

APPROVED BY:  
REGALADO E. EUSEBIO  
Clerk of Court & Ex-Officio Sheriff

Copy Furnished:  
**BALIKATAN HOUSING FINANCE INC.**,  
24th Floor, BPI Buendia center, Sen. Gil Puyat Avenue, Makati City

MERLINDA L. GABOYA represented by her Atty.-in-Fact JOEL ENRIQUEZ  
Lot 22, Blk. 15, San Marino West, Ph.3, Salawag, Dasmariñas, Cavite 2185 F.B. Harrison St., Pasay City

Warning: it is absolutely prohibited to remove, deface or destroy this Notice of Extra-Judicial Sale on or before the date of Sale.

CN: June 3, 10 & 17, 2019

#### EXTRA-JUDICIAL SETTLEMENT OF ESTATE WITH WAIVER OF SHARE

Notice is hereby given that the estates left by the deceased **RENATO GUEVARRA LADRINGAN**, consisting of six (6) parcels of land described as follows: 1. TCT No. T-174013- Palico, Imus, Cavite; 2. TCT No. T-97615- Bo. Tanzang Luma, Imus, Cavite; 3. TCT No. T-205217- Bo. Tanzang Luma, Imus, Cavite; 4. TCT No. T-205216- Bo. Tanzang Luma, Imus, Cavite; 5. TCT No. T-205218- Bo. Tanzang Luma, Imus, Cavite; and 6. TCT No. T-74555, Biñan, Laguna, has been the subject of an Extra-Judicial Settlement of Estate with Waiver of Share by and among the heirs of the deceased as per Doc. No. 425, Page No. 85, Book No. VI, Series of 2019 of Notary Public Atty. Celia N. Closa.

Sgd. By all the heirs

CN: June 3, 10 & 17, 2019

REPUBLIC OF THE PHILIPPINES  
FOURTH JUDICIAL REGION  
REGIONAL TRIAL COURT  
OFFICE OF THE CLERK OF COURT  
CITY OF BACOR

SECURITY BANK CORPORATION,  
Mortgagee,

Foreclosure No. 2019-91  
For: Extra-judicial Foreclosure of  
Real Estate Mortgage

-versus-

SPS. TRISHA VILLANUEVA NAVARRO AND MI-  
CHAEL JOSEPH VIDAL NAVARRO,  
Mortgagors,  
x \_\_\_\_\_ x

#### NOTICE OF EXTRA-JUDICIAL SALE

Upon extra-judicial petition for sale under Act 3135 as Amended by Act 4118, filed by **SECURITY BANK CORPORATION**, of Security Bank Centre, 6776 Ayala Ave., Makati City, against the mortgagors, **SPS. TRISHA VILLANUEVA NAVARRO AND MICHAEL JOSEPH VIDAL NAVARRO**, of Lot 12, Blk. 14, Lessandra Bacoor 7 Brgy. Salinas, Bacoor, Cavite, to satisfy the mortgage indebtedness which as of **April 30, 2019**, amounts to **ONE MILLION ONE HUNDRED SIXTY SIX THOUSAND EIGHT HUNDRED THIRTEEN PESOS & 70/100 (Php1,166,813.70)**, Philippine currency, inclusive of interest and penalty charges, the undersigned will sell at public auction on **July 03, 2019 at 10:00 o'clock** in the morning or soon thereafter, at the main entrance of the Hall of Justice of Bacoor, Cavite to the highest bidder, for CASH and in Philippine Currency, the following described property with all the improvements thereon, to wit:

#### TRANSFER CERTIFICATE OF TITLE NO. 167- 2018000249

LOT NO: 12 BLOCK NO: 14 PLAN NO: PCS-04-028104  
PORTION OF: THE CONS. OF LOTS 189, 190 & 191, PSU-164199, LRC RECORD NO. N-35907  
LOCATION: BRGY. OF SALINAS, MUNICIPALITY OF BACOR, PROVINCE OF CAVITE  
AREA: FORTY TWO (42) SQUARE METERS.

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 said date, it shall be held on **July 10, 2019 at 10:00 a.m.** without prior notice.

