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50TH PHILIPPINE BUSINESS-FRIENDLY CONFERENCE AND EXPO
 OCTOBER 23, 2024 | MARRIOTT GRAND BALLROOM
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Cavite Province Name "Most Business-Friendly LGU" at the 50th Philippine Business-Friendly Conference and Expo

The Province of Cavite shined on the national stage, winning the Most Business-Friendly Local Government Unit (LGU) award in the provincial category which was presented during the prestigious 50th Philippine Business Conference and Expo on October 23, 2024 at the Marriott Grand Ballroom, Pasay City brought together key players from the business sector, government leaders, and community advocates across the Philippines, marking a momentous milestone for Cavite and its people.

Governor Athena Bryana Tolentino, joined by Vice Governor Shernan Jaro and Sixth District Board Member Kerby Salazar, accepted the award with pride and gratitude, recognizing Cavite's proactive efforts to make the prov- **CAVITE • 2**

DOST Region 02 Expands STARBOOKS Access in Sto. Tomas, Isabela



The Department of Science and Technology (DOST) Region 02 continues to expand its STARBOOKS program in the region, as a two-day installation and orientation event took place from October 17-18, 2024 at Sto. Tomas Technological International School in Sto. Tomas, Isabela.

STARBOOKS, short for Science and Technology Academic and Research-Based Openly Operated Kiosk Station, is an innovative digital library offering students and teachers access to a vast collection of educational resources, including e-books, videos, and interactive modules. **DOST REGION 02 • 6**

COURTESY CALL OF VICE PRESIDENT SARA DUTERTE AND MONGOLIAN DEPUTY PRIME MINISTER H.E. SAINBUYAN AMARSAIKHAN

Vice President Sara Duterte welcomed Mongolian Deputy Prime Minister H.E. Sainbuyan Amarsaikhan at the Office of the Vice President, Mandaluyong City.



This visit coincides with the arrival of the Deputy Prime Minister in the Philippines to participate in the 2024 Asia-Pacific Ministerial Conference on Disaster Risk Reduction.

This also coincides with the celebration of the 50th Anniversary of Diplomatic Relations between the Philippines and Mongolia, a milestone that highlights the long-standing friendship and bilateral cooperation of the two countries. **COURTESY CALL • 6**

NEWS

i-ACT4SmartCity 2024 Kicks Off in Cauayan City: Driving Innovation and Building Smart Communities

The much-anticipated Industry Academe Congress on Technologies for Smart City (i-ACT4SmartCity) 2024 officially opened yesterday at the Isabela Convention Center (ICON) in Cauayan City. The event brought together key leaders from the academe, industry, and government sectors across the Cagayan Valley Region, united by a common goal: to accelerate the development and integration of Smart City technologies. This collaborative effort seeks to pave the way for more sustainable, resilient, and innovative urban communities, with Cauayan City at the forefront of this transformative vision.



i-ACT4SmartCity is a key platform for driving the region's innovation agenda, aimed at fostering stronger industry-academe connections, addressing skill gaps, and nurturing entrepreneurial mindsets. Attendees will have the opportunity to discuss how academic research can be transformed into impactful innovations and successful entrepreneurial ventures.

The objectives of the i-ACT4SmartCity Congress center on building strong industry connections by encouraging partnerships between the academic community and industry players while also identifying and addressing skill gaps to bridge the divide between workforce competencies and industry needs. Additionally, the congress aims to develop entrepreneurial skill sets by equipping individuals

with the mindset and tools necessary to thrive in an evolving market. Another key focus is promoting research for innovation, with an emphasis on transforming academic research into viable entrepreneurial ventures.

The congress highlights three core themes: fostering Industry-Academe Connect to strengthen ties between educational institutions and businesses; supporting the development of an innovative and startup-driven ecosystem in the Cagayan Valley Region; and turning insights into impact by transforming research into real-world applications that have the potential to transform industries and communities.

Dr. Virginia G. Bilgera, Regional Director of DOST R02 and one of the preliminary speakers at the event, delivered a

message of support and inspiration to the attendees.

"Let us be inspired to break down silos, share knowledge, and leverage our collective expertise. Our challenges ahead may be daunting, but together, we can innovate and implement solutions that truly enhance the quality of life in our cities. Let us commit to fostering an environment of collaboration, creativity, and action," Dr. Bilgera as she emphasized the importance of collaboration beyond technology.

The i-ACT4SmartCity 2024 Congress is a vital step forward for the Cagayan Valley Region as it aims to create a thriving ecosystem where innovation, research, and entrepreneurship work hand in hand to build a smarter, more sustainable future for all.

