



SM PRIME

2024 Annual to Shareholders' Meeting



## SM Prime marks 30th anniversary with record-breaking income, PHP 100 billion investment for 2024

SM Prime's (L-R): Assistant Corporate Secretary Arthur Sy, Corporate Secretary Atty. Elmer Serrano, Chief Finance Officer and Chief Compliance Officer John Nai Peng Ong, President Jeffrey Lim, Independent Director Atty. Darlene Marie Berberabe, Chairman of the Board Henry Sy Jr., Vice Chairman and Lead Independent Director Amando Tetangco Jr., Non-Executive Director Herbert Sy, Chairman of the Executive Committee Hans Sy, and Non-Executive Director Jorge Mendiola

PMC  
**PULSO**  
 ng Makabagong  
**CAVITEÑO**  
 NEWS PUBLICATION  
 PINAGBUBUKLOD ANG MAMAMAYANG CAVITEÑO

VOL. 21 NO. 8      APRIL 22 - 28, 2024      P 10.00  
 Email: pulsocavitenyo@yahoo.com      ISSN 1656-7684

# NIA to help Cavite, Batangas farmers improve productivity

NAIC, Cavite (PIA) – As a commitment to support local farmers and enhance their agricultural productivity, the National Irrigation Administration (NIA) Calabarzon has formalized a partnership with Cavite and Batangas-based irrigator associations (IA).

Among the approved provisions in the agreement is that farm inputs, including seeds, fertilizers, pesticides, bio-fertilizers, and cash assistance totaling P50,000 per hectare for farmers, will be awarded to IA members as a significant investment in the success of rice farming in the region. **NIA TO HELP • 6**

## Benchmarking Activity of Labo, Camarines Norte



The Provincial Government of Cavite welcomed the delegation from the Municipality of Labo, Camarines Norte on a benchmarking activity held at the Sangguniang Panlalawigan Session Hall, Legislative Building, Trece Martires City on April 17, 2024. Their endeavor to enhance governance practices and explore innovative approaches aims to foster collaboration, knowledge sharing, and inspiration **BENCHMARKING • 6**

## NorMin Innovation Committee to launch Regional Innovation Program and Exhibits 2024

Intending to promote innovation initiatives in the government and private sectors in Region 10, the Northern Mindanao Regional Innovation Program and Exhibit (NorMinRIPE) will commence at SM City CDO Uptown from April 22-24, 2024.



The NorMinRIPE is the Regional Research, Development, and Innovation Committee in Region 10 (RRDIC – 10) program as approved by the Regional Development Council-X, celebrating National Innovation Day under Republic Act 11293, which declares April 21 as a special working public holiday to promote and highlight initiatives on innovation nationwide. **NORMIN • 6**

# NEWS

## SM Prime marks 30th anniversary with record-breaking income, PHP 100 billion investment for 2024

Manila, Philippines - SM Prime Holdings, Inc. (SMPH), the leading integrated property developer in the Philippines, marks its 30th anniversary as a publicly listed company with the announcement of its highest-ever recorded income and a P100 billion investment for its partners, stakeholders, and communities they operate in. With eyes set on the future, SM Prime reaffirms its position as a catalyst for economic development and community advancement.

### Record-Breaking Performance

During the Annual Stockholders' Meeting held on April 23, 2024, SM Prime announced its highest-ever recorded income, reaching PHP40 billion in consolidated net income, marking a 33% increase from 2022. Additionally, the company's revenues surged by 21%, soaring to PHP128.1 billion, a notable growth from the previous year. The consolidated operating income also saw significant growth, rising by 24% to PHP61.3 billion.

The outstanding performance can be attributed to SM Prime's mall business, driving 56% of consolidated revenues and a 30% growth to PHP71.9 billion in 2023. This growth was bolstered by a 24% increase in mall rental income, amounting to PHP61.3 billion. Moreover, the opening of four new malls in 2023 expanded SM's retail presence to 85 malls in the Philippines and 8 malls in China.

Meanwhile, SM Prime's residential business

group, led by SM Development Corporation (SMDC), recorded an 8% growth in revenues to PHP43.1 billion in 2023. The residential group's gross profit rose by 15% to PHP25.4 billion, with reservation sales standing at PHP102 billion.

In addition to its mall and residential businesses, SM Prime's other key segments, comprising offices, hotels, and convention centers, contributed 10% of consolidated revenues, reported PHP13.1 billion in revenues in 2023, marking a remarkable 26% increase from the previous year.

### Commitment to Shared Growth

At the core of SM Prime's success is its unwavering commitment to shared prosperity in every city where they are present. With a strategic P100 billion investment capital expenditure in 2024, SM Prime aims to reinvest in its partners, stakeholders, and communities.

SM Prime aims to continuously expand and develop new places for ev-

ery Filipino to enjoy. 60% will be dedicated to enhancing its malls, development of new residential properties under SMDC, and construction of new hotels and convention centers. 40% will be directed towards acquiring new properties and coastal developments to pave the way for modern, eco-friendly urbanization.

### Commitment to Environmental Sustainability and Disaster Resilience

SM Prime has always been committed towards creating a sustainable future. SM Prime continues to work towards its goal of achieving Net Zero carbon emissions by 2040, aligning with the Department of Energy's target of reaching a 35% renewable energy share by 2030. Through partnerships with renewable energy suppliers and organizations like the World Wildlife Fund for Nature (WWF), SM Prime endeavors to reduce its environmental footprint and advocate for sustainable practices in all ar-



From Left to Right, Top to Bottom: Lanson Place, SM Development Corporation (SMDC) Turf Residences, SM City Yangzhou in China, SM Mega Tower, SM Mall of Asia Complex, and SM City North EDSA

reas of its operations.

SM Supermalls' SM Cares and SMDC's The Good Guys also remain actively engaged in various community initiatives, such as conducting community disaster preparedness programs, providing support programs for senior citizens and persons with disabilities, and promoting job generation and entrepreneurship through nationwide job fairs and MSME programs. Other initiatives include coastal clean-ups, the donation

of school buildings and fire trucks, and the organization of eco-camps for youth.

Jeffrey C. Lim, President of SM Prime Holdings shared, "At SM Prime, we're not just building spaces; we're cultivating lifetimes of progress and shared growth. Our commitment lies in empowering Filipinos to thrive within their neighborhoods, whether through convenient shopping experiences at SM Supermalls, quality living in SMDC

homes, or fulfilling work environments in our office properties. We believe that individual success fuels community prosperity, creating opportunities, and driving the nation's growth for many years to come."

SM Prime remains committed to its role as a catalyst for economic growth, delivering innovative and sustainable lifestyle cities, thereby enriching the quality of life of millions of people. For more information, visit [www.smprime.com](http://www.smprime.com).

Every adventure deserves an extra outfit! That's why #CocoRepublic is here to double the fun and to double the sun! Buy one outfit, get the second one for free. Head now to SM Store Molino and take advantage of this! Promo runs from April 23-30 only! You can also get these when you order from a Personal Shopper! Call them at 0933 817 6133 to know more.

## METRO PACIFIC TOLLWAYS ADDRESSES PEATC CASE FILING

Metro Pacific Tollways Corporation acknowledges recent media coverage over the case filing of PEA Tollway Corporation against our subsidiary, Cavite Infrastructure Corporation (CIC), the current joint-venture partner of Philippine Reclamation Authority (PRA) for the Manila-Cavite Toll Expressway Project, otherwise known as CAVITEX. Understanding that this is a matter of public interest, we would like to address the concerns with clarity and transparency.

