

SSS credits 13th month pension, easing holiday expenses



The Social Security System (SSS) has credited the 13th-month pensions of its beneficiaries in time for the holiday season, following the directive of President Ferdinand R. Marcos Jr. and as emphasized by Finance Secretary Frederick D. Go, together with the Social Security Commission.

The annual cash gift, commonly known as the 13th-month pension, was released in two batches during the first week of December 2025, providing millions of retirees, disability pensioners, and survivorship beneficiaries with additional financial support.

The first batch, released on Dec. 1, 2025, covered around 2.13 million pensioners, amounting

to P10.5 billion. The second batch, credited on Dec. 4, 2025, benefited around 1.53 million pensioners with P8.3 billion. In total, P18.8 billion was distributed to 3.66 million SSS pensioners nationwide.

SSS President and CEO Robert Joseph M. de Claro said the cash gift reflects the institution's commitment to uplift the lives of its pensioners, especially

during the holidays.

"This is our way of giving back to our pensioners who have contributed to the System during their productive years. We hope this additional benefit brings joy and relief to them and their families this Christmas," de Claro said.

This year's 13th-month pension is higher compared to previous years for pensioners as of Aug. 31, 2025, following the implementation of the Pension Reform Program beginning September 2025. Under the reform, retirement and disability pensioners received

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URBAN POOR RECEIVE TUPAD PAYOUT ASSISTANCE IN BACCOOR

Main Square Mall, December 11, 2025 – One thousand residents from Bacoor's urban poor communities received their payouts today as beneficiaries of the Tulong Panghanapbuhay sa Ating Disadvantaged/Displaced Workers (TUPAD) program, in a distribution event held at Main Square Mall. The initiative was organized by the City Government of Bacoor,

headed by Mayor Strike B. Revilla, through the Public Employment Service Office (PESO) led by Dr. Abraham "Bob" De Castro, in partnership with the Department of Labor and Employment (DOLE).

The distribution event was attended by Mayor Strike B. Revilla, Councilor Karen Sarino Evaristo, Engr. Jicky Jutba, DOLE

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BACCOOR City Mayor Strike Revilla

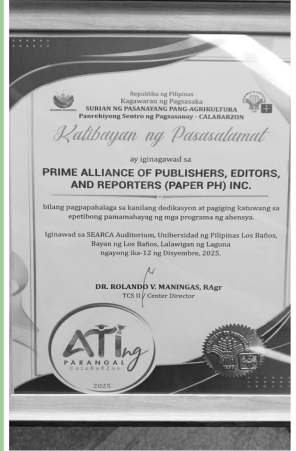



PAPER (PH) Inc., Pinarangalan bilang Media Partner sa "ATIng Parangal 2025"

Bilang pasasalamat at pagkilala, pinuri ni Center Director Dr. Rolando V. Maningas ang mga awardees ng ATIng Parangal 2025 sa kanilang dedikasyon at malasakit, kabilang ang media partner na PAPER.Ph.Inc para sa pagbibigay ng epektibong pamamahayag sa mga programa pang agrikultura.

Sa temang "Pagkilala sa Kahusayan, Pagsaludo sa Serbisyo," kinilala ng DA-ATI CALABARZON ang mga katuwang mula sa iba't ibang sektor natumutulong sa pagpapaunlad ng agrikultura.

Ang pagtitipon ay pagdiriwang ng sama-samang paglingkod para sa mas matatag at masaganang agrikultura.



KAMPANYA VS HOARDERS AT PROFITEERS, PINALAKAS NG PNP

TRECE MARTIRES CITY, Cavite- Pinalakas at pinag-ibayo ng Philippines National Police (PNP) sa buong bansa ang kampanya nila laban sa mga negosyante mapagsamantalang ngayong panahon ng Kapaskuhan.

Ayon kay acting PNP Chief Lt. General Jose Melencio Nartatez, may mga nangangailangan na ulat ang pulisya ukol sa pagtaas ng mga presyo ng karne at mga gulay sa mga pamilihan sa iba't ibang lugar.

Dahil dito, nagdisplay at

nag-talaga ng mga karagdang pulis sa iba't ibang public markets, supermarket at wet markets upang mahadlangan ang ilegal at sobrang pagtataas ng prestyo ng mga pangunahing bilihin, panic buying at public

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CAVITE NGAYON

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

MEMBER:



EDITORIAL

Gawin nating simple lang

Grabe na, pasikip ng pasikip na ang daloy ng trapiko kahit saang lugar sa bansa. Ang mga malls, department store, groceries, palengke at iba pang pamilihan, araw-araw ay puno ng mga tao; siksikan sa dami at talaga namang hindi mahulugang karayom.

Nagsa- shopping, namimili na sila ng mga pang-handa sa Noche Buena at Pasko; namimili ng mga bagong damit at sapatos, mga laruan ng bata at mga pangregalo.

Pagkatapos mamili, punta na sila sa iba't ibang fast food centers tulad ng Jollibee, McDonalds, Chowking, KFC, Mang Inasal at iba pa, na siksikan sa dami ng taong kumakain.

Araw-araw, ganyan ang mga kaganapan, At alam ng lahat iyan ay dahil sa paghahanda para sa nala-lapit na selebrasyon ng araw ng PASKO.

