

TOWN in FOCUS

LANDBANK Q3 digital transactions surge 169% to P4.6-T
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VP Duterte joins Cavite officials in relief distribution



Photo courtesy of PIA Cavite

By Ruel Francisco

TRECE MARTIRES CITY, Cavite – Top officials of the national government recently visited the province to see the devastation brought by severe Typhoon Storm Paeng.

A week after President Ferdinand R. Marcos, Jr., came to the province, Vice President Sara Duterte joined Senator Ramon Revilla, Jr. in the distribution of relief packs to thousands of residents who were greatly affected by the recent calamity on Sunday, November 6.

VP Sara and Senator Revilla initially went to Barangay

Bacao in the city of General Trias where they distributed a total of three thousand food packs to somehow augment the families' daily needs.

After the distribution activity in General Trias, they proceeded to the Imus Sports Complex to distribute a total of two thousand five hundred food packs to Imuseños affected by Typhoon Paeng.

In her message, VP Sara addressed the countrymen who were victims of Typhoon Paeng, emphasizing the importance of preparing for the impacts of calamities and disasters. She

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Korean-funded mold technology support hub opens in Cavite

MANILA – The Mold Technology Support Center (MTSC) funded by the Korean government for USD8 million officially opened in General Trias, Cavite on Thursday.

The MTSC, which is poised to be a premier training hub for mold technologies, will be managed by the Department of Science and Technology-Metals Industry Research and Development (DOST-MIRDC).

It houses equipment, tools, and various technologies for mold and mold-related requirements of the industry. The establishment of the MTSC aims to help advance local mold companies, increase their productivity, and help them become globally competitive.

At the MTSC launch, MIRDC executive director Robert Dizon said the facility

will also help strengthen the industrial cooperation between the Philippines and the Republic of Korea.

“Korean partners who supplied all the equipment are here to demonstrate and encourage more local companies to avail of MTSC’s services. Not only did they provide the equipment, but our Korean partners made sure to boost the skills and technical know-how of our MTSC engineers and staff,” Dizon said.

Seven engineers and technicians from the MIRDC and the Philippine Die and Mold Association (PDMA) trained on technical drawing, mold design, programming and operations, and mold assembly in South Korea from September to December 2019.

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PH Red Cross warns about dangers of rip current; says deaths can be avoided through water safety courses

MANDALUYONG CITY – The Philippine Red Cross (PRC) warns the public about the danger of the rip current and says deaths can be avoided through water safety training.

A rip current is a localized current that flows away from the shoreline toward the ocean which is one cause of

drowning. According to the World Health Organization (WHO), 6 to 7 in every 1,000 deaths each year in the Philippines are caused by accidental drowning. A study by Jonathan P. Guevara et. al. (2021), published online in the open-access research portal MDPI, found that in the Philippines, children are at a greater risk of

accidental drowning compared to adults. As for adults, WHO reports that 13% of drowning deaths in the Philippines are associated with alcohol.

Follow these steps to survive a rip current:

- Do not panic;
- Allow the water to tumble you around;
- Once you have aligned yourself with the water’s surface, swim upward;

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P255-M shabu seized in Cavite, QC

By Christopher Lloyd Caliwan

MANILA – Anti-narcotics operatives of the Philippine National Police (PNP) seized close to PHP252 million worth of suspected shabu from two suspects following a buy-bust in Cavite on Saturday.

Police identified the suspects as Datu Ali Dayo Sampulna, 38; and Almira Karao Sampulna, 30, both of Cotabato City.

In a statement on Sunday, PNP Drug Enforcement Group chief Brig. Gen. Narciso Domingo said the suspects were arrested at 7:20 p.m. at Block 1, Lot 66, Happy Homes, Barangay Buhay na Tubig, Imus City.

The two, who will be charged with violation of Republic Act 9165 or the Comprehensive Dangerous

Drugs Act of 2022, yielded around 37 kilos of suspected shabu worth PHP251.6 million, drug paraphernalia, mobile phones, assorted identification cards, and remittance receipts, Domingo said.

In Quezon City, members of the Philippine Drug Enforcement Agency (PDEA) seized 500 grams of suspected shabu worth PHP3.4 million in another buy-bust in Barangay Bagong Pagasa, leading to the arrest of Mansawi Lala, 38.

Also seized from the suspect were PHP1,000 marked money and identification cards. Anti-drug ride

Meanwhile, officials led by PNP chief Gen. Rodolfo Azurin Jr. joined biking enthusiasts on Sunday to mark the Drug Abuse Prevention and Control Week.

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(Nov. 12, 2022). Two suspects were arrested and will face charges. (Courtesy of PNP-PDEG)

PUBLIC BRIEFING #LagingHandaPH



Photo courtesy of PNA

Pres.....

Ukraine conflict, economy and climate change, among others.

With Cambodia and Vietnam, Marcos secured strengthened partnership on the agriculture sector to ensure food security.

The President also tackled defense and maritime security with Vietnam amid a volatile Indo-Pacific region.

South Korea, for its part, agreed to elevate relations with the Philippines for security and infrastructure.

"I do believe that it is time that we start to work to elevate our bilateral relations to a strategic partnership. Our newly launched bilateral platforms on science and technology, fisheries, cooperation and maritime cooperation, all contribute to the deepening of this engagement," Marcos said when he sat down with his South Korean counterpart.

With the meeting, South Korea is positioned to be the second partner of the Philippines with a free-trade setup after

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Japan.

Meanwhile, Brunei promised to help the Philippines in ensuring stability, particularly in the Mindanao region amid threats to its current peace and order situation.

The Brunei Sultanate, earlier, helped in the peace process in the southern part of the country, which the Philippine President acknowledged.

Attending at least 12 summits, Marcos raised some pressing concerns of the Philippines and of the ASEAN member states.

He pushed for the speedy implementation of the Five-Point Consensus—a peace treaty for junta-ruled Myanmar; called on Ukraine and Russia to return to diplomacy and consider the effect of the conflict to their peoples; agreed to allow East Timor's eventual membership in the bloc; and urged North Korea to comply with UN resolutions in light of its recent ballistic missile launches.

He also asked the United

States to use its influence to tame rising fuel prices.

The President also pressured South China Sea claimants to come up with the Code of Conduct.

He likewise, demanded for climate actions and for the assurance of food security.

Moreover, he pushed for ASEAN unity and Centrality amid challenges, including dynamic tensions.

Marcos asked for regional bloc's cooperation with several dialogue partners to ensure enough supply of vaccines and medicines, combat transnational crimes and maintain peace in the Southeast Asian and the Indo-Pacific regions.

At the sidelines, the President also met with China Premier Li Keqiang, who assured him of China's cooperation to maintain peace and stability in the South China Sea based on mutual respect; as well as with Japanese Prime Minister Fumio Kishida.

To recall, this is Marcos' first time to attend the ASEAN Summits since assuming the presidency in June. (PIA-NCR)

on May 29.

From the 7,145 NSQEE passers, 5,060 will be recruited as Patrolman/Patrolwoman for the Police Regional Office-Bangsamoro Autonomous Region (PRO-BAR).

Eligible MILF and MNLF combatants who aspire to join the PNP shall undergo and pass the PNP recruitment process which includes a measure of Body Mass Index (BMI); Physical Agility Test (PAT); Physical/Psychological Examination (PPE); Physical, Medical and Dental Examination (PMDE); Drug Test (DT); Character and Background Investigation (CBI); and Final Interview. Those who complete the recruitment and selection process shall be issued temporary appointments.

Permanent appointments may only be given after they meet the prescribed educational requirement of a baccalaureate degree which they have to obtain within 15 years of entry into the police service.

Once appointed into the PNP, they shall undergo a mandatory 12-month Public Safety Basic Recruit Course (PSBRC) and Field Training Program (FTP)

25K Paeng-hit Calabarzon residents get emergency employment: DOLE

By Ferdinand Patinio

MANILA – More than 25,000 individuals have been given emergency employment under the Tulong Panghanapbuhay sa ating Disadvantaged and Displaced Workers Program (TUPAD) of the Department of Labor and Employment (DOLE) that were affected by Severe Tropical Storm Paeng in Calabarzon.