With the project being a joint venture with the PRA, any legal dispute involving CIC should have rightfully included Philippine Reclamation Authority as an indispensable party. The petition against CIC was filed by Mr. Dioscoro Esteban Jr., Officer-in-Charge of PEATC, who lacks authority of the PRA or of the PEATC Board to file such petition. This misrepresentation is further evidenced by the absence of the imprimatur of the Office of the Government Corporate

Counsel (OGCC) which is the rightful counsel of a GOCC such as the PEATC.

However, MPTC has consistently demonstrated professionalism and courtesy by extending invitations for constructive dialogue. We firmly believe that open communication and collaborative problem-solving are the most effective means of resolving disputes. Regrettably, these invitations were disregarded, hindering the progress towards an amicable resolution.

MPTC reiterates its commitment to uphold the highest standards of corporate governance and ethical conduct. We remain steadfast in our dedication to resolve disputes through peaceful and lawful means, prioritizing the interests of all stakeholders involved. We hope that the parties involved will address the issue with sobriety, professionalism, and a genuine willingness to engage in meaningful dialogue towards a mutually beneficial resolution.

## Editorial

### Integrate efforts to diminish self-rated poverty, hunger

**A**mid the rising temperature, news of El Niño's damage to the agriculture sector, and rising prices of food and fuel, there was some good news that peeked out of a survey. An Octa Research survey released April 23 found that fewer Filipinos experienced poverty and hunger in the first quarter of 2024. The number of the "fewer Filipinos" is an estimated 800,000 families (average of four individuals in a family).

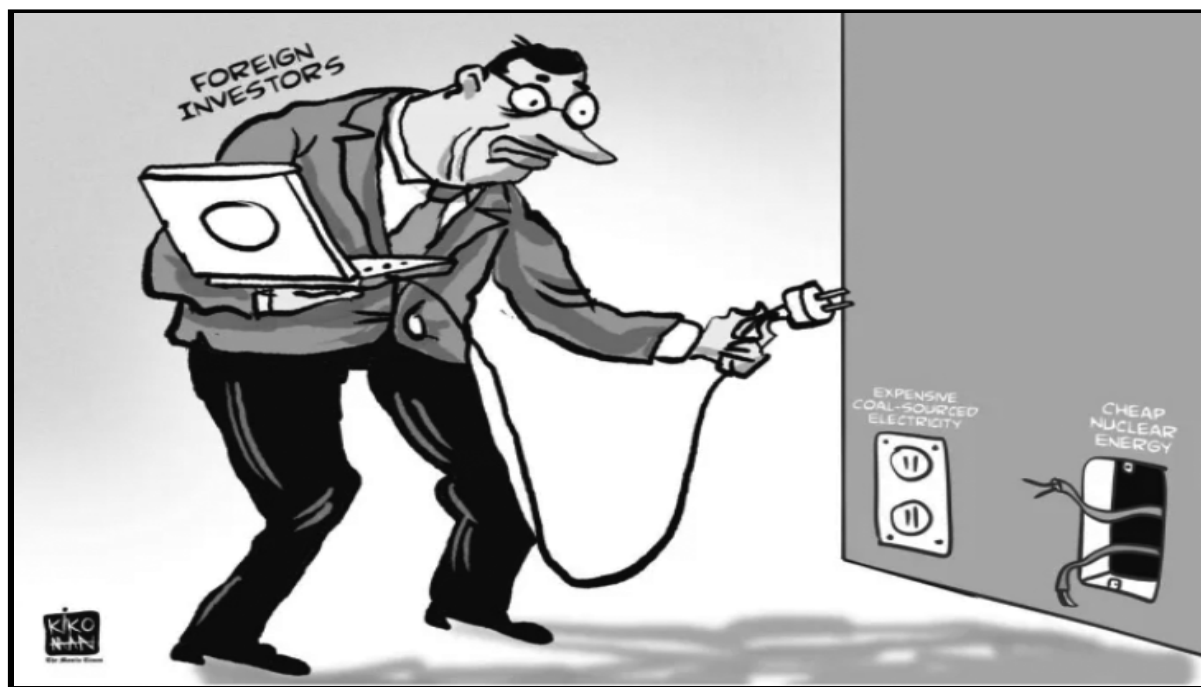
Although that number was considered only a "slight" decrease of three percent from the 11.9 families who considered themselves poor in the first quarter of 2024, while self-rated hunger declined from 3.7 million families (14 percent) to 2.9 million families (11 percent), the results showed a continuing downward trend in self-rated poverty and hunger observed since July 2023.

The survey was conducted from March 11 to 14, with 1,200 respondents nationwide. It also found that 42 percent, or an estimated 11.1 million Filipino families, considered themselves poor in the first quarter of 2024. This was a "slight" decrease from 45 percent, or an estimated 11.9 million families, in the fourth quarter of 2023 where self-rated poverty was at 50 percent.

Another piece of good news is that the study found "self-rated poverty is particularly on a downward trend since July 2023," OCTA said in its report. Meanwhile, the "three percent decrease in self-rated hunger deviates from the upward trend observed in the 4th quarter of 2023."

Although rated as a "modest" number, the three percent translating to 800,000 families who do not rate themselves poor and hungry shows the good work of government and private sector programs to fight poverty and hunger.

This number is expected to go down with a recent directive of President Marcos for all government agencies to support the implementation of the Enhanced Partnership Against Hunger and Poverty (EPAHP) program, a banner program of Task Force on Zero Hunger. The program aims to institu-



tionalize efforts to mitigate hunger and promote food and nutrition security by linking community-based organizations (CBOs) to prospective markets and providing credit assistance to support food production, processing and distribution. The order was made through Memorandum Circular No. 47 signed by Executive Secretary Lucas Bersamin on April 19.

EPAHP, which was established through an executive order signed in 2020 and amended in 2023, outlines measures to strengthen institutional feeding programs of partner agencies. It also extends credit assistance to support food production, processing and distribution in partnership with government financial intuitions; and link participating community-based organizations (CBOs) to prospective markets.

The initiatives under the program take care of the other important factors to establish food security such as the provision of farm production technologies and extension services to government-assisted farms and rural based

organizations.

The private sector has been very active in implementing feeding programs and livelihood opportunities. There are many foundations and non-government organizations (NGOs), too many to mention, that have partnered with local government units (LGUs) in conducting their programs. Many foundations have grown from only conducting a feeding program for malnourished children, to providing livelihood to parents in the communities they serve. The livelihood opportunities have turned small-time farmers into contract growers, fishermen, sewers, and handicraft producers.

There are many opportunities to contribute to efforts to mitigate hunger and poverty. Talk about that in your next meeting with your company colleagues, church group, or former classmates. Let's work together to see the increase in the number of individuals who rate themselves as "not having experienced hunger."

## BAKIT NGA BA TUMATABA ANG ISANG TAO?

**S**a aking pag-uusap sa mga kaibigan, nalaman ko na marami ang may maling paniniwala tungkol sa dahilan ng pagtaba o pagiging overweight.

Tumataba tayo dahil SOBRA ang ating kinakain, at kulang ang ating ehersisyo. Dahil dito, nag-iipon ang taba sa ating katawan.

Alamin po natin kung ano pa ang tunay at ano ang maling akala:

1. Bakit lumalaki ang aking bilbil?

Sagot: Pag tayo ay nagkakaedad (lampas 30-40 years old), mas lumalaki ang bilbil dahil bumabagal ang ating metabolism (pag galaw ng organs ng katawan). Sa mga mas bata, kahit kumain sila ng marami ay hindi gaano tumataba dahil aktibo sila at mabilis pa ang kanilang metabolism.

2. Nakatataba ba ang pag-inom ng malamig na tubig?

Hindi po. Hindi nakatataba ang tubig, malamig man o mainit. Walang calories ang tubig. Hindi tunay na nakalalaki iyan ng bilbil. Sa katunayan ay nakapapayat ang tubig.