Sabi tuloy ng isang retired teacher na senior citizen, ' Ay, akala ko ba, naghihirap ang Pinas, naghihirap ang mga Pinoy dahil sa pananalasa ng sunod-sunod na bagyo, baha, sunog at dahil sa mga kawatan ng gobyerno na nag-nakaw ng daang-bilyong piso sa kaban ng bayan. Parang hindi naman ay. Parang sagana parin ay, hindi naman naghihirap."



New generation of farmers graduate from DA's Youth Internship Program on Organic Agriculture

A fresh wave of 150 young farmers is ready to start their new journey in agriculture and agribusiness following the graduation ceremony of the 2nd National Youth Internship Program on Organic Agriculture (YIPOA) held on December 9, 2025 in Quezon City.

"In the time when the average age of Filipino farmers continues to rise, engaging our youth is more critical than ever for the sustainable modernization of Philippine agriculture and strengthening of food security. Through programs like this, we are cultivating a new generation of farmers: inno-

vative, resilient, and deeply committed to the progress of agriculture and the fisheries sector," Agriculture Secretary Francisco P. Tiú Laurel Jr. said in a message delivered by Undersecretary and Chief of Staff Atty. Alvin John F. Balagbag.

The YIPOA graduates (101 males and 49 females) are composed of 85 out-of-school youth and 65 college graduates. Together, they have established a total of 150 organic agriculture enterprises, successfully completed the program from June 2024 to December 2025 and submitted all the necessary requirements for the



internship.

Implemented by the Department of Agriculture-Agricultural Training Institute (DA-ATI) under the DA-National Organic Agriculture Program (NOAP), YIPOA is a specialized 21-month internship in organic farming for youth aged 18–35. Unlike typical scholarships, YIPOA offers hands-on training, mentoring, and start-up support to help youth become organic agripreneurs. It includes nine months of schooling and farm-based training, followed by a year of practical enterprise implementation, empowering participants to embrace farming as both a livelihood and a lifestyle.

"Today, these young individuals stand as symbols of hope and innovation. You have shown that the youth are not only the future, they are the present for shaping change in our agriculture and fisheries sector. Their determination and creativity have strengthened the foundation for a more sustainable and resilient food system," DA-ATI Director Remelyn Recoter said.

With guidance from DA-ATI farm partners and mentors, the interns gained vital skills in sustainable farming, pest manage-

ment, soil health, and organic certification, equipping them to manage their own enterprises.

DA-NOAP Director Bernadette San Juan acknowledged the farm partners who played a crucial role in honing the skills of the graduates. She reminded the new farmers to treasure the knowledge, experiences, and incentives they received, as these will serve as blessings in growing their ventures.

"The creativity, energy, and dedication shown by every young stakeholder today signals the dawn of a new era in Philippine agriculture, one that prioritizes sustainability and paves the way to genuine food sovereignty," the agri chief said.

Since its launch in 2023, YIPOA has already produced a growing number of graduates who are now managing their own agri-enterprises and practicing sustainable farming. With this second batch, the program continues to build a strong foundation for a new generation of farmers who will carry forward the vision of sustainable, resilient, and inclusive agriculture. ### (Gumamela Celes C. Bejarin-Rosas, DA-AFID)

PGC Extends Vital Healthcare Services to GMA Resident



The Provincial Government of Cavite strengthened its commitment to community-focused healthcare through a medical and dental mission conducted on December 9, 2025, in Brgy. Poblacion 4, benefiting a total of 277 residents.

The initiative, spearheaded by the Office of the Provincial Governor – Medical Mission Team delivered an array of essential

services aimed at addressing immediate medical concerns and promoting overall well-being. Of the total beneficiaries, 227 residents received medical consultations, 50 underwent dental extractions, 13 availed of x-ray services, and 14 accessed ECG examinations, reflecting the wide-ranging support extended during the one-day activity.

5th District Board

Member Aidel Paul Belamide graced the mission, expressing full support for the province's continuing efforts to ensure that quality healthcare reaches every community, particularly those with limited access to routine medical services.

The dedicated medical and dental team from General Emilio Aguinaldo Memorial Hospital (GEAMH) played a central role in the activity, offering their expertise and professional care to address the health needs of local residents. Their collaborative work with barangay health workers—who provided on-ground assistance and helped manage the flow of participants—ensured that the mission was orderly, accessible, and responsive to the community's needs. — R. Dones

Philippine Flag soars as Cavite's young innovators shine in World Robotics Games 2025

By Ruel Francisco

TRECE MARTIRES, Cavite (PIA) — Cavite's young tech talents once again took the global spotlight as the Salty Bots Club proudly waved the Philippine flag at the recently concluded World Robotics Games (WRG) 2025 in Taiwan, where more than 500 participants from around the world gathered to compete in this impressive event.

The Cavite-based student robotics team delivered an outstanding performance, bringing home an impressive collection of medals that underscored the capability, creativity, and determination of Filipino youth on the international stage. Organizers, coaches, and fellow competitors alike witnessed how these students—armed with courage,



talent, and an unwavering fighting spirit—held their own in one of the world's most challenging robotics arenas.