DOLE Calabarzon director Ma. Karina Perida-Trayvilla said the department has allocated over PHP118.5 million for the temporary employment of 25,842 people from the region.

"We have allocated funds for the victims of Typhoon Paeng, under TUPAD, this is an emergency employment assistance program. So, with the amount I said, there are 25,842 beneficiaries who have been greatly affected by STS Paeng," she said at the Laging Handa briefing on Friday.

Trayvilla also reported that the workers started last Nov. 4 after undergoing orientation on

how the project works.

The beneficiaries will be working for 10 days and they will be paid PHP4,350 based on the minimum wage of PHP435 per day.

"Our TUPAD beneficiaries are currently doing debris clearing, and declogging of water-filled canals. They also conduct minor repairs," she said.

She added that the local government units have also assisted them in profiling the beneficiaries.

The National Disaster Risk Reduction and Management Council reported that there are 203,571 families consisting of 814,705 individuals in the region that have been affected by the storm.

In Cavite, the affected areas are Kawit, Tanza, and Ternate in Cavite; Calamba City, Mabitac, and Biñan in Laguna; Lemery, Lian, and San Juan in Batangas; San Mateo, Montalban and Cainta in Rizal; and the Bondoc Peninsula in Quezon Province. (PNA)

Brunei....

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"This process — the negotiations between the Bangsamoro and our Muslim brothers and sisters began in 1976 — I believe, is the fruition of that. And we are very happy," Marcos pointed out.

The President informed the sultan that there will be a parliamentary election in the Bangsamoro Autonomous Region in Muslim Mindanao (BARMM) in 2025, adding he looks forward to have a functioning autonomous government in the south, the result of many years of hard work. In response, Sultan Bolkia

commended President Marcos for his tireless effort for the attainment of peace and prosperity in the BARMM.

Marcos also told Sultan Bolkia that he is glad the Philippines was able to assist Brunei's healthcare system, especially at the height of the COVID-19 pandemic.

"We are very proud that our healthcare workers, especially during the pandemic where worldwide they have been recognized as they are — for their competence and for their sacrifices," Marcos said. (OPS)

NCR positivity rate dips further to 7.5%: OCTA

By Ma. Teresa Montemayor

MANILA – The positivity rate, or the number of persons testing positive for coronavirus disease 2019 (Covid-19), in the National Capital Region (NCR) decreased to 7.5 percent as of Nov. 12.

Over Twitter on Monday, OCTA Research Group fellow Dr. Guido David said the region's positivity rate in the previous week was 8.2 percent.

Eight other areas had a decrease in the positivity rate for the same period apart from the NCR.

These include Batangas with 6.3 percent from 7.3 percent; Cavite with

10.1 percent from 13 percent; Davao del Sur with 8.7 percent from 15.3 percent; Iloilo with 10.2 percent from 12.6 percent; Misamis Oriental with 24.6 percent from 28.8 percent; Rizal with 10.3 percent from 14.5 percent; South Cotabato with 8.2 percent from 12.7 percent; and Zambales with 7.6 percent from 11.3 percent.

Last week, David said the decrease in Covid-19 numbers in NCR and other highly populated areas could be attributed to the public's knowledge about self-protection as coronavirus continues to mutate into different and more transmissible variants.

On the other hand, an increase in positivity rate was seen in three areas -Cagayan from last week's 8.4 percent to 14.2 percent; Camarines Sur, from 29.8 percent to 33.3 percent; and Pampanga, 9.6 percent to 11.2 percent. (PNA)

together with all the appointed police recruits of the PRO-BAR. The observance of Islamic beliefs, customs, traditions and rituals shall be respected at all times, which includes the wearing of the hijab by female recruits. (PNA)

Azurin...

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23, one would think how did they become combatants, right?) Kung ang mga naga-apply is (If the applicants are) less than 30 years old, why don't they just apply doon sa regular recruitment ng PNP kasi yung iba college graduate naman (some are college graduates). The rules on age, eligibility, and the education attainment were already relaxed. So why do we have to allow the entry of those who are not really combatants (bonafide members of the MILF, MNLF)," said Azurin. Azurin also said this will be discussed thoroughly by the PNP and Napolcom.

In August, Napolcom set guidelines and procedures to facilitate the entry into the PNP of qualified members of the MILF and MNLF within five years from the ratification of RA 11054.

Under Memorandum Circular No. 2022-001, dated May 24, 2022, the Napolcom en banc prescribed the grant of waiver for age, height, and educational requirements to truly afford MILF and MNLF members the opportunity to join the police service.

For applicants belonging to

a cultural community or an indigenous group, they must be at least 1.52 meters in height for males and 1.45 meters for females, provided that they secure certification of membership from the National Commission on Muslim Filipinos (NCMF) or from the Ministry of Indigenous People's Affairs (MIPA).

For the educational requirement, applicants must have completed at least four years of high school studies from a secondary school under the previous four-year high school program or Junior High School under the K-12 Basic Education Curriculum, or its Alternative Learning System (ALS) Accreditation and Equivalency Program accredited by the Department of Education (DepEd) or by the Ministry of Basic, Higher, and Technical Education (MBHTE).

However, the eligibility requirement is not covered by a waiver provision. Thus, the Commission conducted the Napolcom Special Qualifying Eligibility Examination (NSQEE) exclusively for the bonafide members of the MILF and MNLF

Bacoor LGU, DHSUD collaborate for a 2-day housing summit

By Ruel Francisco

TRECE MARTIRES, Cavite – The City Government of Bacoor in partnership with the Department of Human Settlements and Urban Development (DHSUD)-Region 4A commenced the two-day “Sa Bacoor, At Home Ka Dito!” Housing Summit 2022, on November 3 & 4, 2022 held at the S.T.R.I.K.E Gymnasium, Bacoor Government Center.

The activity is in line with the objectives of the so-called Sila, Ikaw, Ako at Tayo (SIKAT) Program of the DHSUD Calabarzon Regional Office, to deliver and promote comprehensive programs and housing assistance together with the National Key Shelter Agencies (KSAs).

Second District Representative of Cavite Congresswoman Lani M. Revilla in her message highlighted the importance of having a decent, safe, and affordable home.

“Ang pagkakaroon ng disenteng tahanan is a basic human right,” said Congresswoman Mercado-Revilla.

She further added, “This is, even more, a necessity after the disaster from the onslaught of the severe typhoon storm Paeng followed by several fire incidents in the city.”

City Mayor Strike Revilla echoed the message of solidarity in the midst of so many challenges brought on by natural and other calamities.

“This is my challenge to everyone, to be concerned and to cooperate,” said Mayor Strike Revilla.

In partnership with DHSUD 4A, the city government will purchase hectares of land for the planned construction of a housing project for the city

government employees, and city emergency responders.

Mayor Revilla also has his sight on looking for more investors who will bring more business to the city so that more jobs will be created and available to residents as well as to ‘relocatees’ in relocation areas in neighboring towns and cities in the province.

DHSUD IV-A Regional Director Attorney Jann Roby R. Otero assured the city constituents of assistance in terms of housing-related concerns thru the Human Settlements Adjudication Commission under the DHSUD.

He appealed for the support and cooperation of all Homeowners Associations (HOAs) and all stakeholders in the city in terms of human settlements and urban development for the efficient implementation of programs and projects.

To seal this partnership undertaking, a Multi-Stakeholder Ceremonial Manifesto Signing was held with all agency heads signifying their partnership with the Bacoor LGU as to their commitment to support the delivery of any available housing assistance to the constituents of the locale.

Participating KSAs are the Home Development Mutual Fund (Pag-Ibig Fund), National Housing Authority (NHA), National Home Mortgage Finance Corporation (NHMFC), and the Social Housing Finance Corporation (SHFC) Cavite, offices, non-government institutions, and other government instrumentalities.

After the program, booths for the participating agencies were opened for the Housing Fair to accommodate constituents with queries on any housing-related services. (RBF/PIA-Cavite)



photo courtesy of PIA Cavite

PH....

d. Swim slowly back to the shore at an angle; and
e. If you can, call and wave for help.

Meanwhile, the drowning of children may be prevented by ensuring that a trusted adult watch over them. Children’s access to water may also be controlled and the use of water for leisure activities should be regulated.

Korean...