3. May inumin ba na nakakapayat?

Isa lang po ang nakakapayat. Ito ay ang tubig. Kaya umiwas sa lahat ng mga juices, iced tea at soft drinks. Nakatataba masyado ang mga juices tulad ng pineapple juice, energy drinks, at bottled teas.

4. Nakatataba ba ang pagtulog sa hapon?

Hindi nakatataba ang tulog. Puwede matulog sa hapon o sa gabi. Ang nakatataba ay ang pagkain ng sobra.

5. Tanong: Lumaki ang aking bilbil pagkapanganak. Puwede ba ako mag-ehersisyo?

Sa mga bagong panganak o bagong CS, magtanong muna sa inyong OB-gyne kung puwede

## DOKTOR NG MASA

ni Dr. Willie Ong



na mag-ehersisyo. Kadalasan ay kailangang maghintay ng 6 linggo bago mag-umpisa ng magaan na ehersisyo (light exercise).

6. Puwede ba ang slimming tea o pills.

Hindi po maganda ang pag-inom ng slimming tea o pills. Karamihan dito ay may halong pampadumi (laxatives) at ika'y magtatae. Puwede kang maubusan ng sustansya sa katawan at bumagsak ang potassium sa dugo. May namamatay sa sobrang baba ng potassium. Puwedeng atakihin ng high blood at nerbiyos kapag uminom nito.

7. Puwede ba ako kumain ng prutas kahit gaano kadami?

Hindi po. Limitahan din ang pagkain ng prutas. Hindi ninyo alam pero nakatataba ang mangga, ubas, abocado at pineapple. Limitahan din ang pineapple juice (140 calories ang isang baso.) May fructose ang prutas na nakatataas din ng blood sugar at nakatataba kapag nasobrahan.

Sa bawat pagkain, isang pisngi lang ng mangga, o 10 na piraso ng ubas lang ang dapat. Ang mansanas at peras lang ang magandang pampapayat.

Tandaan, tubig lang ang dapat inumin. Bawasan ang dami ng pagkain. At ituloy lang ang ehersisyo. Good luck po.



PMC PULSO NG MAKABAGONG CAVITEÑO NEWS PUBLICATION, a community newspaper published weekly, every Sunday and circulated throughout the province of Cavite, has its editorial and business office at Blk. 7 Lot 8 & 10 Salinasville I, Bacoor City, Cavite

DTI NO. 1017276 Mobile No.: 09959874383

Publisher/Editor : **REBECCA M. VELASQUEZ**  
Managing Editor : **SID SAMANIEGO**  
Columnist : **DR. WILLIE ONG**  
Contributors : **IGE RAMOS**  
**PROF. PEDRO T. DOTILLOS, JR.**  
**PROF. PEDRO ARNELA. LAPARAN**  
Cartoonist : **VICTOR JOHN B. RIBON**  
Lay-out Artist : **DAYA N. MADEJA**  
Circulation Manager : **DIOSDADO M. VELASQUEZ JR.**

### SUBSCRIPTION RATE

1 Month ..... P 20.00 3 Months ..... P 60.00  
6 Months ..... P 120.00 One Year ..... P 240.00

### ADVERTISING RATE

Commercial.....P200.00/col. cm. Legal.....P160.00/col. cm.

MEMBER  
**Papi**

Publishers Association  
of the Philippines, Inc.

NOTE: All news articles and opinions expressed by the writers are entirely their own and do not reflect the opinion of the Publisher, Management of this Publication.

# LEGAL NOTICES

**Republic of the Philippines  
REGIONAL TRIAL COURT  
Fourth Judicial Region  
Branch 109  
City of Carmona, Cavite  
2nd Flr., Hall of Justice Bldg., Brgy.  
Maduya, City of Carmona, Cavite  
Email add: rtc2cac109@judiciary.gov.ph;  
Tel. No. (046) 4828527**

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

**-versus- EJF-2024-20**  
For: EXTRA JUDICIAL FORECLOSURE  
OF REAL ESTATE MORTGAGE UNDER  
ACT 3135, AS AMENDED BY ACT 4118

**ROMEO MALICSE, ILUMINADA CASTRO,  
SPS. JUAN M. SAN LUIS AND  
EMMA SAN LUIS,  
Mortgagors/Borrowers.**

X- - - - - X

**NOTICE OF SHERIFF'S SALE**

Upon Extra-Judicial petition for sale under Act No. 3135, as amended by Act 4118 filed by the mortgagee, **HOME DEVELOPMENT MUTUAL FUND (otherwise known as Pag-IBIG Fund)**, with postal address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the mortgagors/borrowers, **ROMEO MALICSE, ILUMINADA CASTRO, SPS. JUAN M. SAN LUIS AND EMMA SAN LUIS**, with postal address/es at 1.) 103 T. Hernandez St., Mandaluyong, Metro Manila; 2.) Bagong Silang, San Pedro, Laguna; 3.) 216 Hi-Way, San Antonio, San Pedro, Laguna; and 4.) Lot 15 Block 1, Sunshine Homes III, Bo. Gen. Mariano Alvarez, Carmona, Cavite, and for the satisfaction of the mortgaged debt which as of 20 March 2024 amounts to **ONE HUNDRED FIFTY FIVE THOUSAND NINETY ONE PESOS AND 66/100 (Php155,091.66)**, exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned or his duly authorized representative will SELL at public auction on **May 16, 2024 at 1:00 o'clock in the afternoon** at the Court Room of Branch 109, Regional Trial Court, Hall of Justice Building, Carmona, Cavite to the highest bidder for CASH or MANAGER'S CHECK, in Philippine currency, the mortgaged property/ies with all the improvements thereon to wit:

**TRANSFER CERTIFICATE OF TITLE NO. T-188151-**

IT IS HEREBY CERTIFIED that certain land situated in the Municipality of Carmona, Province of Cavite, bounded and described as follows: "A parcel of land (Lot 15, Blk. 1 of the subd. plan Psd-04-004652, being a portion of Lot 8, Pcs-04-000780, LRC Rec. No. ), situated in the Bo. of Gen. M. Alvarez, Mun. of Carmona, Prov. of Cavite. Bounded on the NE., along line 1-2 by Lot 16, Blk. 1, Parcel 2; on the SE., along line 2-3 by Road Lot 1; on the SW., along line 3-4 by Lot 14, Blk. 1, Parcel 1-2, on the NW., along line 4-1 by Blk. 5, Parcel 2. Beginning at a pt. marked "1" on plan, being S. 15 deg. 01'W., 1093.02 m. from BLBM 14, Mp. of Carmona, Cavite; thence S. 15 deg. 29'E., 18.00 m. to point 2; S. 74 deg. 31'W., 10.00 m. to point 3; N. 15 deg. 29'W., 18.00 m. to point 4; N. 74 deg. 31'E., 10.00 m. to point of beginning; containing an area of **ONE HUNDRED EIGHTY (180) SQUARE METERS**. All pts. referred to are indicated on the plan and are marked on the ground by PS. cyl. conc. mons. 15 x 60 cm., bearings true; date of the original survey, on April 14, 1940 to July 31, 1941 and that of the subdivision survey, March 30 to April 15, 1983 and approved on June 15, 1983."

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

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

In the event the public auction should not take place on the said date and time, it shall be held on **May 23, 2024** at the same time and place without further notice.

April 2, 2024 at City of Carmona, Cavite.