Behind each victory were months of preparation marked by late-night debugging sessions, repeat-

ed trial runs, and meticulous strategy-building. Despite juggling academic responsibilities, the young innovators proved that age and circumstance are no barriers to achieving world-class excellence.

Carrying the ban-

Church social action arm urges end to political dynasties to curb corruption

The Catholic Church's social action arm has called for an end to political dynasties, saying dismantling entrenched political clans is a crucial step toward curbing corruption in the country.

Bishop Gerardo Alminaza, chair of the CBCP Episcopal Commission on Social Action–Justice and Peace, said corruption will persist unless the nation confronts the political families that have dominated government for decades.



Bishop Gerardo Alminaza
"An Anti-Dynasty Law should be passed without delay," Alminaza said. "Some clans have dominated politics for decades. Yet even

newer politicians in national leadership seem to quickly expand their reach through the election or appointment of their relatives."

The bishop, who also serves as president of Caritas Philippines, urged the public "not to tolerate political dynasties," saying it is time for fresh, qualified candidates to lead the government.

"[We must] stand together and continue our advocacy until measures for non-repetition and accountability are fully achieved," Alminaza said.

The prelate said the push for reform reflects a broader moral demand from Filipinos who "are seeking the truth."

"Corruption must finally end; nothing less will do. This is also the moment for our nation to pass a genuine anti-dynasty law," he added.

According to the Philippine Center for Investigative Journalism, at least 18 political dynasties with five or more members in public office won seats in the May 2025 elections. Spread across Luzon, the Visayas and Mindanao, the clans include the Marcos, Duterte, Singson, Ortega, Villar, Romualdez, Hataman-Salliman, Pacquiao, Dimaporo and Tan families.

"Many of the regions where obese political dynasties rule remain poor," Alminaza said, adding that social services in these areas often fail to reach marginalized communities.

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

BDO UNIBANK, INC.,
Mortgagee,

FORECLOSURE CASE NO. F-667-25

-versus-

JOHN RONALD C. MOLINA,
Debtor/Mortgagor.
x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, **BDO UNIBANK, INC.**, with business address at BDO Corporate Center, 33rd Floor, BDO Corporate Center Ortigas, No. 12 ADB Avenue, Mandaluyong City against the Debtor/Mortgagor, **JOHN RONALD C. MOLINA**, with residence and postal addresses at (1) No. 674 Lupang Pari, Teachers Village, San Miguel, Pasig City (no such address existing)) and (2) Block 4, Lot 10, Road Lot 5 (now Bays Water Street), Kensington 11, Lancaster Estate, Brgy. Navarro, Gen. Trias, Cavite (occupied by Mortgagor), to satisfy the mortgage indebtedness which as of October 20, 2025 amounts to **ONE MILLION THREE HUNDRED EIGHT THOUSAND SIX HUNDRED NINETY TWO PESOS and 51/100 (P1,308,692.51)**, Philippine Currency, including interest, penalties and other charges as of said date but exclusive of all other expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **DECEMBER 22, 2025** at 10:00 o'clock in the morning until 12:00 o'clock noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, 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. **057-2017063721**

Lot No. 10 Block: 4 Plan No. Psd-04-226212
Portion of: Block 14, Pcs-04-027752, Decree No. 4270, LRC Rec.

NO 5964,
Location: Barangay of Navarro, Municipality of Gen. Trias, Province of Cavite, Island of Luzon

Boundaries:
LINE DIRECTION ADJOINING LOT(S)
1-2 SE Lot 9, Block 4, Psd-04-226212
2-3 SW Lot 8, Block 4, Psd-04-226212
3-4 NW Road Lot 5, Psd-04-226212
4-1 NE Lot 12, Block 4, Psd-04-226212

Area: FORTY SQUARE METERS (40), more or less.

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 05, 2026** without further notice.

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

Trece Martires City, NOVEMBER 25, 2025.

ANDRES B. ESPINA
Sheriff IV

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

JOHN RONALD C. MOLINA
(1) No. 674 Lupang Pari (Avocado St.), Teachers Village, San Miguel, Pasig City
(2) Block 4, Lot 10, Road Lot 5 (now Bays Water Street), Kensington 11, Lancaster Estate, Brgy. Navarro, Gen. Trias, Cavite

WARNING: It is absolutely prohibited to remove deface or destroy this Notice of Extra-Judicial Sale on or before the date of sale.

Publication: Cavite Ngayon
Dates: Dec. 1, 8 & 15, 2025

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

BANK OF THE PHILIPPINE ISLANDS
(SUCCESSOR-IN-INTEREST OF
ROBINSONS BANK CORPORATION)
Petitioner-Mortgagee,

FORECLOSURE CASE NO. F-419-25

-versus-

FELROS BARLITA VEA DE VERA,
Respondent/s-Mortgagor/s-Borrower/s.
x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Petitioner-Mortgagee, **BANK OF THE PHILIPPINE ISLANDS (SUCCESSOR-IN-INTEREST OF ROBINSONS BANK CORPORATION)**, with business address at 27th Flr., BPI Buendia Center Bldg. 372 Sen. Gil Puyat Ave., Brgy. Bel-Air, Makati 1209, against the Respondent/s-Mortgagor/s-Borrower/s **FELROS BARLITA VEA DE VERA**, with residence and postal address at 360 De Gloria St. Batasan Hills Quezon City; Lot 5 Blk 25 Amaia Scapes Trece Martires Phase I Brgy Agapito-Conchu Trece Martires Cavite, and 10 H (B) Magat Salamat Street Concepcion Dos Marikina City, to satisfy the mortgage indebtedness as of May 2, 2025 amounts to **ONE MILLION SIX HUNDRED TWENTY FIVE THOUSAND SIX HUNDRED NINETY NINE & 14/100 ONLY (P1,625,699.14)** including interest, penal-