According to the MIRDC, the MTSC will be instrumental in beefing up the local economy. In Cavite alone, the MTSC will be able to provide its services to over 200 companies.

Companies in the molding industry are those which manufacture household products such as bottles, gadget

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To assist someone who is drowning:

- Immediately call for help;
- Extend a branch or a stick that the person can hold onto;
- Throw the person a lifejacket or floating device;
- Row towards the person if you can get to a boat; and
- Only if you are a strong swimmer should you swim towards the person to pull him out of the water.

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casings, food containers, and toilet seats, among others.

The facility is located on a Philippine Economic Zone Authority-owned land near the Cavite Economic Zone.

Aside from providing training on mold making, the MTSC will accept mold-making jobs. Those interested may

PRC believes that water activities can be safer and more enjoyable if people have the skills to save themselves and others in case of an emergency.

To know more about the Philippine Red Cross Water Safety Program, contact the PRC Safety Services at (+63 2) 8790-2365, (+63 2) 8790-2300 loc. 934/933, safety@redcross.org.ph, or visit the PRC website at www.redcross.org.ph/trainings/. (Philippine Red Cross)

reach out to the MIRDC or the PDMA, especially if they are members of this association.

Dizon earlier said trainees may learn the basics like technical drawing, wherein they would only need a computer and software. The training may last for two months because of the various modules that participants would need to take up. (PNA)

U.S. NIH – PCHRD Collaborative Research Call for Tuberculosis (CoRe TB)

The U.S. National Institutes of Health and the Filipino Department of Science and Technology (DOST), through the National Institute of Allergy and Infectious Diseases (NIAID) and Philippine Council for Health and Research Development (PCHRD), invite researchers to submit concept proposals for the RePORT Philippines Phase II: U.S. NIH – PCHRD Collaborative Research Call for Tuberculosis (CoRe TB).

This initiative will provide a maximum of three (3) years of funding to support six (6) high-quality collaborative research projects focused on research in tuberculosis (TB) and related coinfections and comorbidities, such as HIV infection, Diabetes, and COVID-19, to address TB research needs.

This research call is a two-stage process wherein applicants are expected to submit an initial concept proposal and a full proposal.

Concept proposals will undergo eligibility checks and will be reviewed by NIAID and PCHRD. Ten (10) concept proposals will be selected and

invited to submit a full proposal. Travel awards will be provided to each project team who wishes to travel and develop their full proposal with their collaborators. All concept proposals must be submitted to CRDF Global point of contact, Ms. Anna Emery, aemery@crdfglobal.org, no later than Wednesday, December 7, 2022 (11:59 AM) U.S. Eastern Standard Time (EST)/(11:59 PM) Philippine Standard Time (PST).

Full proposals will undergo another round of joint peer evaluation by the U.S. and

Filipino technical reviewers. Full proposals must be submitted through CRDF Global’s Grant Management System. All full proposals must be submitted by Friday, April 7, 2023 (11:59 AM) U.S. Eastern Time (ET)/(11:59 PM) Philippine Standard Time (PST).

Please visit CRDF Global’s website to view the RePORT Philippines Phase II: U.S. NIH – PCHRD Collaborative Research Call for Tuberculosis (CoRe TB) request for proposals for more information. (PR/DOST-PCHRD)

VP...

advised on the proper planning and research for areas that are safe from disasters.

“Kaya po kapag tayo ay nag-design at nag-iisip kung saan natin ilalagay ang ating mga bahay ay iniisip din natin ang tubig baha, lindol, at hangin dala ng bagyo,” VP Sara tweeted.

(That’s why when we design and think about where we will put our houses, we must also think about flood water, earthquakes, and winds brought by typhoons.) Senator Bong Revilla is grateful

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to the vice president for joining the distribution activity. He also inspired the affected families urging them to stay strong.

“Gaya ng palagi kong sinasabi, huwag tayong panghihinaan ng loob dahil sa hindi ibibigay ng Panginoon ang pagsubok na tulad nito kung hindi natin kaya,” said Revilla.

Cavite province had been declared under a state of calamity by the Provincial Government on October 30, 2022. (RBF/PIA-Cavite with reports from Senator Revilla Media)

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grounds in Quezon City. Azurin assured that the PNP is committed to intensifying measures against drug syndicates.

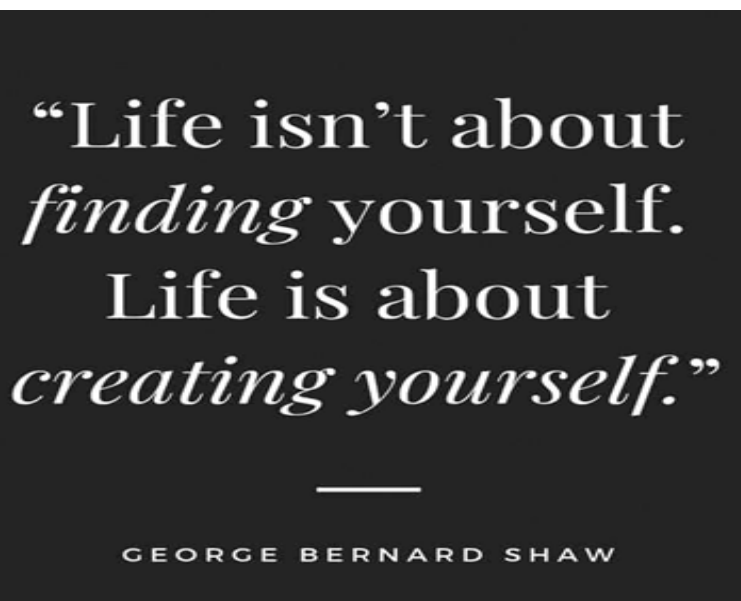
“By working together through a holistic, inclusive, and sustainable approach, we will tread on our defined path and raise the bar in building a crime-free, drug-free, and progressive Philippines,” Azurin said.

Senator Ronald Dela Rosa, a former PNP chief, was the guest of honor and speaker. (PNA)

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“One with the DDB (Dangerous Drugs Board) in stamping out the illicit supply and demand for dangerous drugs. The police force supports the mission of drug abuse prevention and control in the country,” Azurin said in his welcome remarks before the kickoff of “Bisikleta Iwas Droga” at Quirino Grandstand in Manila.

The 24-kilometer ride ended at the Camp Crame parade



GEORGE BERNARD SHAW

Ang CAVITENO NEWSWEEKLY

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EDITORIAL

Twice dangerous

Retreat to fight another day, and what has been invaded can always be reinvaded. That's one well-used line coming from Moscow apologists. Russia's President Vladimir Putin in September declared Kherson's residents were "becoming our citizens forever" following a referendum in the region largely seen a sham by geopolitical analysts.

This weekend, Ukrainian President Volodymyr Zelensky gave Putin, who has made himself scarce in the past few weeks fueling speculations he's seriously ill, an apparent shout-back.

"Kherson is ours," Zelensky said as Ukrainian troops rolled into Kherson City, the only major Ukrainian regional capital to be occupied by Russian forces since they started their invasion in February.

Kherson is strategic both for Russia and Ukraine as a gateway to the Crimean Peninsula which Russia annexed in 2014.

Moscow's top generals, who had seen fellow star-ranked officers killed in deadly strikes by Kyiv or dying mysteriously away from the battlefield, were left to handle announcing the debacle to the Russian public, the pullout of their troops from Kherson before they can be encircled and decimated.

For Russian supporters, the withdrawal was peddled as a tactical one arising from the present difficulty being faced by Putin's generals to supply the troops at Kherson amid of the very accurate artillery strikes being thrown at them by Ukrainian soldiers using commercial China-made drones as spotters.

Retreat to fight another day, and what has been invaded can always be reinvaded. That's one well-used line coming from Moscow apologists. Still, even the loudest Kremlin partisans could not picture the troop pullout as anything but another serious blow to Russia's floundering campaign that has seen its conventional army, in battle after every battle, proving inferior to Kyiv's own supplied by the West with war materiel.

Former Putin adviser and staunch supporter Sergei Markov may have seen the handwriting on the wall when he drew a parallelism between the Kherson pullout as a defeat as catastrophic to Russia as the collapse of the Soviet Union in 1991 when his idol was still a junior officer of the spy agency KGB.