**(Sgd.) CATHERINE A. PERAN**  
Court Legal Researcher /  
Officer-in-Charge  
(As per Order No. 1 Series 2024)

**Republic of the Philippines  
Fourth Judicial Region  
Regional Trial Court of Cavite  
Office of the Clerk of Court & Ex-Officio  
Sheriff  
New Justice Hall, J.P. Rizal Avenue,  
Kaybagal South, Tagaytay City**

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

**-versus- EJF NO. TG-23-232**  
FOR: Extra-Judicial Foreclosure of  
Real Estate Mortgage under Act No.  
3135, as amended by Act No. 4118

**OLIVIA B. AREVALO married to  
MIGUEL VICTOR Q. AREVALO,  
Borrower-Mortgagor.**

X- - - - - X

**NOTICE OF EXTRA-JUDICIAL SALE**

Upon Extra-judicial Foreclosure Sale under Act 3135, as amended by Act No. 4118, filed by Petitioner-Mortgagee, **HOME DEVELOPMENT MUTUAL FUND (otherwise known as Pag-IBIG Fund)**, a government financial institution duly organized and existing under and by virtue of Republic Act No. 9679, with principal office and place of business at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, pursuant to the terms and conditions of the Loan and Mortgage Agreement ("MORTGAGE") executed and notarized on October 7, 1998, Borrower-Mortgagor, **OLIVIA B. AREVALO married to MIGUEL VICTOR Q. AREVALO**, both of legal age, Filipino citizens, with residence and postal addresses at (1) 4466 Mamamante St., San Dionisio, Parañaque City and (2) Lot 18, Blk. 37, Rancho Imperial De Silang, Brgy. Tartaria, Silang, Cavite, in favor of the Petitioner/Mortgagee, over a real estate property including improvements thereon, described in and covered by **TRANSFER CERTIFICATE OF TITLE NO. (T-817825) 9258** of the Registry of Deeds for Tagaytay City, in order to satisfy the outstanding loan obligation of the Mortgagor/Borrower in the amount of **TWO HUNDRED EIGHTY-ONE THOUSAND FOUR HUNDRED THIRTY-FOUR PESOS AND 50/100 (Php281,434.50)** inclusive of interest and other charges, as of August 15, 2023, the undersigned Clerk of Court & Ex-Officio Sheriff of the Regional Trial Court of Cavite thru her deputy, Baby Leem B. Maristela, will sell at public auction on **May 22, 2024 at 10:00 o'clock in the morning** or soon thereafter, at the New Hall of Justice of Tagaytay City, to the highest bidder, for Cash or Manager's Check and in Philippine Currency, the following property with all its improvements thereon, to wit:

**TRANSFER CERTIFICATE OF TITLE NO. (T-817825) 9258  
Registry of Deeds for the Province of Cavite**

"IT IS HEREBY CERTIFIED that certain land situated in the Mun. of Silang, Prov. of Cavite, bounded and described as follows: A parcel of land (Lot 18 Blk. 37 of the cons./subd. plan, Pcs-04-012899, being a portion of Lots 8014, 8015,

8017, 8018, Cad. 452-D, Silang Cad., Lots 8016-A to 8016-H, Csd-04-006071-D, Lot 15709-A, Csd-042118-012810-D & Lot Blk. 71, Pcs-04-011250, LRC Rec. No. ), situated in the Brgy. of Tartaria, Mun. of Silang, Prov. of Cavite. Bounded on the NE., along line 1-2 by Lot 19, Blk. 37; on the SE., along line 2-3 by Rd. Lot 37 (6.50 m. wide); on the SW., along line 3-4 by Lot 17 Blk. 37; and on the NW., along line 4-1 by Rd. Lot 36 (6.50 m. wide), all of the cons./subd. plan. Beginning at a pt. marked "1" on plan being S. 65 deg. 04'E., 4984.47 m. from BLLM No. 1, Cad 452-D, Silang Cad., thence N. 77 deg. 10'E., 9.91 m. to pt. 2; thence S. 14 deg. 26'E., 4.50 m. to pt. 3; thence S. 77 deg. 10'W., 10.00 m. to pt. 4; thence N. 13 deg. 18'W., 4.50 m. to pt. 1, beginning, containing an area of **FORTY FIVE (45) SQ. METERS**. All pts. referred to are indicated on the plan and are marked on the ground by PS cyl. conc. mons. 15x60 cm.; bearings true; date of orig. survey Dec. 7, 1973-Dec. 4, 1975 and that of the subd. survey Aug. 1-30, 1997 and was approved on December 5, 1997. is registered in accordance with the provisions of the Property Registration Decree in the name of\* **OLIVIA B. AREVALO married to Miguel Victor Q. Arevalo**, both of legal age, Filipino."

In the event the public auction should not take place on the said date, it shall be held on May 29, 2024 without further notice.

Prospective bidders or buyers are hereby enjoined to investigate and verify for themselves the **TRANSFER CERTIFICATE OF TITLE NO. (T-817825) 9258** the encumbrances thereon, if any there be.

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

Tagaytay City, Philippines, March 26, 2024.

**(Sgd.) VARBRA ANN A. VARIAS-DIMAYUGA**  
Clerk of Court & Ex-Officio Sheriff

**(Sgd.) BABY LEEM B. MARISTELA**  
Sheriff-in-Charge

**WARNING: IT IS ABSOLUTELY PROHIBITED TO REMOVE, DEFACE OR DESTROY THIS NOTICE OF SHERIFF'S SALE ON OR BEFORE THE DATE OF THE AUCTION SALE UNDER THE PENALTY OF LAW**

**Copy Furnished:**  
**HOME DEVELOPMENT MUTUAL FUND  
(otherwise known as Pag-IBIG Fund)**  
Petitioner-Mortgagee  
The Petron Mega Plaza Building, No. 358 Sen Gil Puyat Avenue, Makati City

**MARIA VICTORIA D. CAPIRAL  
c/o PAULINO E. CASES, JR.**  
Attorney-in-Fact of the Mortgagee  
c/o Cases Chun & Associates Law Offices  
6th Floor JELP Business Solutions Building, 409 Addition Hills, Shaw Boulevard, Mandaluyong City

**OLIVIA B. AREVALO married to  
MIGUEL VICTOR Q. AREVALO**  
Borrower-Mortgagor  
(1) 4466 Mamamante St., San Dionisio, Parañaque City  
(2) Lot 18, Blk. 37, Rancho Imperial De Silang, Brgy. Tartaria, Silang, Cavite

Publication: PMC Pulso ng Makabagong Caviteño News Publication  
Dates: April 15, 22 & 29, 2024

Prepared by:  
**(Sgd.) JOSEPH R. DIOKNO**  
Sheriff In-Charge

**Copy furnished:**  
**HOME DEVELOPMENT MUTUAL FUND**  
The Petron Mega Plaza Bldg. No. 358 Sen. Gil Puyat Avenue, Makati City

**MARIA VICTORIA D. CAPIRAL  
c/o ATTY. SIMEON P. MADRID**  
Attorney-In-Fact, S.P. Madrid & Associates  
5th Floor Bedrock Building, Kayumanggi Center,  
Commonwealth Ave., MatandangBalara, Quezon City

**ROMEO MALICSE / ILUMINADA CASTRO / JUAN M. SAN LUIS / EMMA SAN LUIS**  
1.) 103 T. Hernandez St., Mandaluyong, Metro Manila  
2.) Bagong Silang, San Pedro, Laguna  
3.) 216 Hi-Way, San Antonio, San Pedro, Laguna  
4.) Lot 15 Block 1, Sunshine Homes III, Bo. Gen. Mariano Alvarez, Carmona, Cavite

Publication: PMC Pulso ng Makabagong Caviteño News Publication  
Dates: April 8, 15 & 22, 2024

**ERRATUM**

This is to correct the error made in the publication of Extra-Judicial Foreclosure of Real Estate Mortgage filed by **HOME DEVELOPMENT MUTUAL FUND against ROWENA CABALLERO SONSING**, filed at RTC Naic with **FNC 2024-03** has an error on the **(Php.297,256.12)**. The right and correct entry should be **(P 297,256.12)** which was not included on the original notice, dated on April 1, 8 & 15, 2024. Our apology.