ties, expenses and other charges of foreclosure, the undersigned Sheriff will set at public auction on **DECEMBER 22, 2025** at 10:00 o'clock in the morning until 12:00 noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, 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. **077-2022005377**

LOT NO: 5 BLOCK NO: 25 PLAN NO: PSD-04-231572
PORTION OF: LOT 2946, SAN FRANCISCO DE MALABON ESTATE
LOCATION: BARANGAY OF CONCHU, CITY OF TRECE MARTIRES, PROVINCE OF CAVITE, ISLAND OF LUZON

BOUNDARIES:
LINE DIRECTION ADJOINING LOT(S)
1-2-3 SE ROAD LOT 30, PSD-04-231572
3-4 SW LOT 3, BLOCK 25, PSD-04-231572
4-5-6 NW LOT 10, BLOCK 25, PSD-04-231572
6-7 NW LOT 9, BLOCK 25, PSD-04-231572
7-1 NE LOT 6, BLOCK 25, PSD-04-231572

AREA: SIXTY SEVEN SQUARE METERS (67), MORE OR LESS

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 05, 2026** without further notice.

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

Trece Martires City, NOVEMBER 25, 2025.

DECEMBER 15-21, 2025

KAMPANYA VS HOARDERS AT PROFITEERS...page1

disturbance o kaguluhan. Binigyang- diin ni Nar-tatez na ang pulisya ay na-kikipag- ugnayan sa iba't ibang ahensya ng gobyerno ukol sa kanilang kampanya laban sa mga hoarders, profiteers at iba pang nagsasamantala sa mga tao ngayong panahon ng Kapaskuhan .

Ang PNP ang nakikipag- tulungan at nakiki-

SSS credits 13th month pension, easing..page1

a 10% increase, while survivorship pensioners received a 5% increase, ensuring better financial security for beneficiaries.

For many pensioners, the early release of the benefit provides welcome relief amid rising prices and holiday expenses. Pensioner Sol Rico from Manila expressed gratitude for the timely crediting of the cash gift, saying, “Thanks God, and thank you so much SSS, may panghanda na kami sa Pasko, kahit papaano makakaraos sa hirap ng buhay.” (Thank God, and thank you so much SSS, we now have preparations for Christmas, at least we can somehow survive the hardships of life.)

Another beneficiary, Ligaya Magno of Quezon City, also shared her appreciation: “Thank you SSS sa maagang pagbigay ng aming pension at bonus.” (Thank you, SSS, for giving us our pension and bonus early.) The 13th-month pension was automatically credited to the bank accounts of all eligible SSS pensioners. The agency reminded beneficiaries to keep their bank details updated to ensure smooth and timely transactions. SSS also reaffirmed its commitment to transparency and responsible fund management. For 2024, the Commission on Audit (COA) issued an unmodified opinion, affirming the System’s fund integrity, financial soundness, and adherence to good governance practices. Audit observations, SSS said, are being addressed through established corrective measures. (AVS / PIA-NCR)

ANDRES B. ESPINA
Sheriff IV

Copy Furnished:

BANK OF THE PHILIPPINE ISLANDS (SUCCESSOR-IN-INTEREST OF ROBINSONS BANK CORPORATION
27th Flr., BPI Buendia Center Bldg. 372 Sen. Gil Puyat Ave., Bel-Air, Makati 1209

FELROS BARLITA VEA DE VERA
360 De Gloria St. Batasan Hills Quezon City;
Lot 5 Blk 25 Amaia Scapes Trece Martires Phase I Brgy Agapito Conchu Trece Martires Cavite, and
10 H (B) Magat Salamat Street Concepcion Dos Marikina City

WARNING: It is absolutely prohibited to remove, deface or destroy this Notice Of Extra Judicial Sale on or before the date of sale

Publication: Cavite Ngayon
Dates: Dec 1, 8 & 15, 2025

DECEMBER 15-21, 2025

CAVITE NGAYON

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

BANK OF THE PHILIPPINE ISLANDS
(SUCCESSOR-IN-INTEREST OF
ROBINSONS BANK CORPORATION)
Petitioner-Mortgagee-Creditor,