Kherson, whose residents have welcomed Ukrainian troops with flowers in scenes reminiscent of V-E Day with the end of World War 2 in Europe, stands at the moment as a humiliating defeat for Moscow and Putin.

As expected, the United States and the United Kingdom could barely disguise their gloating in describing Kherson's return to Ukraine as a momentous victory, no doubt with the underpinning that it would not have been possible without western-supplied arms.

On cue, Gen. Mark Milley vowed that America will continue to supply Ukraine with the equipment to beat back Russia. Generals, indeed, think that way — that logistics, in most cases, hold the key to winning battles, with a nary a thought that in wars there are no real victors, only bodies for burying from all sides.

Amid the celebrations at Kherson, it must be posited that a losing and reportedly sick Putin (he may have cancer, according to US intelligence) becomes twice as dangerous if forced into a situation where in the use of tactical nuclear weapons becomes the only viable option for him to save face.

When nukes, even tactical ones, are brought into the equation, all bets are off for a peaceful resolution to conflicts. A tactical nuclear exchange can always escalate into a population-decimating conventional nuke confrontation. If at all, world leaders must now double efforts to open a window for talks between Russia and Ukraine to prosper to the point of reaching an agreement.

Retired British army officer and House of Lords member Richard Dannatt have told Sky News that, as seen from Putin's last public appearance on video, his "hands are looking pretty black on top, which is a sign of injections going in when other parts of the body can't take injections."

The world cannot afford to push a sick 70-year-old Putin, if indeed he is, into a corner, as sick men cannot think straight. Now is the time for doves and not hawks.



KAPIRASONG Kritika

Ni Teo S. Marasigan

Thank You for the Pop Music

PART 1

Matagal na akong walang entri tungkol sa kulturang popular. Isa na naman ba itong palatandaan ng pagtanda? Bihira na akong manood ng telebisyon, maliban sa balita, at radyo na lang ang napagdidiskitahan ko. Kaya noong nakita ko ang isang survey na sinagutan ni Prop. Sarah Raymundo — na pinagkakaitan pa rin ng tenure ngayon! — naisip kong sagutin. Maganda ang mga tanong, masarap pag-isipan.

Kapag sinasabing mahilig ang mga Pinoy sa musika, kahit tutol ako sa mga esensyalismo at istiryutipo, madali kong maintindihan. Lumaki ako sa angkan mahilig sa musika, musikang pop sa partikular.

Naabutan ko pang gumagana ang turntable ng mga tito ko, at ayos pa ang katakut-takot na plakang binili nila. Sentral na gamit sa bahay ang radyo, na lagi naming pinag-aawayan noon ng mga kapatid ko. Noong bata ako, pag-uwi ko galing eskwela, lagi kong maabutan ang tatay kong nanonood ng palabas sa tanghali na nagpapakita lang ng mga music video. At napakahalagang bahagi ng paglaki ko ang panonood ng MTV, simula noong makuha namin ito sa telebisyon noong 1992.

Sa angkan namin, kailangan alam mo kung ano ang lyrics ng kanta at, madalas, pati kung sino ang kumanta. Noong una kong napanood ang video ng "We are the World" tuwang-tuwa ang tatay ko sa pagpapangalan sa mga kumanta. Tinatandaan ng mga kamag-anak ang maling lyrics, at paulit-ulit na pinagtatawanan — kahit pa bata ang kumanta: "Siguyas, kanatis" ang ambag ko, mula sa "Bahay Kubo" habang "mamang surgitiro" ang isa pang paborito, na ambag ng pinsan ko.

Ang bawat tito at ang nag-iisang tita ko, makikilala mo batay sa paborito nila. Ang tita kong naging singer sa Japan, Kuh Ledesma. Ang tito kong OFW sa Saudi Arabia, sina Nonoy Zuniga at Rey Valera — na parehong may kantang "Kumusta Ka?" Ang tito kong

aktibo noon sa choir at lumipad sa US, Basil Valdez at James Ingram. At ang tatay ko, sari-sari, pero Beatlemania siya at paborito niya si Lionel Richie. Todo-emosyon siya lagi sa pagkanta: "Hello. Is it me you're looking for?"

Ang tatay ko, napakahilig kumanta. Kahit ano ang gawin niya sa bahay, laging bukas ang radyo — na sa isang punto ay pinakabitin niya ng speaker sa bawat kanto ng sala namin. Kapag intro pa lang, gawain na niyang kantahin ang unang linya. Minsan, kapag bago ang kanta, haharap pa iyan sa akin pagkatapos, magyayabang: "Bakit alam ko ang kantang iyan, ha? Bakit?" Pero hindi na masyado ngayon, at hindi ko pa naman narinig na kinanta niya ang "Closer" ni Ne-yo, halimbawa.

Pakiramdam ko lang, may mga taong gumagamit sa musika sa isang porma ng elitismo. Para bang sinasabihan kang "Puro musikang pop ang alam mo, hindi mo alam ito." Ngayon, naisip ko, siguro may mga ganyan, pero talaga rin namang napapayagan na ng teknolohiya ang mga tao na magkaroon at magpaunlad ng partikular kung hindi man eksentrikong panlasa sa musika. Pero syempre, hindi elitismo ang bagsak kapag nagyabang ang isang kabataan mula sa komunidad ng maralitang lungsod na Pinoy hardcore rap ang gusto niya. Magandang paglalarawan ang mga istasyon sa radyo ngayon. Sa gitna ng dagat ng mga "Kailangan pa ba'ng i-memorize 'yan?" mayroong mga istasyong partikular na musika lang ang tinutugtog — Crossover, rock, o R&B lang. May mga i-pod at kung anu-ano pa ang iba.

Sabihin pa, hindi ako naniniwalang ang relasyon ng musikang pop sa progresibong pulitika ay simpleng antagonismo. Tiwala akong nagkakaroon ng talab sa musikang pop ang ligalig ng lipunan. Pero pakiramdam ko, sa paglakas ng progresibong kilusan, at sa mga panahong malakas ito, nahahawi sa sekundarya ang musikang

pop kumpara sa musikang mas kumakatawan sa pulso ng panahon — hindi bilang resulta ng ganitong kagustuhan, kundi ng paglanap at pagpatok ng ibang klase ng musika. Heto na ang survey:

Sinong artista ang gusto mong maging singer?

Alessandra de Rossi. Parang may pang-singer siyang dating, pero hindi boses. Hehe.

Sinong singer ang gusto mo nang bawalang kumanta?

Toni Gonzaga. Hanggang hindi niya nailuluwa ang bola ng Rexona na nasa lalamunan niya.

Kung magiging singer na negro o negra ka, sino ka?

Maurice White, lead singer ng Earth, Wind and Fire. O James Ingram, syempre. Ang tindi!

Eh kung puti?

Ang hirap naman. Michael Jackson? Hehe. Hindi ko gusto ang mga kanta, pero magaling ang boses: Michael Bolton. Eddie Vedder ng Pearl Jam.

Katang gusto mong kantahin sa Grammy's?

Naks, parang malapit na at may choice ako. Hehe. Overjoyed ni Stevie Wonder. One Hundred Ways ni James Ingram. O Spend the Night ng Earth, Wind and Fire.

Paboritong mainstream na socially-relevant song?

What's Going On ni Marvin Gaye, kahit parang bukas pa sa rekonsilyasyon ng mga uri. Hehe. In the Name of Love ng U2, para kay Martin Luther King, Jr — na naging radikal pala sa dulong bahagi ng buhay niya.

Sinong singer ang gusto mong maka-duet?

Si Alicia Keys. Tingin ko, karapat-dapat siya. Hehe. Tsaka progresibo raw.

Aling kanta ang tunay na naiintindihan lang ng mga tunay na nagmahal?

Ayan na, pinaka-cheezy na Without You ni Charlie Wilson. The Day You Went Away ni Wendy Matthews (hindi ng M2M!). What Might Have Been ni Lou Pardini. Just Take my Heart ng Mr. Big. Sa OPM, kahit isinagot na ng iba diyari, totoo iyun: Sa Kanya ni Ogie Alcasid. Itutuloy

TOWN in FOCUS

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LANDBANK Q3 digital transactions surge 169% to P4.6-T

MANILA -- The major digital banking platforms of the Land Bank of the Philippines (LANDBANK) in the first three quarters of the year have facilitated a total of 111.3 million transactions amounting to P4.6 trillion – registering 15% and 169% year-on-year growths in volume and value, respectively.