The Publisher

Publication: PMCPulso ng Makabagong Caviteño News Publication  
Date: April 22, 2024

# LEGAL NOTICES

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

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

**-versus-** Foreclosure No. 2024-46  
 For: Extra-Judicial Foreclosure of  
 Real Estate Mortgage

**SHELLY B. DEL MORO married to**  
**JEWELL D. DEL MORO,**  
 Mortgagors.

x-----x

**NOTICE OF EXTRA-JUDICIAL FORECLOSURE**

Upon Extra-Judicial Petition for Sale under Act 3135, as Amended by Act 4118, filed by the mortgagee, **HOME DEVELOPMENT MUTUAL FUND (otherwise known as Pag-IBIG Fund)** at The Petron Mega Plaza Bldg., No. 358 Sen Gil Puyat Avenue, Makati City and against the mortgagors, **SHELLY B. DEL MORO married to JEWELL D. DEL MORO** at Cebu Pacific Air-Airline, Operations Center, Domestic Airport, Pasay City, Metro Manila and Lot 12 Blk. 11, Casimiro Baytown Village, Poblacion (Habay 1), Bacoor, Cavite to satisfy the mortgage indebtedness which as of March 20, 2024 amounts to **THREE HUNDRED SIXTY THREE THOUSAND TWO HUNDRED SEVENTY NINE PESOS & 44/100 (P363,279.44)**, Philippine Currency, inclusive of interest, and penalty charges but exclusive of other fee incident to this foreclosure, the undersigned or her duly authorized representative will sell at the public auction on **May 7, 2024 at 10:00 o'clock in the morning** or soon thereafter, at the main Entrance of the Hall of Justice of Bacoor City, Cavite, to the highest bidder for CASH and In Philippine Currency, the following described property with all the improvements therein, to wit:

**TRANSFER CERTIFICATE OF TITLE NO. 1322468**

"A Parcel of Land (Lot 12 Blk. 11 of the subd. plan, Psd-04-160464, being a portion of Lot A, (LRC) Pcs-26202, L.R.C. Rec. No. N-7168), situated in the Poblacion (Habay 1), Mun. of Bacoor, Prov. of Cavite, Is. of Luzon. x x x, Containing an area of **EIGHTY TWO (82) SQUARE METERS.**"

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

"In the event the public auction should not take place on the said date, it shall be held on **May 14, 2024** without further notice."

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

City of Bacoor, April 2, 2024.

(Sgd.) **MELY C. HERMOSURA-VISTA**  
 Clerk of Court VI

By: (Sgd.) **ELIAS E. ESCALA**  
 Sheriff IV

**Copy Furnished:**

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

The Petron Mega Plaza Bldg., No. 358 Sen Gil Puyat Avenue, Makati City

**ATTY. SIMEON P. MADRID**

5th Floor Bedrock Building, Kayumanggi Center, Commonwealth Ave., Matandang Balara, Quezon City

**SHELLY B. DEL MORO married to JEWELL D. DEL MORO**  
 Cebu Pacific Air-Airline, Operations Center, Domestic Airport, Pasay City, Metro Manila  
 Lot 12 Blk. 11, Casimiro Baytown Village, Poblacion (Habay 1), Bacoor, Cavite

**WARNING:** It is absolutely prohibited to remove, deface or destroy this notice of Extra-judicial Sale on or before the date of sale.

Publication: PMC Pulso ng Makabagong Caviteño News Publication  
 Dates: April 15, 22 & 29, 2024

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

**HOME DEVELOPMENT MUTUAL FUND**  
 (PAG-IBIG FUND),  
 Mortgagee,

**-versus-** EXTRA-JUDICIAL FORECLOSURE  
 OF REAL ESTATE MORTGAGE  
 UNDER ACT NO. 3135, AS AMENDED,  
 REPUBLIC ACT NO. 4118

**CLOYD LOWEE D. DE GUZMAN married to**  
**CHERYLL S. DE GUZMAN,**  
 Mortgagors.

**FC No. 18784-23**

x-----x

**NOTICE OF EXTRA-JUDICIAL SALE**

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by **HOME DEVELOPMENT MUTUAL FUND (PAG-IBIG FUND)**, mortgagee, with principal office at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against **CLOYD LOWEE D. DE GUZMAN married to CHERYLL S. DE GUZMAN**, mortgagors, with residence and postal address at 119C C. Raymundo Ave., Maybunga, Pasig City and Lot 10 Block 46, Phase 2, Greengate Homes, Malagasang 2, Imus, Cavite, to satisfy the mortgage indebtedness which as of October 9, 2023 amounts to **FOUR HUNDRED FORTY EIGHT THOUSAND SEVEN HUNDRED TWENTY SIX PESOS & 54/100 (Php448,726.54)** 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 Sheriff IV will sell at public auction on **May 7, 2024 at 10:00 a.m.** or soon thereafter at the main Entrance of the Office of the Clerk of Court, RTC-Imus, Bulwagan Ng Katarungan, Aguinaldo Highway, Imus, Cavite, to the highest bidder for CASH and in Philippine Currency, the following property with all the improvements therein, to wit:

**TRANSFER CERTIFICATE OF TITLE NO. T-1352640**

"A parcel of land (Lot 10, Block 46, of the cons./ subdivision plan, Pcs-04-023999, being a portion of the cons. of Lots 1846-B, Psd-28429; 1848-B-2, (LRC) Psd-358499; Lots 1847 & 1849, Imus Estate, L.R.C. Rec. No. 8843), situated in Bo. of Malagasang 2, Mun. of Imus, Province of Cavite, Island of Luzon. Bounded on the NE., along line 1-2 by Lot 12, Blk. 46; on the SE., along line 2-3 by Rd. Lot 29; on the SW., along line 3-4 by Lot 8, Blk. 46 and on the NW., along line 4-1 by Lot 9, Block 46, all of the cons./ subdivision plan. x x x containing an area of **THIRTY SIX (36) SQUARE METERS, MORE OR LESS**".

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

In the event the public auction should not take place, it shall be held on May 14, 2024 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 encumbrances thereon, if any there be.

Imus, Cavite, Philippines, March 25, 2024.

(Sgd.) **BENITO A. CARRASCAL**  
 Sheriff IV  
 RTC, Branch 120

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

**Copy Furnished:**

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

**CLOYD LOWEE D. DE GUZMAN married to CHERYLL S. DE GUZMAN**

119C C. Raymundo Ave., Maybunga, Pasig City  
 Lot 10 Block 46, Phase 2, Greengate Homes, Malagasang 2, Imus, Cavite

**ATTY. MELANIO A. BADENAS, JR.**

Attorney-In-Fact,  
 GCCS & Associates Corp.  
 RM. 209 Megastate Bldg. No. 737 G. Aranita Ave., Tatala, Quezon City

Publication: PMC Pulso ng Makabagong Caviteño News Publication  
 Dates: April 15, 22 & 29, 2024

## Mabitac ES

from  
 page 8

The turnover ceremony for the STARBOOKS units took place at Pakil ES, Macasipac ES, and Mabitac ES on April 15, 16, and 18, 2024, respectively, in Laguna province. Educators from these schools received orientation training to effectively utilize STARBOOKS for academic and research purposes, emphasizing its role in supporting STEM education. A site admin training session equipped school staff with the skills to efficiently manage and maintain the STARBOOKS system.