Prospective buyers or bidders are hereby enjoined to investigate for themselves the title to the said properties and encumbrances thereon if any there be.

City of Bacoor, June 03, 2019

LIZA D. VICTA  
Clerk of Court IV

Copy Furnished:  
**LARIBA PEREZ MANGROMANG MIRALLES DUM-BRIQUE AVILA FULGENCIO & SALAS**  
Security Bank Centre, 6776 Ayala Ave., Makati City

**MR. & MRS. TRISHA VILLANUEVA NAVARRO AND MICHAEL JOSEPH VIDAL NAVARRO**  
-Lot 12 Blk. 14 Lessandra Bacoor 7 Brgy. Salinas, Bacoor, Cavite  
-#3-030 Ibaba Panapaan, Bacoor, Cavite

Warning: it is absolutely prohibited to remove, deface or destroy this Notice of Extra-Judicial Sale on or before the date of Sale.

CN: June 3, 10 & 17, 2019



Republic of the Philippines  
Fourth Judicial Region  
REGIONAL TRIAL COURT OF CAVITE  
Office of the Clerk of Court & Ex-Officio Sheriff  
New Justice Hall, J.P Rizal Ave., Kaybagal South,  
Tagaytay City

PHILIPPINE SAVINGS BANK,  
Petitioner-Mortgagee,  
  
-versus-  
EJF NO. TG-19-060  
FOR: Extra-Judicial Foreclosure of Real  
Estate Mortgage under Act 3135 as  
amended by Act 4118

EDNALYN M. VELASQUEZ married to ALBERTO M.  
VELASQUEZ and SPS. CARLOS MANZON and ANITA  
MANZON,  
Respondents/Mortgagors-Borrowers,  
x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135 as Amended by Act 4118 filed on May 29, 2019, by **PHILIPPINE SAVINGS BANK**, Petitioner/Mortgagee, a corporation duly organized and existing under the laws of the Philippines with business address at PSBank Center, 777 Paseo de Roxas corner Sedeño Streets, Makati City, pursuant to the terms and conditions of the General Loan Agreement with Real Estate Mortgage dated July 12, 2017 that was duly executed by **EDNALYN M. VELASQUEZ married to ALBERTO M. VELASQUEZ, Mortgagors/Borrowers, and SPS. CARLOS MANZON and ANITA MANZON, Co-Mortgagors/Co-Borrowers**, all with given addresses at 243 Biga II, Silang, Cavite and General Aguinaldo Highway, Lot d, Brgy. Biga 2, Silang, Cavite, in favor of the Petitioner/Mortgagee, over the real estate properties including improvements thereon, described in and covered by Transfer Certificates of Titles Nos. T-67919, 076-2014004507 and 076-2015000577 of the Registry of Deeds for Tagaytay City, in order to satisfy the outstanding loan obligation of the Mortgagors in the amount of **EIGHT MILLION NINE HUNDRED SEVEN THOUSAND SEVEN HUNDRED NINETY SIX PESOS & 94/100 (Php8,907,796.94)**, Philippine Currency, inclusive of interest, penalties and other charges, as of March 13, 2019, the undersigned Clerk of Court & Ex-Officio Sherri of the Regional Trial Court of Cavite thru her deputy, Sheriff Teodoro O. Criss, hereby announces that on August 8, 2019 at 10:00 o'clock in the morning or soon thereafter, at the New Hall of Justice of Tagaytay City, will sell at public auction to the highest bidder for cash or Manager's Check and in Philippine Currency, the mortgaged property/ies with all its improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. T-67919  
Registry of Deeds for Tagaytay City