Amid the continuing increase in customer

demand for digital financial transactions, LANDBANK President and CEO Cecilia C. Borromeo underscored the importance of digital transformation for the state-run Bank during the “BOUNDLESS: Philippine Digital Convention 2022” held on 27 October 2022 in Parañaque City.

“Digitalization enables LANDBANK to provide better solutions

to the growing and varied needs of our customers. This includes delivering greater value to beneficiaries of social protection programs, government employees, local government units, and other key development sectors,” said President Borromeo at the Convention, where she was one of the distinguished panelists.

The total utilization

growth recorded by LANDBANK in the nine-month period consists of combined transactions via the LANDBANK Mobile Banking App (MBA), weAccess, Electronic Modified Disbursement System (eMDS), Link. BizPortal, iAccess, and the LANDBANK Bulk Crediting System (LBCS).

The LANDBANK MBA topped the group in terms of transaction volume, which recorded 87.6 million transactions amounting to P154.3 billion, translating to 20% and 29% increases, respectively.

The overall increase in transaction value was propelled by the Bank’s corporate internet banking platform, the LANDBANK weAccess, which logged 13.26 million transactions worth P2.95 trillion – a 739% increase in value from the same period last year.

Meanwhile, the LANDBANK eMDS for national government partners facilitated 1.7 million transactions worth P1.4 trillion, translating to a 19% rise in value.

The Bank’s online retail banking channel, iAccess, likewise posted a

16% increase in terms of transaction value amounting to P13 billion from 3.9 million transactions.

The Link.BizPortal, LANDBANK’s web-based payment facility, recorded a 50% rise in transaction volume with 4.3 million transactions worth P8.8 billion.

Lastly, the LBCS — the Bank’s online electronic disbursement facility — recorded transactions amounting to P14.09 billion for a significant 575% jump compared to the same period last year.

“More than the numbers – the outcome, the quality of lives of the people and communities we serve are very important. The possibilities of improving the lives of customers are boundless,” added President Borromeo.

LANDBANK continues to leverage on digital technology to deliver convenient and secure financial services and products to development sectors of the economy, as part of its full commitment to serving the nation. (LANDBANK)

CAVITEVIEW

Honeybee Farm, susisa matagumpay na negosyo ng dating OFW



Ipinapakita ni Ma. Socorro Mendoza (kaliwa) ang mga nasira at hindi na mapapakinabangang kolonya ng mga bubuyog dahil sa hindi magandang klima ng panahon kumpara sa maayos at malusog na kolonya (kanan) kung saan makikita ang maayos na anyo nito. (Larawan kuha ng Iraya Life Enterprises)

By Dennis Nebrejo

“Lahat ng negosyo ay dadaan sa mga pagsubok, kailangan lamang na ito’y tutukan ng husto upang masolusyunan ang mga problema at hamon na kinakaharap.” Ito ang ibinahagi ni Ma. Socorro Mendoza, dating Overseas Filipino Worker (OFW) ng simulan niya ang negosyo na honeybee farm na ngayon ay isa ng kilala at matagumpay na entrepreneur sa lungsod na ito. Ilang taong nagtrabaho si Socorro sa Papua New Guinea kasama ng amo na may honeybee farm sa Malaysia na kung saan ay palagi itong sinasama kaya dito siya nagkainteres at gawing libangan ang pag-aalaga ng mga kolonya ng bubuyog.

Noong 2016 ay nagbitiw siya sa kanyang trabaho at bumalik sa Pilipinas upang simulan ang kanyang negosyo sa Calapan. Dahil dito ay napamahal na siya sa kanyang libangan kaya siya ay dumalo sa mga serye ng pagsasanay ng beekeeping sa University of Los Baños (UPLB) upang mas lalo pang lumalim ang kanyang kaalaman sa larangang ito.

Nagsimula si Socorro na may 20 kolonya ng mga bubuyog at kinalaunan ay umabot na ito

sa 200 na siyang naging daan sa pagbebenta ng mga pulot na nasa bote na may iba’t-ibang uri na pang personal na gamit at nakita niyang maganda ang negosyo kaya sinimulan na niyang itayo ang Iraya Life Integrated Farm sa Barangay Bulusan noong 2017.

Mga stingless bee honey ang kauna-unahang produkto na kanyang ibinebenta na maihalalintulad sa lasang ‘sweet and sour’ na siyang nagbibigay ng nutrisyon sa katawan ng tao kumpara sa ibang uri ng pulot. Tinatawag din itong ‘mother medicine’ ng ibang bansa dahil taglay nito ang anti-oxidant at anti-bacterial properties.

Ayon sa pag-aaral, ang stingless bee honey ay nagbibigay ng dobleng nutrisyon kumpara sa ordinaryong pulot. Sa kabilang banda, ang wild honey naman ay may antibacterial properties na gumaganap sa pagpapagalang ng mga sugat, impeksiyon, ulcer, surgery at sugat sanhi ng matagal na pagkakahiga, habang ang European bee honey naman ay nagtataglay lamang ng antibacterial at anti-fungal properties.

Isa din sa hamon na kinaharap ni Socorro ay ang pagbabago ng klima sa lalawigan at kanya naman itong

napagtagumpayan bagama’t maraming kolonya ang nasira dahil sa matinding pag-ulan sa kanilang lugar.

Wala din anyang siyang kaalaman kung paano dadalhin at ipapakilala sa merkado ang

kanyang mga produkto habang gamay na niya ang aspetong teknikal sa pag-aalaga ang mga kolonya ng pukytan. Samantala, agad niyang inirehistro ang negosyo sa Department of Trade and Industry (DTI) na kung saan naimbitahan rin siya na magsagawa ng mga serye ng seminar sa buong lalawigan tungkol sa pag-aalaga ng mga pukytan at ang pagiging isang matagumpay na negosyante.

Sinuportahan din ng DTI ang Iraya Life Integrated Farm sa pamamagitan ng pagsali sa mga trade fair at sa mga regional trade fair na siyang nakatulong sa pagpapakilala ng mga produkto.

Bukod dito ay tumulong din ang naturang ahensiya sa pagpapasuri sa laboratoryo para patunayan na ang mga produktong ibinebenta ay gawa sa purong pulot.

Dahil dito, mas lumawak pa ang pamamahagi ng mga produkto sa loob at labas ng lalawigan na kahit sa mga online selling ay mabibili na rin ang mga ito.

“Asahan na sa mga susunod na taon ay amin pang palalalawigin at gagawa pa kami ng iba’t-ibang produkto na gawa sa pulot,” pagtatapos na pahayag ni Socorro. (DN/PIA MIMAROPA)



Minsang itinampok ang mga produkto ng Iraya Life Integrated Farm ni Ma. Socorro Mendoza sa isinagawang ‘Kalakalan sa Buwan ng Wika’ na kabilang sa mga produktong gawa sa lalawigan na ginanap sa isang mall sa lungsod kamakailan. (Kuha ni Dennis Nebrejo/PIA-OrMin)

**Republic of the Philippines
Fourth Judicial Region
REGIONAL TRIAL COURT
OFFICE OF THE CLERK OF COURT
AND EX-OFFICIO SHERIFF
Dasmariñas City, Cavite**

NATIONAL HOME MORTGAGE FINANCE CORPORATION (NHMFC),
Petitioner / Mortgagee,

File No. FC-DC-0453-22
For: Extra-Judicial Foreclosure of Real Estate under Act No. 3135 as amended by Act No. 4118

-versus-

SPS. ARCHIMEDES A. SANTIAGO & JUDITH E. SANTIAGO,
Respondent / Mortgagor.
X-----X