Key individuals present at the ceremony included Mr. Jayson Villarino, Project Technical Assistant I and STARBOOKS regional focal person, Mr. Charles Andrew M.

Reyes, Science Research Specialist I, Mr. Leandro D. Dimatulac, Project Technical Assistant I of DOST Laguna, Hon. Vincent Soriano, Mayor of LGU Pakil, Mr. Allan Parungao, Principal of Pakil ES, Mr. Edwin Realeza, Principal of Macasipac ES, Ms. Milagros Duran, Principal of Mabitac ES, and representatives from LGU Mabitac. The beneficiaries expressed their gratitude to DOST CALABARZON for their support in enhancing science and technology programs in their schools, and they are committed to maximizing the use of STARBOOKS to enrich students' learning and cultivate interest in STEM fields. *(By Leandro D. Dimatulac and Charles Andrew M. Reyes)*

## ERRATUM

This is to correct the error made in the publication of Extra-Judicial Foreclosure of Real Estate Mortgage filed by **HOME DEVELOPMENT MUTUAL FUND (otherwise known as Pag-IBIG Fund)**, against **CONRADO D. ROSELA MARRIED TO AGNES B. ROSELA** filed at RTC Tagaytay City with **EJF NO. TG-22-040** has an error on the **cons.-subdivision plan & Lot 8; and on the SE.,** The right and correct entry should be **cons.-\*subd. plan & Lot 8; on the SE.,** which was not included on the original notice, dated on February 26, March 4 & 11, 2024. Our apology.

The Publisher

Publication: PMC Pulso ng Makabagong Caviteño News Publication  
 Date: April 22, 2024

## EXTRAJUDICIAL SETTLEMENT OF ESTATE OF THE LATE ARIEL C. JUANIZA WITH WAIVER OF RIGHTS

NOTICE is hereby given that the estate of the late **ARIEL C. JUANIZA**, who died on March 18, 2022 at Bacoor, Cavite, left one (1) parcel of land with improvements found thereon, situated at Lot 33, Blk. 3, Boston St., Barcelona Phase 3, Buhay na Tubig, Imus City, Cavite, containing an area of seventy-seven (77) square meters and covered by **Transfer Certificate of Title No. T-614161**, and was Extra-Judicially Settled among the legal heirs of the said deceased in the said instrument, executed on 10th day of April 2024 and ratified before Notary Public **Atty. Manuel Felipe O. Hernandez, Jr.**, under Doc. No. 292, Page No. 9, Book No. 5, Series of 2024.

Publication: PMC Pulso ng Makabagong Caviteño News Publication  
 Dates: April 15, 22 & 29, 2024

# NEWS

## DOST, LGU

from page 8

acquire a sustainable source of income and provide quality job opportunities in the locality, boosting the local economy.

At the opening ceremony, Valencia City Mayor Azucena Huervas underscored the significance of this project in fostering economic empowerment within the local community of Valencia City. "Among ipaabot sa DOST, ang among dakung pagpasalamat sa pagtabang sa atung local coffee farmers diri sa Valencia," Mayor Huervas said.

[We express to DOST, our deepest gratitude in helping our local coffee farmers here in Valencia]

DOST Bukidnon Provincial Director Ritchie Mae Guno conveyed her support for the project, anticipating its successful implementation and sustainability. "Nakita namo ang potensyal sa

MANTALA sa pag compete sa ubang mga brand sa kape. Busa, nahimo namo nang motivation sa pag-upgrade sa ilang proseso sa paghimo sa kape pinaagi sa S & T innovation, kay nahibaw-an namo nga mas makigbisog sila pinaagi niining intervention."

[We have seen the potential of MANTALA in competing against other coffee brands. That's became our motivation to upgrade their process in making coffee using S&T innovation, because we've known that they will be resilient with this intervention.]

Datu Smith Ecat, the president of MANTALA Incorporated, expressed heartfelt gratitude to DOST and LGU Valencia for their substantial assistance in the community. He shared his astonishment at witnessing the realization of their vision for MANTALA Coffee.

"Wala namo damha

nga maabot namo nig ikan sa among simple nga pangandoy para sa MANTALA Coffee," said Datu Smith Ecat.

[We did not expect that this simple dream of MANTALA coffee would be realized.]

The City Planning and Development Office, through its Officer-in-Charge Architect Bjorn Didaagon, presented the floor plan of the proposed coffee processing facility of MANTALA Inc. This aligns with the goal of ensuring compliance with Good Manufacturing Practices (GMP) and paving the way for the acquisition of the License to Operate issued by the FDA.

This intervention is aligned with the Sustainable Development Goal number one, zero poverty and sdg number eight, decent work and economic growth. This is also anchored in the DOST Pillar of Wealth Creation. **(Asmerah Sarip / DOST-Bukidnon) #ScienceForThePeople #OneDOST4U**

## NorMin

from page 1

Now in its third consecutive year of celebrating innovation, the three-day event aims to spread awareness of the National Innovation Agenda and Strategy Document (NIASD) among Region 10 stakeholders, identify existing innovation policies and programs, determine how Region 10 can contribute, forge partnerships among government agencies, institutions, financiers, and other private agencies and companies, empower micro, small, and medium enterprises (MSMEs), and ignite curiosity, creativity, and competitiveness among the youth.

National Economic and Development Authority-10 (NEDA -10) is the lead convener of NorMinRIPE 2024. The co-convenors are the Department of Science and Technology - 10 (DOST 10), the Department of Trade and Industry -10 (DTI - 10), and the Cagayan de Oro Chamber of Commerce and Industry Foundation Inc. (Oro Chamber).

The celebration is open to the general public, and visitors are invited to explore the exhibit area to see innovations from government and private agencies, participate in innovation forums, and have the chance to win

prizes from raffles, games, and trivia.

This year's NorMinRIPE features three kinds of exhibits: technology-based exhibits, food-based exhibits, and the government's one-stop shop.

Innovation Sessions will also be present during the three-day celebration, and an Investor's Gala Night will occur on the evening of the 2nd day, hosted by the Oro Chamber at Seda Hotel, Cagayan de Oro City.

Another exciting activity will be the Innoventure: Startup Pitching Challenge, a competition among regional startups and a platform for entrepreneurs to present proposals to potential investors.

For the first time in NorMinRIPE, the PANAGTIGI: Innovation Quiz Bowl will be held on the third day, where top Senior High Schools will compete in an Innovation Quiz show and win the title of the first-ever PANAGTIGI along with cash prizes for the winner, 2nd place, and 3rd place, respectively.

Also happening for the first time is the Amihanang Mindanao Breakthrough Innovations and Technologies (AMBIT) Awards on the

third day. The Regional Development Council - X (RDC-X) approved and supported the award per Resolution No. 49 (s. 2017) to address the gaps and challenges of recognizing and promoting technological innovations in Northern Mindanao.

During the AMBIT Awards, local government units will be recognized based on their rankings on DTI's data of the Cities and Municipalities Competitive Index under the Innovation Pillar.

The Most Innovative Startup Award will also be awarded to the Innoventure Startup Pitching Challenge winner, with a grand prize of Php 50,000.00.

In past celebrations, National Innovation Day (NID) has been a successful event in spreading awareness of innovation and has helped strengthen the innovation ecosystem in the region.

Everyone is invited to NorMinRIPE 2024 and is expected to see exciting new products and ideas, meet inspiring people, and discover what Northern Mindanao has to offer to the world of innovation. It is a space for curiosity, learning, and connection, open to all who wish to see innovation in action. **(Joshua Robin//DOST 10) #ScienceForThePeople #OneDOST4U**



## Benchmarking

from page 1

among local government units.