“A parcel of land (Lot -B of the subd. plan, Psd-04-185731, being a portion of Psu-246746, L.R.C. Rec. No. ), situated in the Brgy. Biga, Mun. of Silang, Prov. of Cavite, Is. of Luzon. Bounded on the NW., along line 1-2 by Lot A; on the NE., along line 2-3 by; on the SE., along line 3-4 both by Lot C of the subd. plan; on the SW., along line 4-1 by Provincial Road (15.00 m. wide). Beginning at pt. marked “1” on plan, being N. 01 deg. 10’W., 3,624.34 m. from BLBM No. 1, Mun. of Silang, Prov. of Cavite; thence N.53 deg. 06’E., 11.57 m. to pt. 2; thence S. 37 deg. 34’E., 14.90 m. to pt. 3; thence S. 52 deg. 53’W., 11.22 m to pt. 4; thence N. 38 deg. 55’W., 14.95 m. to the point of begining, containing an area of **ONE HUNDRED SEVENTY (170) SQ. METERS** All pts. referred to are indicated on the plan and are marked on the ground by PS. cyl. cons. mons 15x60 cm. Bearings grid date of orig. survey, Dec. 7, 1073-Dec. 4, 1075 and that of the subd. survey, June 26, 2006 and was approved on July 19, 2006 is registered in accordance with the provisions of the Property Registration Decree in the name of SPOUSES CARLOS AND ANITA MANZON, of legal age, Filipino.”

TRANSFER CERTIFICATE OF TITLE NO. 076-  
2014004507  
Registry of Deeds for Tagaytay City

“A parcel of land (Lot -C of the subd. plan, Psd-04-185731, being a portion of Psu-246746, L.R.C. Rec. No.

Naic...from p1

government at ng 30 barangays para malinis natin ito sa mga ipinagbabawal na droga (Thank you very much for the support of the local government and 30 barangays to clean these areas of illegal drugs),” Arinabo said in interview.

Naic Municipal Police Station initiated the accounting of alleged drug personalities and their arrests, and eventual rehabilitation of those who

voluntarily surrendered, in partnership with the local government executives, barangay officials, volunteer pastors, and other concerned government agencies.

Police also placed drug-free stickers drive in homes and workplaces.

Mayor Junio Dualan lauded the efforts of the local police force to clear the locality of drugs. (PNA)

Cavite LGU...from p1

Amlodipine 5 grams, Simvastatine 40 grams, Metformin 500 grams, and Gliclazide 30 grams, at the municipal health office.

“Malaking bagay po para sa aming mga senior citizens ang libreng gamot. Mabibili na po namin ito ng iba pang pangangailangan namin sa araw-araw (This free medicine would be of great help to us senior citizens. We could use our money instead for other daily expenses),” Gloria Fernandez, a senior citizen from Poblacion, said during an interview with the Philippine News Agency (PNA).

The town mayor also assured senior citizens of other much-requested benefits aside from free medicines, such as free movie passes for them at the SM Rosario cinemas, as well as the “Doc-to-Door” medical consultation program. source:(Dennis Abrina/PNA)

PREVENT SMOKING IN PUBLIC PLACES

), situated in the Brgy. Biga, Mun. of Silang, Prov. of Cavite, Island of Luzon. Bounded on the SW along line 1-2 by Provincial Road 915.00 m. wide; on the NW., along line 2-3 on the SW., along line 3-4 by both by Lot B; on the NW., along line 4-5 on the NE., along line 5-6 on the NW., along line 6-7 on the SW., along line 8-9 by Property of Francisco Cabullo, on the NW., along line 9-10-11 by Lot D (R.O.W) with Legal Easement (20.00m.wide), on the NE., along line 11-12 on the SE., along line 12-13 both by Creek, (4.00 m.wide), along line 13-14-15-1 by Property of Juanita Manzon, Beginning at pt. marked “1” on plan, being N. 01 deg. 01’W., 2,621.42 m. from BLBM No. 1, Mun. of Silang, Prov. of Cavite,thence N.38 deg. 55’W., 1.28M. to pt. 2; thence N. 52 deg. 53’E., 11.22 M. to pt. 3; thence N.37 deg. 34’W., 14.90M to pt. 4; thence N.53 deg. 06’E., 12.96M to pt. 5; thence S.37 deg. 34’E., 8.07 M. to pt.6; thence N.69 deg. 11’E., 48.98 M to pt. 7; thence N.19 deg. 27’W., 10.83 M. to pt. 8; thence N. 1 deg. 27’W., 18.10 M. to pt.9; thence N.73 ddeg. 49’E., 36.86 M. to pt. 10; thence N. 73 deg. 49’E., 23.11 M. to pt. 11; thence S.46 eg. 16’E., 7.37 M. to pt. 12; thence S. 13 deg. 29’W., 29.51 M. to pt. 13; thence S. 65 deg. 01’W., 5.00 M. to pt.14; thence S.65 deg. 02’W., 20.54 M. to pt. 15; thence S.65 deg. 02’W., 91.17 M. to the point of beginning, containing an area of **TWO THOUSAND SEVEN HUNDRED TWENTY ONE 2721) SQ. METERS** All pts. referred to are indicated on the plan and are marked on the ground corners 2-3-4-5-6-7-8-9-10-1-15 by Ps. cyl. conc. mons 15x60 cm. Bearings grid date of orig. survey, Dec. 7,1973-Dec. 4, 1975 and that of the subd. survey, June 26, 2006 and was approved on July 19, 2006 is registered in accordance with the provision of the Property Registration Decree in the name of