NOTICE OF SHERIFF'S SALE

Upon extra-judicial petition for sale under Act No.3135, as amended by Act No. 4118 filed by the petitioner/mortgagee, NATIONAL HOME MORTGAGE FINANCE CORPORATION (NHMFC), a government owned and controlled corporation created under P.D. No. 1267, with postal address at 104 Amorsolo Street, Legaspi Village, Makati City against the respondent/mortgagor, SPS. ARCHIMEDES A. SANTIAGO & JUDITH E. SANTIAGO, with postal address at Diamond Village, Dasma II Lot 8 Block 12, Bo. Salawag, Dasmariñas City, Cavite; Blk 17 Lot 39 Beige St., Camella North Springville, Molino, Bacoor, Cavite and for the satisfaction of the mortgaged debt which as of 31 August 2022 amounts to ONE MILLION SIX HUNDRED SEVENTYSIX THOUSAND EIGHT HUNDRED FORTY PESOS & 38/100 (Php 1,676,840.38), exclusive of legal fees and expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on December 16, 2022 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, Buro 1, 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:

TRANSFERCERTIFICATE OF TITLE
No. T-478490

IT IS HEREBY CERTIFIED that certain land situated in Municipality of Dasmariñas, Province of Cavite, Island of Luzon, bounded and described as follows:

A parcel of land (Lot 8 Blk 12 of the cons.subd. Plan, PCS-

042106-008016, being a portion of the cons. of Lot 5777-C-2, PSD-04-02106-059852 & Lots 5777-C-3-C & 5777-C-3-D, PSD-042106-066093, LRC REC. No.), situated in the Brgy. Salawag, Mun. of Dasmariñas, Province of Cavite. Bounded on the NW., along line 1-2 by Lot 9; on the NE., along line 2-3 by Lot 6 both Blk. 12; on the SE., along line 3-4 by Road Lot 9; and on the SW., along line 4-1 by Lot 10 Blk. 12, all of the cons.subd.plan. Beginning at point marked "1" on plan being S. 42 Deg. 49'E., 466.61 m. from MON. 171, Imus Estate; Thence N. 36 Deg. 11'E., 8.00 m to point 2; Thence S. 53 Deg. 49'E., 11.00 m. to point 3; Thence S. 36 Deg. 11'W., 8.00 m. to point 4; Thence N. 53 Deg.49'W., 11.00 m. to point of beginning; containing an area of EIGHTY EIGHT (88) 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 original survey July 27, 1905 to June 11, 1908 and that of the cons. subd. survey, April 20- June 20, 1993 and was approved Jan. 6, 1994.

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 publication auction should not take place on the said date and time, it shall be held on January 13, 2023 at the same time and place without further notice.

Dasmariñas City, Province of Cavite, November 9, 2022.

GERALD A. FARGAS
Sheriff IV

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

Copy furnished:

National Home Mortgage Finance Corp. (NHMFC)
104 Amorsolo Street, Legaspi Village, Makati City

SPS. Archimedes A. Santiago & Judith E. Santiago
Diamond Village, Dasma II, Lot 8 Blk 12, BO. Salawag, Dasmariñas City, Cavite
Blk 17 Lot 39 Beige St., Camella North Springville, Molino, Bacoor, Cavite

Notice Posted at:

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

Ang Cavitenewsweekly
November 14, 21 & 28, 2022

**Republic of the Philippines Date
Fourth Judicial Region
REGIONAL TRIAL COURT
BRANCH 89
City of Bacoor
rtc2bcr089@judiciary.gov.ph/09084163855**

IN RE: PETITION FOR ISSUANCE OF ANOTHER OWNER'S DUPLICATE COPY OF TRANSFER CERTIFICATE OF TITLE NO. T-1282338 OF THE REGISTRY OF DEEDS OF CAVITE ISSUED IN THE NAME OF FRANKLIN V. DUANA IN LIEU OF THE LOST COPY

LRC-8843-2022-36

FRANKLIN V. DUANA represented by his Attorney-in-Fact, VICTORIA JOSEMIRA M. VILLAREAL,
Petitioner.

X-----X

ORDER

This is a petition instituted by Franklin V. Duana represented by his attorney-in-fact, Victoria Josemira M. Villareal, for issuance of another owner's duplicate copy of Transfer Certificate of Title No. T-1282338 of the Registry of Deeds of Cavite, issued in the name of Franklin V. Duana in lieu of the lost copy.

NOTICE IS GIVEN that the petition is set for hearing on 14 December 2022 at 1:30 in the afternoon. All those interested are cited to appear and show cause why the same should not be granted.

Let this Order be published once a week for three consecutive weeks in a newspaper of general circulation in the Province of Cavite.

The Sheriff of this Court is ordered to post copies of this Order in three conspicuous places in the City of Bacoor where the subject property is situated.

Furnish copies of this Order and petition the Registries of Deeds of the City of Bacoor and the Province of Cavite.

SO ORDERED.

Given in Chambers this 24th day of October 2022 in the City of Bacoor.

ROSALINDA E. BELTRAN-KAWADA
Presiding Judge

Copy furnished:

Atty. Antonio T. Nicolas-025 Pagtakhan Street, Poblacion, Bacoor City

Victoria Josemira M. Villareal-34 MAF Bldg., Beethoven Street corner Genesis St., Quezon City/jeajet@yahoo.com

Franklin V. Duana-No. 8 Robina Road, Nagkaisahang Nayon, Novaliches, Quezon City

Registry of Deeds of the Province of Cavite-Trece Martires City, Cavite

Registry of Deeds of the City of Bacoor

Ang Cavitenewsweekly
November 14, 21 & 28, 2022

**REPUBLIC OF THE PHILIPPINES
REGIONAL TRIAL COURT
FOURTH JUDICIAL REGION
BRANCH 21
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. 17559-22

LOLITA S. STEWART married to ARTHUR DAVE A. STEWART,
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 UTUAL FUND (otherwise known as PAG-IBIG FUND), mortgagee, with principal place of business at The Petition Mega Plaza Building, No. 358 Sen. Gil Puyat Ave., Makati City 1200, against LOLITA S. STEWART married to ARTHUR DAVE A. STEWART, mortgagors, with residential and postal address at Lot 121 Block 30 Greengate Homes, Ph. 2, Malagasang II-A, Imus, Cavite and 7711 Coronado St., Guada Viejo, Makati City, to satisfy the mortgage indebtedness which as of August 31, 2022 amounts to THREE HUNDRED FIFTY SIX THOUSAND ONE HUNDRED FIFTY PESOS & 61/100 (P356,150.61), 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 public auction on NOVEMBER 22, 2022 AT 10:00 A.M. or soon thereafter at the main entrance of the Office of the Clerk of Court, RTC-Imus Hall of Justice, Aguinaldo Highway, Imus, Cavite, to the highest bidder, for CASH and in Philippine Currency, the following property with all improvements therein, to wit:

TRANSFER CERTIFICATE OF TITLE NO. T-1356490

"A parcel of land (Lot 121, Blk. 30 of the cons.-subd. Plan Pcs-04-023999, being a portion of the cons. of Lots 1846-B, Pcd-28429; 1848-B-2, (LRC) Pcd-358499 & Lots 1847 & 1849, Imus Estate, LRC Rec. No. 8843) situated in the Bo. of Malagasang 2, Mun. of Imus, Prov. of Cavite, Is. of Luzon. Bounded on the NW., along line 1-2 by Lot 120, Blk. 30; on the NE., along line 2-3 by Road Lot 20; on the SE., along line 3-4 by Lot 122, Blk. 30 and on the SW., along line 4-1 by Lot 118, Blk. 30, all of the cons-subd. Plan. x x x containing an area of THIRTY SIX (36) SQUARE METERS, more or less. x x x"

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

In the event the public auction should not take place on the said date, it shall be held on NOVEMBER 29, 2022 at 10:00 A.M. without further notice.

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

Imus, Cavite, October 25, 2022.

(Sgd.) WILMAR M. DE VILLA
Sheriff IV

APPROVED:
(Sgd.) ARMIE A. FRANCISCO
Clerk of Court VI

COPY FURNISHED:

HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG FUND)
The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Ave., Makati City 1200

SPS. LOLITA S. STEWART AND ARTHUR DAVE A. STEWART
Lot 121 Block 30 Greengate Homes, Ph. 2, Malagasang II-A, Imus, Cavite and 7711 Coronado St., Guada Viejo, Makati City 1211

ATTY. MAYBELLE JOY E. BERNALES
ANCHOR COLLECTION SERVICES INC.
Bldg. #2 Malakas cor. Mapagmahal St., Brgy. Pinyahan, Quezon City 1100

Ang Cavitenewsweekly
October 31, November 07 & 14, 2022

BSP issues ways to beat ‘online scams’

By Rey Anthony Chiu

Online scams. What are they basically?