The event commenced with a warm welcome from Vice Governor Athena Bryana D. Tolentino, who extended heartfelt greetings to the esteemed guests. Vice Governor Tolentino emphasized the importance of the benchmarking initiative and assured the attendees of a fruitful and enlightening visit to the Province of Cavite.

The Municipality of Labo delegation was led by Mayor Severino H. Francisco Jr. and Vice Mayor Alvin G. Bardon, accompanied by members of the Sangguniang Bayan. Their presence underscored Labo's commitment to continuous improvement and learn-

ing from the best practices of other LGUs.

Joining the program were distinguished Cavite board members, including BM Maurito Sison, BM Kerby J. Salazar, BM Rainier Ambion, BM Irene Bencito, and BM Fulgencio dela Cuesta Jr., who added depth and perspective to the discussions.

The benchmarking activities commenced with a captivating audiovisual presentation (AVP) showcasing the diverse facets of Cavite and the operational processes of the Provincial Government. The immersive presentation provided valuable insights into Cavite's governance framework, serving as a foundation for the benchmarking exercise.

Following the AVP, each board member present at the program delivered a succinct speech, extending warm greetings and expressing gratitude to the guests from the Municipality of Labo. Their words of welcome reflected a spirit of camaraderie and collaboration, setting a positive tone for the benchmarking sessions that followed.

The benchmarking activity in Cavite provided Labo's local leaders with information on innovations which can contribute to their journey towards excellence in governance. By leveraging the experiences and best practices of the province, Labo aims to strengthen its governance structures, improve service delivery, and ultimately enhance the well-being of its constituents. **(OPIO)**

## NIA to help

from page 1

NIA said that over 100 hectares of farm lands will be put under rice contract farming, which will benefit 62 farmers.

The MOA encompasses nine IAs, including Putat Balok Balok Bayabas IA, Campo Avejar IA, Nasugbu Batangas Central IA, Banlikan IA, Nasugbu East Farmers IA Inc., SMMT Cavite Pioneer IA, CMSJTF IA, Balite-Muntidoreo IA, and Bucal Pasong Malainen IA.

The organizations cover three irrigation systems in the two provinces, namely the Balayungan River Irrigation System and Kay Akle River Irrigation System in Cavite and the Palico River Irrigation System in Batangas.

Reynaria Tapia, the administrative and finance division manager

of NIA Calabarzon, sees the partnership as a strategic approach of the agency in aiding farmers, on which she expects them to play an active role in achieving broader objectives, such as helping the various initiatives of the government in attaining food security.

"I see that this contract farming program is a strategic approach by our NIA top management to effectively support our farmers. That's why we hope that our beneficiaries will become more part of the food security initiative of the government," she said.

Arnesto Dino, president of the Cavite IA Federation, expressed gratitude to NIA for bringing the program and hopes that it will help promote agricultural development at the grassroots level,

which will safeguard the livelihood and income of small farmers in Cavite.

"We think that this program is not only targeting an increase in our yield, but also to help us stop the activities of exploitative rice traders," he said.

Batangas IA Federation president Teodoro Jonson backs up the program and projects that the initiative will provide more opportunities to improve their livelihood.

"We will do everything to make this program a success, which used to be just a dream, but now it is happening all because of NIA," Jonson said.

In a report released by NIA Calabarzon, 271 hectares of farmland are involved in contract farming region-wide which currently benefits 278 farmers from 17 IAs across Cavite, Laguna, Batangas, and Quezon provinces. **(AM/PIA-4A; with reports from NIA Calabarzon)**

# MAGLIBANG TAYO

## KAPALARAN

**ARIES (Mar. 21-Apr. 19)** - Gamitin mo ang iyong imahinasyon. Malaki ang maitutulong nito sa pagpapaganda ng takbo ng iyong negosyo. Gayundin, malaki ang kikitain mo rito. Ito ang mensahe ng iyong kapalaran sa araw na ito. Masuwerteng kulay-violet. Tips sa lotto-3-12-24-33-39-45.

**TAURUS (Apr. 20-May 20)** - Dito sa mundo, ang lahat ay nagkokopyahan. Kaya hindi masamang mangopya, lalo na kung ito ay paparisan mo ng pormula na magpapaunlad sa buhay mo. Masuwerteng kulay-peach. Tips sa lotto-6-15-27-30-40-42.

**GEMINI (May 21-June 20)** - Makikitang naglalaro ang iyong isipan sa mga puwede mong gawin na magbibigay sa iyo ng kasiyahan. Hindi ka puwedeng maglaro lang, dahil kailangan mong mamili sa mga ito. Masuwerteng kulay-red. Tips sa lotto-5-14-19-23-33-45.

**CANCER (June 21-July 22)** - Madali kang mapapaniwala sa mga pagkakakitaan na sa biglang tingin ay mabilis kang yayaman. Ang payo ay nagsasabing huwag kang sumuko, sa halip, layuan mo agad sila. Masuwerteng kulay-brown. Tips sa lotto-2-11-20-25-29-35.

**LEO (July 23-Aug. 22)** - Isip ang iyong sundin at huwag ang iyong damdamin. Hindi basta-basta sumusugod ang mga taong nag-iisip kaya ang pagkakamali at pagsisisi sa huli ay kanilang naiiwasan. Ito ang mensahe para sa iyo. Masuwerteng kulay-white. Tips sa lotto-1-10-19-28-37-44.

**VIRGO (Aug. 23-Sept. 22)** - Intindihin mong mabuti ang mga payo ng mga kaibigan mo dahil sila ang higit na nakakakilala sa iyo. Masuwerteng kulay-green. Tips sa lotto-3-13-17-26-32-38.

**LIBRA (Sept. 23-Oct. 22)** - Nakakatuwa ang mga kaganapan. Aakalain mong ikaw ay napaniwala pero ang totoo, mahilig ka lang naman magpasakay. Masuwerteng kulay-yellow. Tips sa lotto-7-15-19-21-25-39.

**SCORPIO (Oct. 23-Nov. 21)** - Namumuo gaya ng bagyo ang iyong suwerte. Hindi pa man aktuwal na dadapo sa iyo, may mga ilang palatandaan na ang buhay mo ay papaganda nang papaganda kesa sa iba. Masuwerteng kulay-purple. Tips sa lotto-9-18-24-27-39-42.

**SAGITTARIUS (Nov. 22-Dec. 21)** - Marami kang matututunan sa pakikinig sa mga kuwentuhan. Masuwerteng kulay-pink. Tips sa lotto-3-12-21-33-36-45.

**CAPRICORN (Dec. 22-Jan. 19)** - Mamasyal ka para manariwa ang iyong isipan. Sa pananariwa ng iyong isipan, mananariwa rin ang magagandang alaala ng iyong nakaraan na magiging inspirasyon mo sa kasalukuyan. Masuwerteng kulay-beige. Tips sa lotto-13-22-25-34-38-44.

**AQUARIUS (Jan. 20-Feb. 18)** - Maraming sorpresa at hindi kapani-paniwalang magagandang kapalaran ang ihuhulog sa iyo ng langit. Masuwerteng kulay-blue. Tips sa lotto-4-8-17-26-37-40.

**PISCES (Feb. 19-Mar. 20)** - Suwerte ka ngayon at sa ilang araw na darating. Makipagsapalaran ka nang masabi mong ikaw ay mapalad. Masuwerteng kulay-black. Tips sa lotto-2-7-10-18-29-35.