FORECLOSURE CASE NO. F-651-25

-versus-

PROTACIO ABUBO EMOCLING A.K.A.
PROTACIO ABUBI EMOCLING MARRIED TO
CATHERINE CRUZ EMOCLING, AND AIRRAH
KIEL CRUZ DE GUZMAN MARRIED TO RONNEL
SIMUNDO DE GUZMAN,
Respondents/Mortgagors/Borrowers/Debtors.
x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Petitioner-Mortgagee-creditor, **BANK OF THE PHILIPPINE ISLANDS (SUCCESSOR-IN-INTEREST OF ROBINSONS BANK CORPORATION)**, with business address at Bank of the Philippine Islands, 28/F, Ayala Triangle Gardens Tower 2, Paseo de Roxas cor Makati Avenue, Bel-Air, Makati City, against the Respondents-Mortgagors-Borrowers- Debtors, **PROTACIO ABUBO EMOCLING A.K.A. PROTACIO ABUBI EMOCLING married to CATHERINE CRUZ EMOCLING AND AIRRAH KIEL CRUZ DE GUZMAN married to RONNEL SIMUNDO DE GUZMAN**, with residence and postal addresses at (1) 753 Int. 8, Raxabago St., Tondo, Manila; (2) 2509 Vitos St., Tondo, Manila (3) Lot 18, Block 18, Amaia Scapes Trece Martires Phase 1, Brgy. Agapito, Conchu, Trece Martires City, Cavite and (4) 509 Vitas, Tondo, Manila to satisfy the mortgage indebtedness which as of September 24, 2025 amounts to **ONE MILLION THREE HUNDRED THIRTY FOUR THOUSAND TWO HUNDRED TWENTY EIGHT PESOS and 33/100 (P1,334,228.33)**, Philippine Currency, inclusive of interest, penalties and other charges as of said date but exclusive of other charges incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **DECEMBER 22, 2025** at 10:00 o'clock in the morning until 12:00 o'clock noon, at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, 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. **077-2022003309**

Lot No. 18 Block No. 18 Plan No. Psd-04-231572
Portion of: Lot 2946, San Francisco de Malabon Estate
Location: Barangay of Conchu, City of Trece Martires, Province of Cavite, Island of Luzon

Boundaries:
LINE DIRECTION ADJOINING LOT(S)
1-2-3-
4-5 SE, SW Road Lot 15, Psd-04-231572
5-6 SW Lot 17, Block 18, Psd-04-231572
6-7 NW Lot 12, Block 18, Psd-04-231572
7-8 NW Lot 11, Block 18, Psd-04-231572
8-1 SE Lot 19, Block 18, Psd-04-231572
Area: SEVENTY THREE SQUARE METERS (73), more or less

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 time and date, it shall be held on **JANUARY 05, 2026** without further notice.

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

Trece Martires City, NOVEMBER 25, 2025.

ANDRES B. ESPINA
Sheriff IV

Copy furnished:

BPI LEGAL DIVISION
Counsel for the Petitioner- Mortgagee
BPI BUENDIA CENTER
27th Floor, BPI Buendia Center Bldg.
372 Sen. Gil Puyat Ave., Brgy. Bel-Air, Makti City

SPS. PROTACIO A, EMOCLING & CATHERINE C. EMOCLING
SPS. AIRRAH KIEL C. DE GUZMAN & RONNEL S. DE GUZMAN
(1) 753 Int. 8, Raxabago St., Tondo, Manila
(2) 2509 Vitos St., Tondo, Manila
(3) Lot 18, Blk. 18, Amaia Scapes Trece Martires Ph-1, Brgy. Conchu, Trece Martires City, Cavite
(4) 509 Vitas, Tondo, Manila

WARNING: It is absolutely prohibited to remove deface or destroy this Notice of Extra-Judicial Sale on or before the date of sale.

Publication: Cavite Ngayon
Dates: Dec. 1, 8 & 15, 2025

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 (HDMF)
Petitioner-Mortgagee,

FNC-2022-63

-versus-

JASMIN GONZALES FRANCISCO
Respondents-Mortgagors.
x-----x

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 **JASMIN GONZALES FRANCISCO** with postal address at #15336 ST FRANCIS ST., SAN AGUSTIN, PARAÑAQUE CITY, METRO MANILA, to satisfy the mortgage indebtedness which as of June 6, 2022, amounted to **THREE HUNDRED SEVENTY ONE THOUSAND SEVEN HUNDRED NINETY**

Philippine Flag soars...p3

Ile Mathew M. Gaudiel — Beam Battle; Fiona Nathalie J. Rosga — Beam Battle, and Merit Award: Sean Adrienne Santos

For the students, these medals represent more than triumph, they symbolize the growing presence of Filipino talent in global innovation and tech-driven competitions. The team credited part of their success to generous sponsors whose support ensured that the young competitors had the tools, training, and confidence needed to excel.

Equally vital were the dedicated coaches—Ma’am Cyra, Ma’am Jhing, Ma’am Amy, Kuya Justin, and Sir Rolan—whose guidance and tireless mentorship shaped the team’s discipline and technical mastery from the brainstorming stage to the final match.

The victory of the Salty Bots Club extends beyond their school or province. It echoes the aspirations of countless Filipino children who dream of building, competing, and innovating at a global scale. Their achievement stands as a powerful reminder that with support, passion, and courage, excellence knows no age.