In this time when the world takes the leap to online transactions with health authorities wary about consumers getting the virus through the physical money that exchange hands, digital online transactions seem to be the best way forward. The direction has also triggered online scams, victimizing consumers, especially those who want to get rich quickly.

With this, Bangko Sentral ng Pilipinas (BSP) in Central Visayas brings its campaign to Bohol to increase consumer awareness, especially on online scams.

Phishing

Phishing is basically fishing for information, so that fraudsters can use them without the account holder's knowledge. It is a strategy that scammers use to lure people into revealing their passwords and other financial data/

It is usually done via email and looks like it comes from a legitimate company, asking you to click on a link. This email is made to appear like your financial institution website, but the link itself will lead to a fake website.

When you see this, do not click on the link as doing so would bring you to the fake website which may infect your PC with malicious software (malware), coded to extract your personal information or delete your files unless you pay for a systems upgrade.

Once you click on the link, it is almost always easy for the fraudsters to hack or copy your information and withdraw money from your personal accounts using cloned and fake credit cards.

To "cure" your PC, somebody would ask for your credit card number to pay for supposedly an antivirus program to be installed in your PC. Others would ask for your online banking password or your credit card's one-time-pin (OTP), which would allow fraudsters to debit money from your accounts, explained Bangko Sentral ng Pilipinas Bank Officer V Greg Baccay.

Phishing can also be done through other methods like mobile phone text messages or 'SMSing', chat rooms, message boards, mailing lists, fake job search sites, job offers, and fake browser toolbars.

Triple check links

Experts recommend that you triple check the links. These might sometimes appear legit, but a misspell or a weird extension in the link is a red flag that it is a fake website.

Spoof, fake sites

These are websites that appear to be legitimate. These sites are designed to trick users into clicking them and giving out personal data that could be useful in performing unauthorized withdrawals from deposit accounts or data for a clone of one's credit card.

Always verify the legitimacy of the website on the link, check for spelling errors and look for special characters used in lieu of letters, do research, read reviews of this site, and understand what you read before letting go of your money.

Donations and charity scams

This type of scam puts up fund-raising activities for a fake charity or donation drives that take advantage of the innate goodness in people. But in reality, the money that is collected fattens the pockets of those who initiate the drive.

While there may be some charity drives that are legitimate, there are also ones that are fraud. The usual modus is to send an SMS to your contacts or relatives via mobile phone or Facebook and introduce themselves as the having been in an accident or a relative asking for help as the victim allegedly needs immediate surgery.

Do your research

Research and to know more about the charities you wish to donate to.

If it happens on Facebook, verify the story by messaging close relatives who can confirm the truth of the claim. Hackers simply clone the original accounts and may be very insistent. If you want to give, request for a video call or hand it personally to the person so you will know where your money went. This way, you can also keep the internet from saving your used passwords or OTP.

Impostor scams

Here, the scammer pretends to be someone you trust to convince you to send money. The person impersonates the company you do business with, banks, government agencies, or even threaten you into believing they are terrorists.

The exchange goes into a tempting offer of maybe a higher credit cap, but that would only be effected if you send in your personal sensitive information like bank account number, OTP or even personal data, which can be a lead in your password.

Verify first

When someone asks you to send a big amount of money because

of emergencies, verify first. Check with your common friends or associates to verify.

Create strong passwords for your accounts. A strong password contains a combination of alpha-numeric symbols and special characters in uppercase and lowercase. And never share your password with anyone.

Investment scams

This involves getting you or your business to give your money for too-good-to-be-true promises of quick returns and financial opportunity.

In cases like this, offering you a return of investment that is way above the usual bank offer is already an indication of a scam. Learning about Ponzi Scheme can also be a good start, as Ponzi and multi-level marketing schemes are sure signs of a scam.

SEC membership

Always ask for a Securities and Exchange Commission (SEC) issued authority to solicit investments from the proponents. A SEC membership is different from the permit to solicit investments. Double check on the returns and the benefits of the investment offered.

Beat scammers

With all these, BSP reminds people who are now migrating to digital payments to make sure they have a basic working knowledge of how

the system works.

The first thing is to create a strong password. While most gadgets use a default 1234 password, experts say a strong password should contain a combination of letters and numbers and special characters that are not easily associated to the person's personal details like birthdays, parents' names, etc.

The next step is to protect the password. This involves properly logging out of a computer after use, especially if that is gadget is for public use.

This would also mean disabling the automatic password fill, or click 'forget password' after using the PC.

Third, opt for Europay, Mastercard, or Visa enabled card, one with the electronic chip than a magnetic strip that can be easily skimmed by a device.

An EMV card also has several advance features that use a radio frequency identification system that could be read as long as the card is within the frequency, so that swiping the card into a point of sale dock may be unnecessary.

One more thing to remember – keep your bank or credit cards close to you. Your credit card contains a security code at the back that acts like a password for your credit card transactions. (RAHC/PIA7 Bohol)

**Republic of the Philippines
Fourth Judicial Region
REGIONAL TRIAL COURT
OFFICE OF THE CLERK OF COURT
AND EX-OFFICIO SHERIFF Dasmariñas City,
Cavite**

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

File No. FC-DC- 0474 - 22
For: Extra-Judicial Foreclosure of Real
Estate Mortgage under Act No.
3135 as amended by Act No. 4118

-versus-

MARIA LANI P. LEBANAN,
Respondent / Mortgagor.
X-----X

NOTICE OF SHERIFF'S SALE

Upon extra-judicial petition for sale under Act No.3135, as amended by Act No. 4118 filed by the petitioner/mortgagee, HOME DEVELOPMENT MUTUAL FUND (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 the respondent/mortgagor, MARIA LANI P. LEBANAN, with postal address at Blk 4 Lot 15, Phase 2, Tierra Nevada, San Francisco, Gen. Trias, Cavite; Lot 49 & 51 Block 7, Villa Elena Subd., Langkaan, Dasmariñas City, Cavite and for the satisfaction of the mortgaged debt which as of 30 September 2022 amounts to ONE MILLION TWO HUNDRED FIFTY ONE THOUSAND SIX HUNDRED TWO PESOS & 22/100 (Php 1,251,602.22), exclusive of legal fees and expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on December 16, 2022 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, Buro 1, 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. 057-2012009674 & 057-2012009675

IT IS HEREBY CERTIFIED that certain land situated in Barangay of Langkaan, Municipality of Dasmariñas, Province of Cavite, bounded and described as follows:

A parcel of land (Lot 49 Blk 7 of the consol/subd. plan PCS-04-023996, being a portion of the consol. of Lot 7494-G, (LRC) PSD-296039 & Lot 7494-E-8-C, PSD-04-089812; LRA REC. No.) situated in the Barangay of Langkaan, Municipality of Dasmariñas, Province of Cavite. Bounded on the SW., along line 1-2 by Lot 50; on the NW., along line 2-3 by Lot 47, both of Blk 7; on the NE., along line 3-4 by Road Lot 8; on the SE., along line 4-1 by Lot 51 Blk 7, all of the cons.subd. plan. Beginning at a point marked "1" on plan being N. 74 Deg. 35'W., 802.27 m. from MON. 154, Imus Estate; thence N. 23 Deg. 27'W., 4.00 m to point 2; thence N. 66 Deg. 33'E., 11.50 m. to point 3; thence S. 23 Deg. 27'E., 4.00 m. to point 4; thence S. 66 Deg. 33'W., 11.50 m. to point of beginning; containing an area of FORTY SIX (46) Sq. Meters. All points referred to are indicated on the plan and are marked on the ground by P.S., CYL. CONC. MONS. 15x 60 cm; Bearings true; Date of original survey July 27, 1905 to

June 11, 1908 and that of the consol.subd. survey August 4 to 22, 2007 and was approved on October 11, 2007.