## SUDOKU

			6	9		8		
	7	4		8	1	3	6	
8	1		7		5		4	
	8	5				7		4
2	3						8	6
4		9				5	2	
	9		5		3		1	7
	4	1	9	7		6	5	
		2		4	6			

### SAGOT: SUDOKU VOL. 21 #7

3	2	1	6	5	8	9	4	7
7	8	4	3	1	9	2	6	5
9	5	6	7	2	4	1	3	8
5	4	9	1	3	2	7	8	6
6	7	2	4	8	5	3	1	9
8	1	3	9	7	6	5	2	4
1	9	5	8	6	3	4	7	2
4	3	8	2	9	7	6	5	1
2	6	7	5	4	1	8	9	3

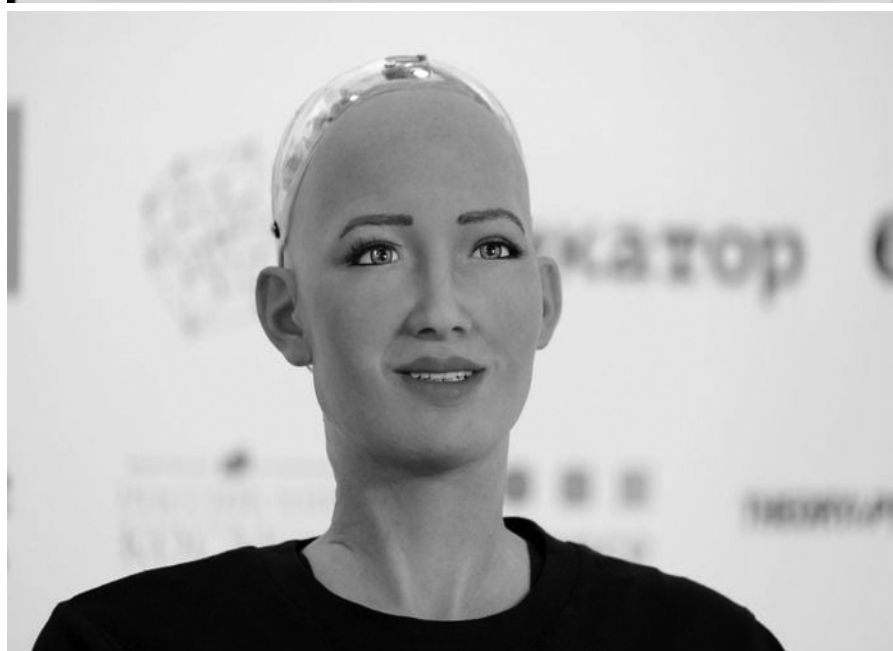
**HOW TO PLAY:** Sudoku puzzle is made up of a 9-by-9 grid with nine 3-by-3 sub-grids called boxes. There are 9 rows, 9 columns and 9 boxes in every puzzle. The object of the game is to fill all squares in the grid with the correct number.

The rules are: • Every row, column and box must contain all the digits 1 to 9.

• Each number can only appear once in every row, column or box.

• Every puzzle has only one correct solution!

## Did You Know?



### DID YOU KNOW 40 PERCENT OF HUMAN JOBS COULD BE REPLACED BY AI IN THE FUTURE?

In about 20 years, the future could look eerily similar to Wall-E.

Artificial intelligence expert Kai-Fu Lee said that 40 percent of human jobs could be replaced by equally capable robots.

And drivers might be affected the most. Luckily, there are plenty of cool new jobs you could have in the future.

## WORD HUNT

### Crafting Items

E	L	D	E	E	N	K	M	A	R	K	E	R	S
L	T	L	Y	N	E	E	D	L	E	T	O	O	L
Y	Y	F	E	L	T	A	S	B	P	E	E	R	S
I	A	S	E	E	P	N	C	K	H	U	D	E	E
P	L	C	I	R	B	A	F	E	D	L	B	S	U
A	C	I	R	A	C	C	R	F	T	G	O	I	L
P	R	S	A	T	E	H	C	O	R	C	M	N	L
E	E	S	R	P	E	D	A	L	B	C	O	L	L
R	M	O	B	E	E	L	R	C	B	N	C	A	L
C	Y	R	L	O	O	T	P	O	L	L	A	C	S
O	L	S	M	R	I	C	O	N	R	A	Y	G	N
O	O	E	P	R	C	T	H	R	E	A	D	Y	E
E	P	Y	K	S	L	O	M	E	E	O	A	F	S
E	E	E	U	X	A	C	T	O	K	N	I	F	E

- FELT
- SCALLOP TOOL
- KNEEDLE
- NEEDLE TOOL
- POLYMER CLAY
- THREAD
- CROCHET
- PAPER
- GLUE
- FABRIC
- BLADE
- SCISSORS
- RESIN
- MARKERS
- X-ACTO KNIFE
- YARN

# DOST, LGU Valencia grant tech upgrading support to IP coffee producers

The Department of Science and Technology and the Local Government Unit of Valencia City in Bukidnon granted technology upgrading support for the Arabica coffee production of MANTALA, Inc., a group of 147 IP farmers in Sitio Migtulod, Mt. Nebo. The project was approved with the signing of a Memorandum of Agreement recently.



The technology upgrading covers various coffee processing equipment such as coffee roasting machine, coffee dehuller, etc. that aims to improve the quality and overall processing time of the coffee.

DOST region X will also provide training on Food Safety and Good Manufacturing Practices (GMP) to the coffee farmers, which have pivotal roles in the acquisition of the License to Operate issued by the Food and Drug Administration.

LGU Valencia has also committed to assist the association in building their coffee processing facility worth 2 million pesos. Moreover, the said LGU requested the inclusion of proposed construction of a warehouse with multipurpose drying pavement at Sitio Migtulod, in the Provincial Commodity Investment Plan (PPCIP) of Bukidnon, with a project cost of 15 million pesos.

With these packages of interventions, the firm is expected to **DOST, LGU • 6**

## KWF, Isinagawa ang Balidasyon hinggil sa wika ng mga Katutubong Agta

Isinagawa noong 15–18 Abril 2024 sa Brgy. Villa Espina, Lopez, Quezon at Brgy. Bacong, Alabat, Quezon ang balidasyon hinggil sa wika ng mga katutubong Agta. Iniharap ng mga kawani ng Sangay ng Lingguwistika at Aplikadong Lingguwistika ng KWF sa pinuno at mga kasapi ng pamayanan at mga kawani ng NCIP Catanauan Community Service Center ang resulta ng isinagawang pangangalap ng datos noong Oktubre 2023.



Layunin ng proyektong balidasyon na maiwasto at maisapanahon ang mga impormasyon hinggil sa tinatayang 135 katutubong wika ng Pilipinas.

## Mabitac ES, Macasipac ES, and Pakil ES receive STARBOOKS from DOST, under the Community Empowerment through Science and Technology (CEST) Program



The DOST CALABARZON supported Mabitac Elementary School, Macasipac Elementary School, and Pakil Elementary School through the Community Empowerment Through Science and Technology (CEST) initiative. This initiative aimed to introduce Science and Technology Academic and Research-Based Openly Operated Kiosk Stations (STARBOOKS) to remote schools in CALABARZON. STARBOOKS, created by DOST-STII, offers a wide array of digital science and technology resources to enhance teaching and research, even without internet access.

MABITAC ES • 5

Fresh off your summer adventure, land right into savings at SM Store Bacoor: Save ₱300 OFF\* with your SMAC and Mabuhay Miles membership when you shop a minimum of ₱3,000 single-receipt purchase from April 15 to June 30 at any SM Store branches nationwide! Simply present your PAL boarding pass upon payment to enjoy the offer. Non-Mabuhay Miles members can also get ₱200 OFF. We've got it all for you!