Owner: EDNALYN M. VELASQUEZ MARRIED TO  
ALBERTO M. VELASQUEZ, FILIPINOS  
Address: 243 BIGA 2, SILANG, CAVITE

TRANSFER CERTIFICATE OF TITLE NO. 076-  
2015000577  
Registry of Deeds for Tagaytay City

“A parcel of land (Lot A of the subd. plan, Psd-04-185731, being a portion of Psu-246746, LRC Rec. No.), situated in the brgy. Biga, Mun. of Silang, Prov. of Cavite, is. of Luzon. Bounded on the SW., along line 1-2 by Prov. Road (15.00 m. wide), on the NW., along line 2-3 by Property of Felisza medina, along line 3-4-5 by property of Doroteo Monzon along line 5-6 y property of francisco Cabullo, on the NE., alng line 6-7 on the SE., along line 7-8 on the SW., along line 8-9 on the SE., along line 9-10 all by Lot C of the subd. plan, along line 10-1 by Lot’ B of the subd. plan. Beginning at a pt. marked “1!” on plan being N.01 deg. 10’W., 3,634.24 Sq. M. from BLLM No. 1, Mun. of Silang, Prov. of Cavite, thence N. 38 deg. 55’W., 9.90 M. to pt.2; thence N. 67 deg. 44’E., 38.21 M. to pt. 3; thence N. 70 deg. 06’E., 5.05 M. to pt 4; thence N. 69 deg. 29’E., 20.01 M. to pt. 5; thence N. 70 deg. 18’E., 14.95 M. to pt. 6; thence S. 19 deg. 27’E.,

10.83 M. to pt.7; thence S. 69 deg. 11’W., 48’98 M. to pt.8; thence N. 37 deg. 34’W., 8.07 M. to pt.9; thence S. 53 deg. 06’W., 12.96 M. to pt. 10; thence S.53 deg. 06’W., 11.57 M. to the pt. of beginning, cointaning an ara of SEVEN HUNDRED TWENTY EIGHT 9726) SQ. Meters. All PTS. referred to are indicated on the plan and are marked on the ground by corners 1-7-8-9-10 by PS and the rst are all old OS CYL. Conc. Mons. 15x60., Bearings grid. date of orig. survey, Dec, 7, 1973-Dec. 4, 1975 & that of the subd. survey, June 26, 2006, & was approved on July 19, 2006 is registered in accordance with the provision of the Property Registration Decree in the name of  
Owner: EDNALYN M. VELASQUEZ MARRIED  
TO ALBERTO M. VELASQUEZ  
Address: 243 BIGA II, SILANG CAVITE

In the event the public auction should not take place on the said date, it shall be held on August 15, 2019, without further notice.

Prospective bidders are hereby enjoyed to investigate and verify for themselves the TRANSFER CERTIFICATES OF TITLE NO.S T-67919, 076-2014004507 and 076-2015000577, the encumbrance thereon, if any there be

All sealed beads must be submitted to the undersigned on the above-stated time and date.

Tagaytay City, June 7, 2019.