As they look toward future international challenges, the young robotics champions carry with them the proud message of a new generation of innovators: “Filipinos can do it. Youth can do it. We can do it anywhere in the world.” (RBF/ Cavite Press Corps/Sid Samanigo)

AFFIDAVIT OF LOSS

Notice is hereby given that BANGIE R. PANGAN the buyer and current owner of a parcel of land with TCT NO. (057-209036407) now 167-2021005419 is executing this Affidavit of Loss to attest to the fact that said Owner's Duplicate Copy of Certificate of Title of above-mentioned property was lost as per Doc. No. 241, Page No. 49, Book No. 07 Series of 2025 of Notary Public Atty. Gerald C. Sergio

Sgd. By the Affiant

CN: Dec. 1, 8 & 15, 2025

TRUE; DATE OF ORIGINAL SURVEY: JULY 7, 1931 AND JAN. 1907 AND THAT OF THE CONSOLIDATION SUBDIVISION PLAN EXECUTED BY EDGARDO A. AGBADA, GEODETIC ENGR. ON OCT. 16 TO 30, 2009 AND WAS APPROVED ON JULY 12, 2010.

All sealed bids must be submitted to the undersigned on the above-stated time and date. In the event the public auction should not take place on the said date, it shall be held on **JANUARY 05, 2026** at the same time and at the same place mentioned above without further notice. Prospective bidders/buyers are hereby enjoined to investigate for themselves the title to the said property and encumbrances thereon if any there be.

Municipality of Naic, Province of Cavite, October 1, 2025

JANELLE V. LAGADON, MBA
Sheriff IV

Copy furnished:
HOME DEVELOPMENT MUTUAL FUND (HDMF) - Petron Mega Plaza Building, No. 358 Sen Gil Puyat Avenue, Makati City
JASMIN GONZALES FRANCISCO - #15336 ST FRANCIS ST., SAN AGUSTIN. PARAÑAQUE CITY, METRO MANILA
LOT 31 BLK 6 CIUDAD NUEVO PH 5, TIMALAN, NAIC, CAVITE 4110
CRISTINA A. ESTEPA C/O ATTY. CAESAR S. EUROPA, Attorney-in-Fact, 24K ACCOUNTS CONSULTANT, INC. 3F Fass Intel College Bldg., No. 11, Pittsburgh St., Brgy. Silangan, Cubao, Quezon City

CN: Dec. 1, 8 & 15, 2025

PGC distibutes incentives to BHWs and BNS in Tanza



The Provincial Government of Cavite extended its appreciation to its frontline health and nutrition workers through the Distribution of Incentives for Barangay Health Workers (BHWs) and Barangay Nutrition Scholars (BNS) held on December 10, at the Tanza Convention Center.

A total of 921 BNS received incentives amount-

ing to ₱9,384,000, while 2,400 BHWs were granted ₱24,480,000, recognizing their vital role in delivering basic health and nutrition services to communities across the province.

The initiative underscores the province’s continuing commitment to strengthening grassroots health programs and sup-

FDA warns public vs.fake alcohol ahead of holidays

MANILA — The Food and Drug Administration (FDA) on Thursday urged consumers to remain vigilant when purchasing alcoholic beverages as social gatherings are expected to increase during the holiday season.

In an advisory, the FDA’s Center for Food Regulation and Research cautioned against unregistered, adulterated, or counterfeit alcoholic beverages that may circulate in the market, noting that these products pose serious health risks.

“Ensure a safe celebration this holiday season

by purchasing and consuming only FDA-registered products,” the agency said.

It warned that consuming unregistered alcoholic drinks may lead to methanol poisoning, nausea, vomiting, abdominal pain, blurred vision, or even death. It emphasized the importance of checking product authenticity before purchasing.

Consumers are advised to buy alcoholic beverages only from legitimate and trusted establishments that source products from authorized distributors or manufacturers.

The agency encouraged consumers to verify the registration status of alcoholic beverages through the FDA Verification Portal at <https://verification.fda.gov.ph>.

The FDA said it continues to coordinate with law enforcement agencies to monitor and act against individuals involved in the manufacture, distribution, or sale of unregistered alcoholic products.

The public may report suspicious or unregistered items through report@fda.gov.ph. (PNA)

Cavite PESO Managers Year-End Planning and Assessment isinagawa sa Imus

Idinaos ang Cavite Public Employment Service Office (PESO) Managers Year-End Planning and Assessment sa New Imus City Government Center noong Miyerkules, Disyembre 10, 2025, na dinaluhan ng 55 PESO managers at kinatawan mula sa iba’t ibang lungsod at bayan ng Cavite.

Layon ng pagtitipon na suriin ang mga nagdaang programa at pagtibayin ang mga plano para sa employment services sa susunod na taon.

Dumalo rin sa aktibidad sina Konsehal Mark Villanueva, City Administrator Larry Monzon, Cavite Department of Labor and Employment (DOLE) Director Marivic B. Martinez, Cavite PESO Managers Association President Edwin Tolentino, Provincial PESO Manager Rizalie Pinpin-Enero, at Imus PESO Manager Clarita Casing, na kapwa nagbigay ng kanilang mensahe ng suporta at direksyon para sa pagpapatibay ng PESO initiatives sa lalawigan.

Tinalakay sa pagpupulong ang mga naging tagumpay ng PESO Cavite sa employment facilitation, livelihood programs, at labor market information services, gayundin ang mga hamon at oportunidad na kahaharapin ng mga tanggapan sa 2026.