IT IS HEREBY CERTIFIED that certain land situated in Barangay of Langkaan, Municipality of Dasmariñas, Province of Cavite, bounded and described as follows:

A parcel of land (Lot 51 Blk 7 of the consol/subd. plan PCS-04-023996, being a portion of the cons. Of Lot 7494-G, (LRC) PSD-296039 & Lot 7494-E-8-C, PSD-04-089812; LRA REC. No.) situated in the Barangay of Langkaan, Municipality of Dasmariñas, Province of Cavite. Bounded on the NW., along line 1-2 by Lot 49, Block 7; on the NE., along line 2-3 by Road Lot 8; on the SE., along line 3-4 by Lot 53; on the SW., along line 4-1 by Lot 52, both of Block 7, all of the cons.subd. plan. Beginning at a point marked "1" on plan being N. 74 Deg. 35'W., 802.27 m. from MON. 154, Imus Estate; Thence N. 66 Deg. 33'E., 11.50 m to point 2; thence S. 23 Deg. 27'E., 4.00 m. to point 3; thence S. 66 Deg. 33'W., 11.50 m. to point 4; thence N. 23 Deg. 27'W., 4.00 m. to point of beginning; containing an area of FORTY SIX (46) Sq. Meters. All points referred to are indicated on the plan and are marked on the ground by P.S., CYL. CONC. MONS. 15x 60 cm; Bearings true; Date of original survey July 27, 1905 to June 11, 1908 and that of the consol.subd. survey August 4 to 22, 2007 and was approved on October 11, 2007.

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 publication auction should not take place on the said date and time, it shall be held on January 13, 2023 at the same time and place without further notice.

Dasmariñas City, Province of Cavite, November 9, 2022.

GERALD A. FARGAS
Sheriff IV

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

Copy furnished:

Home Development Mutual Fund (PAG-IBIG Fund)
The Petron Mega Plaza Building
No. 358 Sen. Gil Puyat Avenue, Makati City

Atty. Maybelle Joy E. Bernales
Anchor Collection Services Inc.
Bldg. #2 Malakas cor Mapagmahal St., Brgy. Pinyahan, Quezon City

Maria Lani P. Lebanan
Lot 15 Blk 4, Phase II, Tierra Nevada, San Francisco, Gen. Trias, Cavite
Lot 49 & 51 Blk 7, Villa Elena Subd., Langkaan, Dasmariñas City, Cavite

- Notice Posted at:
- The Bulletin Board of Regional Trial Court Dasmariñas City, Cavite
 - The Bulletin Board of Dasmariñas City Hall
 - The Bulletin Board of Dasmariñas City Post Office
 - The Bulletin Board of Dasmariñas City Public Market

Ang Cavitenonewsweekly
November 14, 21 & 28, 2022

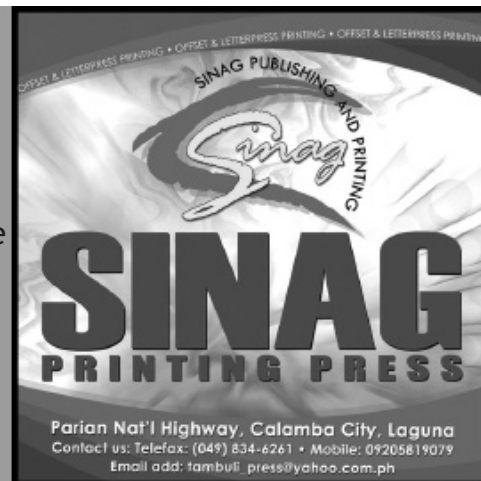
AFFIDAVIT OF SELF-ADJUDICATION

Notice is hereby given that the estate of the late ALQUIN VALENCIA REYES who died on March 30, 2021 leaving a vehicle which described as follows: MAKE: MITSUBISHI ADVENTURE WAGON; PLATE NO. XTR 953; CHASSIS NO. PAEVB5NJ15B006717; ENGINE NO. 4D56AP7074 has been extrajudicially settled by his heirs as per Doc. No. 321; Page No. 66; Book No. 53; Series of 2022, Notary Public Atty. Concepcion P. Villarena.

Ang Cavitenonewsweekly
November 14, 2022

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Pres Marcos brings home stronger ASEAN, South Korea, Canada ties

By Jerome Carlo Paunan

MANILA -- President Ferdinand "Bongbong" Marcos Jr. is scheduled to leave for Manila on Sunday evening, bringing home a bolstered cooperation with Association of Southeast Asian Nations (ASEAN) member states, as well as with the countries of South Korea and Canada.

Marcos' four-day working visit to ASEAN-host Cambodia was highlighted with various activities that include six bilateral talks, multiple business meetings, attendance in various gatherings with fellow state leaders, and a meet-and-greet with the Filipino community.

He met with Cambodian Prime Minister Hun Sen,

Vietnamese Prime Minister Pham Minh Chinh, Brunei Sultan Hassanal Bolkiah, South Korean President Yoon Suk Yeol and Canadian Prime Minister Justin Trudeau on different days for bilateral discussions.

The President was able to secure pledges from Cambodian business leaders who agreed to work with the Philippines on agriculture, digitalization, and the administration's "ambitious" low-cost housing project, which eyes to build one million units of low-cost housing every year for the marginalized sector.

Marcos also raised, before his fellow heads of state, his concerns on the South China Sea, Myanmar crisis, Russia-

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President Ferdinand "Bongbong" Marcos attends 40th and 41st ASEAN and Related Summits in Cambodia (Office of the Press Secretary photo)

Azurin seeks eligibility review for aspiring cops from MILF, MNLF

By Christopher Lloyd Caliwan

MANILA – Philippine National Police (PNP) chief, Gen. Rodolfo Azurin Jr., on Monday said that he will seek a review on the qualifications of the 7,000 members of the Moro Islamic Liberation Front (MILF) and the Moro National Liberation Front (MNLF) who passed the qualifying examinations to enter the police service.

In a press briefing at their headquarters in Camp Crame, Quezon City, Azurin said he wants a thorough scrutiny of their age and educational background. The number is out of the 11,000 examinees from the two groups who took the examinations in May.

The entry of MILF and MNLF members in the PNP is covered by the Republic Act (RA) 11054 or the Organic Law for the Bangsamoro Autonomous Region in Muslim Mindanao, which was enacted after the signing of a peace agreement between the government and the MILF.

The National Police Commission (Napolcom) earlier said the age requirement for MILF and MNLF applicants shall not be below 20 and not over 35 years old.

One of the major

requirements for the applicants to the special qualifying exams is a certification from the MILF and the MNLF that they are indeed bonafide members of the two organizations.

"So first is they should be a member of MILF kaya nga meron provision doon na they have at least 15 years to complete yung kanilang baccalaureate degree or yung college education. So ang titingnan mo diyan is tatantiyahin mo ang edad niya na kung saan yung edad dapat niya ay nagre-range siya ng 30 to at least 35 kasi combatant siya (So first is they should be a member of MILF, that's why there is a provision there that they have at least 15 years to complete their baccalaureate degree or college education. So what you will look at is that you will estimate his age, which should be his age, he ranges from 30 to at least 35 because he is a combatant)," Azurin told reporters.

Azurin said among matters to be reviewed is the definition of an MILF/MNLF combatant.

"Pinapatingnan ko yung sa 7,000 kung ang edad niyan, say 21, 22, 23, parang mag iisip ka ngayon paano naging combatant yan, hindi ba (I want a closer look on these 7,000 examinees because if their ages are 21, 22,

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Brunei Sultan commits to work closely with PH on peace efforts

MANILA -- Sultan Hassanal Bolkiah of Brunei on Saturday pledged his continued support to the efforts of the Philippines in ensuring peace and stability.

"We will continue to support your government's efforts in ensuring peace and stability through various initiatives in southern Philippines including our participation in the unification and modification assistance," the sultan told President Ferdinand

R. Marcos Jr. during a bilateral meeting on the sidelines of the 40th and 41st ASEAN Summit and Related Summits in Phnom Penh, Cambodia.

President Marcos, for his part, recognized the role that the Brunei Sultanate played in the Mindanao peace process, which he said has been proceeding despite the roadblocks posed by the coronavirus pandemic.

Brunei is part of

the International Monitoring Team and the independent decommissioning body in the peace process in the southern Philippines.

"I'm happy to be able to inform, Your Majesty, that the peace process is proceeding along. Although we have extended the Transition Authority for another three years simply because they were unable to do their job during the pandemic," President Marcos said.

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(File photo)