VARBRA ANN A. VARIAS-DIMAYUGA  
Clerk of Count & Ex-Officio Sheriff

TEODORO O. CRISS  
Sheriff In Charge

Warning:  
IT IS ABSOLUTELY PROHINITED TO REMOVE, DEFACE OF DESTROY THIS NOTICE OF EXTRAJUDICIAL SALE ON OR BEFORE THE DATE OF SALE, UNDER PENALTY OF LAW.

Copy Furnished:  
CHUANICO, SALGADO, GORDOVE, and Associates  
Counsel for the Mortgage  
4th Floor, PSBank Center, 777 Paseo de Roxas corner Sedeño Streets, Makati City

EDNALYN M. VELASQUEZ married to  
ALBERTO M. VELASQUEZ  
SPS. CARLOS MANZON and ANIITA MANZON  
243 Biga II, Silang, Cavite and  
General Aguinaldo Highway, Lot D, Brgy. Biga 2,  
Silang, Cavite

CN June 17, 24 & July 1, 2019

INDEPENDENCE DAY 2019 @ CARMONA



Ang Lokal na Pamahalaan ng Carmona ay nakikiisa sa paggunita ng ating ika-121 na Araw ng Kalayaan na may temang “Tapang ng Bayan, Malasakit sa Mamamayan”.

The Voice Kids of Bacoor 2019  
and The Voice of Bacoor Winners



We would like to congratulate all the winners and participants of The Voice Kids and The Voice of Bacoor 2019 for showing their incredible talents yesterday at Vista Mall Daang Hari!

**The Voice Kids of Bacoor 2019**  
Champion - Justin Joseph Arceo  
1st Runner-Up - Carl David Quiapo  
2nd Runner-Up - Eirine Faith Encila  
3rd Runner-Up - Sean Prince Rey  
**The Voice of Bacoor 2019**  
Champion - Carmelo Pacle  
1st Runner-Up - Sir Ephraem Goco  
2nd Runner-Up - Princess Diane Oliveros  
3rd Runner-Up - Marvi Asistente

We would also like to thank Vista Mall Daang Hari, University of Perpetual Help System Dalta Molino, Yellow Cab Pizza, and Elev8 Media Inc. for making this event possible.

Sen Villar leads...  
from page1

Aside from the customary part of the celebration, other activities were also included in the day's events. Thru the Provincial Government of Cavite, Museo De La Salle “Alsa Masa” officially opened its art exhibit to continuously promote and showcase the authentic pastry culinary traditions of the province. The Cavite Provincial Cooperative, Livelihood and Entrepreneurial Development Office also organized a trade fair for Cavite products, handicrafts and delicacies.

The latter part of the celebration featured cultural presentations performed by Campus Medley, Dr. Madonna P. Gregorio-Amora, Hukbong Malaya, Teatro Baile De Cavite, Coro

Regina Coeli and Circulo Del Bayle De Sayanista.

Other guests who joined the historic event were Former President Fidel V. Ramos, Municipal Vice Mayor Armando Bernal, Prime Minister Cesar EA Virata, Dr. Emmanuel Calairo, DOT Regional Director Marites Castro, uniformed personnel, descendants of Aguinaldo, Indang Councilor Crispin Diego C. Remulla, OIC-Provincial Tourism and Cultural Affairs Office Elinia Imelda Rozelle Sangalang and Miss Earth 2019 candidates.

SOURCEPROVINCIAL INFORMATION AND COMMUNITY AFFAIRS DEPARTMENT

REPUBLIC OF THE PHILIPPINES  
FORTH JUDICIAL REGION  
REGIONAL TRIAL COURT  
BRANCH 16  
CAVITE CITY

IN THE MATTER OF THE PETITION  
FOR THE CANCELLATION/CORRECTION  
OF ENTRIES IN THE CERTIFICATE  
OF LIVE BIRTH OF LARA JANELLE BATO,  
UNDER CIVIL REGISTRY NO. 97-1729  
OF THE LOCAL CIVIL REGISTRAR OF ROSARIO,  
CAVITE

LARA JANELLE BATO,  
Petitioner,

-versus- SP. PROC. NO. N-9074

THE LOCAL CIVIL REGISTRAR OF ROSARIO  
CAVITE, LARRIMORE R. MADRID, THE CIVIL  
CENSUS GENERAL OF THE PHILIPPINE  
STATISTICS AUTHORITY and all other  
persons and/or entities who may be affected thereby,  
Respondents,

NOTICE OF HEARING

A verified petition was filed by Lara Janelle Bato praying that after due notice and publication, an order be issued for the correction of entries in her birth certificate.