Binigyang-diin din sa aktibidad ang kahalagahan ng mas pinatibay na koordinasyon sa pagitan ng mga LGU, DOLE, at iba pang katuwang na institusyon upang mas mapalawak ang serbisyong pangkabuhayan para sa mga Caviteño.

URBAN POOR RECEIVE...from p1



Regional Director Atty. Erwin Aquino, DOLE Provincial Director Marivic Martinez, DOLE Coordinator for Bacoar or Ricky Martin Velasco, and PLtCol Alexie Desamito, Bacoar PNP Chief. Representatives from the Palawan Group of Company and PESO Bacoar staff were also present to facilitate the payout process. The TUPAD program



PHLPost releases ‘Belen’ stamps for the holiday season

The Philippine Postal Corporation (PHLPost) has released the special stamps for the holiday season.

According to PHLPost, the Filipino-inspired ‘Belen’ or the ‘Nativity Stamp’ is a reminder that every letter and every delivery carries hope, unity, and love—sending a Pinoy Christmas to every home.

“The Nativity Stamp is PHLPost’s tribute to the nation’s deep Christian faith. By showcasing the humble birth of Jesus Christ, we hope to remind every Filipino of the message of hope, humility, and love that Christmas brings,” said Postmaster General Maximo Sta. Maria III.

Sta. Maria and Manila Mayor Francisco ‘Isko’ Moreno Domagoso last week led the unveiling of the Nativity Stamp at the Kartilya ng Katipunan in Manila.

The special Christmas stamp is now available at the Manila Central Post Office in postal offices nationwide.

Likewise, PHLPost released Filipino mythical creature stamps, featuring the “Bakunawa,” or the original moon-eater, and the “Santelmo,” the ball of fire, which is the Filipino’s original wander and guiding light.

The special stamps are also available at the Postshop of the Manila Central Post Office Compound, Annex II Building, Liwasang Bonifacio in Manila. (JEG/PIA-NCR)



PBBM approves service recognition...from p8

following budget rules.

For GOCCs, the SRI will be taken from their approved 2025 corporate operating budgets.

Employees of the Senate, House of Representatives, Judiciary, Office of the Ombudsman, and other constitutional offices with fiscal autonomy may also receive a one-time SRI of up to PhP20,000, depending on their available PS budgets.

For local government units (LGUs), includ-

Municipality of Mendez-Nuñez, Kinilala sa 2025 Manila Bay Day Awarding Ceremony

Kinilala ang Bayan ng Mendez-Nuñez sa ginanap na 2025 Manila Bay Day Awarding Ceremony noong Disyembre 9, 2025 sa Aquamarine Recreational Center, Barangay Banay-Banay, Lungsod ng Lipa, Batangas, bilang bahagi ng pagdiriwang ng Ecological Consciousness Month.

Tumanggap ang bayan ng dalawang mahalagang parangal, kabilang ang Bronze Award bilang Top Performing Local Government Unit (LGU) at ang pagkilalang 2024 LGU Compliance Assessment Passer.

Ang mga parangal na ito ay patunay ng patuloy na pagsusumikap ng lokal na pamahalaan sa pagpapatupad ng mga programang nakatuon sa pangangalaga, rehabilitation, at pagpapanatili ng kalinisan ng Manila Bay.



Sa pamumuno ni Mayor Cocoy Mendoza, katuwang ang Office of the Municipal Environmental and Natural Resources Officer (MENRO) at ang Manila Bay Task Force na pinamumunuan ni G. Amir

Ambagan, nananatiling aktibo ang bayan sa pagtutugon sa mga tungkulin nito sa ilalim ng Manila Bay Clean-Up, Rehabilitation, and Preservation Program.

Ang pagkilalang ito ay muling nagpapatibay

Zero-Balance Billing...page8

budget and in the way the budget is put together.

During the 2026 budget deliberations, she presented the deficits in sin tax allocations earmarked for PhilHealth from 2023 to 2026, amounting to ₱129.96 billion:

- 2023: ₱83.9B was earmarked, only ₱79B appeared in the GAA (₱4.9B

deficit)

- 2024: ₱79.01B was earmarked, only ₱40.28B made it to the GAA (₱38.73B deficit)
- 2025: ₱69.81B was earmarked, but the bicameral conference committee removed the allocation entirely (₱69.81B deficit)
- 2026: ₱69.78B is earmarked, but only ₱53.26B

porate operating budgets for 2025.

If an agency does not have sufficient funds, its qualified employees will still receive the SRI at a lower but uniform rate.

Employees qualified to receive the SRI include civilian personnel occupying regular, contractual or casual positions; personnel who are still in government service as of November 30, 2025; and personnel who have rendered at least

four months of service as of November 30, 2025.

Qualified employees who have rendered less than four months of service as of November 30, 2025 shall receive pro-rated SRI.

The employees should not have received any additional year-end benefit in Fiscal Year 2025 over and above the benefits authorized under Republic Act 6686, as amended by RA No. 8441, in order to qualify for the SRI. | PND

is in the NEP (₱16.52B potential deficit)

Cayetano also pointed out that ₱106.95 billion in PCSO and PAGCOR revenues were legally intended for PhilHealth between 2019 and 2025, on top of the ₱60 billion covered by the Supreme Court ruling.