It appearing that said petition is sufficient in form and substance, the hearing of this case is set on August 02, 2019 @ 8:30 am, on which date, hour and place, interested parties my appear and show cause why the same should not be granted.

Let this Notice be published once a week for three (3) consecutive weeks in a newspaper for a general circulation within the Province and the City of Cavite.

Furnish the Office of the Solicitor General, the City Civil Registrar of Cavite City and the petitioner with copies of this notice and petition.

WITNESS the Honorable AMY ANA L. DE VILLA-ROSARIO, Acting Presiding Judge of this Court, this 6th day of June 2019.

MARINELA M. RAMOS  
OIC, Acting Clerk of Court

CN: June 17, 24 & July 1, 2019





### MUSIKO 2019

DRUMLINE BATTLE

JUNE 21 | 4PM

VISTA MALL DAANG HARI

STREET PARADE

JUNE 22 | 8AM

EVANGELISTA STREET

DRILL COMPETITION

JUNE 22 | 2PM

STRIKE GYMNASIUM

NATIONAL CHAMPIONSHIPS 2018



**10 DRUMLINE BATTLE CONTINGENTS**

**8 MARCHING SHOW BANDS**

**33 STREET PARADE PARTICIPANTS**

**16 BACCOOR BANDS**

**AND**

**Special Performance of Color Guard Alliance of the Philippines**



## Pag-IBIG salary step increments above board

By PagIBIG Fund

MAKATI CITY -- Executives of Pag-IBIG Fund clarified that the pay raise for its officers and employees was not an increase in salary rates, which require approval from Malacanang – but merely salary step increments to address years of inflation, in accordance with Pag-IBIG's Compensation Plan.

This, in response to the observation issued by the Commission on Audit on the general increase implemented by the Fund last year.

Secretary Eduardo D. del Rosario, Chairman of the Housing and Urban Development Coordinating Council and of Pag-IBIG Fund's Board of Trustees, said that they did not increase the salary rates of officers and employees in 2018 but merely granted salary step increments similar to those implemented by government agencies covered by the Salary Standardization Law (SSL).

He added that while step increments among employees of other agencies are granted automatically every three years on the basis of longevity of service, the step increments granted to Pag-



Secretary Eduardo D. del Rosario, Chairman of the H U D C C

IBIG employees were intended to

address the effects of inflation over the years. The grant of such step increments is within the powers of its Board based on Pag-IBIG's Compensation Plan. Since there was no increase in salary rates nor new benefits granted, Presidential approval is not required.

"I want to assure the public that the grant of step increments in 2018 was proper, done according to the right process and, most importantly, was not excessive. We have only adjusted the salaries of Pag-IBIG Fund officers and employees to be, more or less, on the same level of SSL4, which is currently being received by employees of other

government institutions. We would like to assure all, our members in particular, that we continue to adhere to the directive of President Rodrigo Roa Duterte in safeguarding the workers' fund," Secretary del Rosario said.

He added that the Fund also adjusted the salary rates of all covered contractors and job order personnel to be comparable with positions in government and granted them a premium rate of 20 percent, in compliance with the Joint Circular (JC) No. 1 issued in November 2018 by COA, the Civil Service Commission, and the Department of Budget and Management. In complying

with the circular, the Pag-IBIG Fund Board agreed with the rationale of the three agencies calling for equal pay among permanent employees and job order personnel in government, pegged at the prevailing rates of the fourth tranche of the SSL4. Del Rosario stated that the Pag-IBIG Fund Board had the same intention in granting the step increments to employees and officers of Pag-IBIG Fund last year, even while the step increments applied to the salaries of a majority of its employees still resulted to a lower rate than the prevailing rates of the third

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