“These gaps are not technicalities,” she said. “They are the reason ZBB has not become fully operational.”

PhilHealth has estimated that it needs at least ₱147 billion more to sub-

sitize indirect contributors and achieve ZBB coverage across DOH hospitals, specialty institutions, and LGU facilities.

“We cannot celebrate the Supreme Court ruling and then continue underfunding PhilHealth in the very same budget cycle,” she said. “If we want Zero-Balance Billing to work, we must restore every peso legally intended for the health of our people — and fix the process that keeps taking those pesos away.”

IMUS Lgu...mula pahina8

mayroong Philippine Standard (PS) mark o Import Commodity Clearance (ICC) sticker ang itinitindag Christmas lights. Palatandaan ang mga ito sa kalidad at kaligtasan ng paggamit ng mga dekorasyon.

Samantala, ang mga dekorasyong walang marka o hindi pumasa sa pamantayan ay agad na kinumpiska na bahagi ng kampanya para sa fire-free at ligtas na pagdiriwang ng Pasko sa Lungsod ng Imus.



CAVITE NGAYON



TAGASULONG SA KAUNLARAN

YEAR 44 NO. 28

ISSN NO. 2619-8533

DECEMBER 15-21, 2025

P10.00 PER COPY

PBBM approves service recognition incentive up to 20k for gov't workers

President Ferdinand R. Marcos Jr. has granted government employees a Service Recognition Incentive (SRI) for 2025 to acknowledge their continued hard work, loyalty, and contributions to achieving the country's development goals and the administration's socio-economic agenda.

Under Administrative Order No. 40 dated December 11, President Marcos granted a one-time SRI of up to PHP20,000 to personnel in the Executive branch, including civilian employees of national government agencies, state universities and colleges (SUCs), and government-owned or -controlled corporations (GOCCs) whether holding regular, contractual, or casual positions.

Also included in the order are military personnel of the Armed Forces of the Philippines under the Department of National Defense, and uniformed personnel of the Philippine National Police, Philippine Public Safety College, Bu-

reau of Fire Protection, and Bureau of Jail Management and Penology under the Department of the Interior and Local Government.

Uniformed personnel of the Bureau of Corrections under the Department of Justice, the Philippine Coast Guard under the Department of Transportation, and the National Mapping and Resource Information Authority under the Department of Environment and Natural Resources were also included.

The payment of the SRI to all qualified government employees shall be made not earlier than December 15.

"The Administration recognizes all govern-

ment employees for their collective and invaluable contributions to the government's continuing efforts in pursuing the objectives, commitments, targets, and deliverables under the Philippine Development Plan 2023-2028 and the President's 8-Point Socioeconomic Agenda," AO No. 40 stated.



President Ferdinand R. Marcos Jr.

For national government agencies, including SUCs and military and uniformed personnel, the incentive will come from their available 2025 personnel services (PS) budget under the 2025 General Appropriations Act. If this is not enough, they may use their maintenance and other operating expenses (MOOE). **Turn to page 7**

Zero-Balance Billing only possible with fully funded PhilHealth – Cayetano

Senator Pia S. Cayetano stressed that the highly-publicized Zero-Balance Billing (ZBB) policy might just work as intended should the billions in legally earmarked PhilHealth funds be properly allocated to the agency.

"If PhilHealth

were given every peso intended for it, the promise of Zero-Billing would not be limited to a few hospitals. It could be a real, functioning guarantee for every Filipino patient," Cayetano said.

Her statement follows the Supreme Court's ruling on the il-

legal transfer of P60 billion in PhilHealth funds to the National Treasury in 2024. Explaining her reservations during the third reading of the 2026 GAA, Cayetano said, "This is not a matter of an unfunded law. This is earmarked. So saan napunta yun? What is clear is that the Sin Tax



Senator Pia S. Cayetano Reform Act of 2019 (RA 11346) earmarks the proceeds of the sin tax for Philhealth. If this is not delivered to Philhealth, I do not want this body to be complicit in this act."

The Senator said that while the Supreme Court's ruling is a welcome correction, it also highlights a deeper problem: even with the ruling, much remains to be fixed both in the **Turn to page 7**

IMUS Lgu, nagsagawa ng inspeksyon sa Imus Public Market kontra ilegal na Christmas decorations

Masusing ininspeksyon ng Pamahalaang Lungsod ng Imus ang mga panindang Christmas decorations, partikular ang Christmas lights, nitong Miyerkules, Disyembre 10, 2025, sa Imus Public Market.

Ito ay upang mat-

iyak ang kaligtasan ng mga mamimili sa kanilang pagbili ng mga palamuti ngayong Kapaskuhan.

Nanguna sa inspeksyon si Officer-in-Charge Peter Simon Lara ng Economic Enterprise Management Unit, namamahala sa

nasabing pampublikong pamilihan, at si Office of the Local Economic Development and Investment Promotions Officer Jhett Vilbar-Lungcay.

Sa kanilang pag-iikot, tiniyak nila na **Turn to page 7**

LIBRENG KAKANIN
sa SIMBANG GABI

HANDOG NINA:
CONGRESSMAN AJ ADVINCULA
AT MAYOR ALEX "AA" ADVINCULA

IMUS CITY TOURISM