Business-Friendly LGU was one of the conference highlights, underscoring the province's dedication to becoming a leading destination for business and innovation.

For Cavite, the recognition reflects not only the hard work of its leaders but also a deep-rooted commitment to making the province a place where people and businesses can flourish. As Cavite builds on this achievement, it continues to set the bar for other LGUs, paving the way for a brighter, more sustainable economic future for all Filipinos. **(CK. Torres)**

PMCSO to World Bank: Stop Profiting from the Climate Crisis, Provide Reparations for the Harm You Have Caused!

Marking the seventh year of the Philippine Movement for Climate Justice (PMCSO)'s complaint against World Bank (WB)'s and its private sector arm, International Finance Corporation (IFC), the WB's deadly carbon footprint on the harm it has caused continues as communities suffer the coal impacts. The country is being ravaged by climate impacts—the most recent is Typhoon Kristine that killed more than 20, and affected at least 2 million people in 12 regions.. The WB faces criminal liability as justice has not been served for the past seven years.

In light of this year's Global Day of Action for Climate Justice, PMCSO, along with other climate justice groups, renews its call for the WB to stop funding and profiting from the climate crisis and end their support for dirty fossil fuel projects, putting to task all sub-projects to immediately formulate a managed phaseout plan of all fossil fuels. PMCSO demands accountability and reparation for all the people and communities affected by these projects.

Stop The Harm, Deliver The Remedies

On behalf of the people of 19 communities impacted by coal, PMCSO, Inclusive Development International, and Bank Information Center Europe filed a complaint against the IFC in October 2017 for the financial institution's involvement in the country's alarming expansion of coal-fired power plants.

The complaint singled-out WB-IFC expanded coal projects in the Philippines by lending hundreds of millions of dollars to a financial intermediary, the Rizal Commercial Banking Corporation (RCBC), which is one of the leading domestic coal financiers in the country. The WB violated their own rules regarding the environmental and social requirements by allowing the construction of 19 coal plants.

Coal-fired power plants contribute to severe air, land, and water pollution; leading to contaminated crops, fruit-bearing trees, marine ecosystems; health impacts, such as skin conditions and cardiovascular and respiratory diseases. Communities suffer deaths in the families and many are uprooted with little to no compensation and relocation plans. The community resistance against these harmful projects are met with harassment and

death. The Philippines continues to be one of the deadliest countries for climate and environmental defenders.

The Compliance Advisor Ombudsman (CAO), the independent watchdog of the WB Group, declared in October 2019 that it would investigate IFC in response to the climate complaint, potentially impacting assets in the Philippines totaling at least USD 254 million (PHP 13 billion).

Masinloc Power Plant, GN Power Dinginin, South Luzon Thermal Energy Corporation, San Buenaventura Coal-Fired Power Plant, Panay Power Station, Southern Mindanao Coal-Fired Power Plant, Lanao Kauswagan Coal-Fired Power Plant, and the coal-fired power plants in Toledo, Atimonan, Limay, and Malita, were among the 11 out of the 19 projects that were found eligible based on CAO standards.

As the climate crisis escalates, communities carry on with the fight against fossil fuels and push for clean renewables. PMCSO urges a full halt to both indirect and direct financing of fossil fuel projects and calls for a complete exit from coal. The Intergovernmental Panel on Climate Change in its AR6 calls for the peak of fossil fuel use by 2025.

Bank on Renewables

Last September, a crucial milestone was attained as the province of Albay in the Philippines embarked on a 1250 megawatt renewable energy project valued at Php 84 billion (USD1.5 billion), demonstrating that the province's renewable energy future is no longer a distant goal but a reality. The milestone capped the two-day Renewable Energy and Investment Summit, a collaboration between the provincial government and PMCSO.

In order to meet the

region's increasing energy needs and establish Albay as a pioneer of the Philippines' just energy transition, the project and financial pledges cover the development of 222 MW of OffShore Wind, 1,028 MW of Solar and 0.5 MW Hydro-power.

More local government units (LGUs) are declaring a climate emergency, crafting executive orders and ordinances to push their local jurisdictions to commit to 100 percent renewable energy. For a rapid, just energy transition, the LGUs have a significant role to play for the country's climate ambition; and it is about time that climate finance and technology are driven towards these demands.

For the major role it has played in the climate crisis, the World Bank must fulfill reparations for the current and historical sins being committed. By expanding the development of fossil fuel projects, despite the science raising the global alarm of the fast-closing window towards climate catastrophe, World Bank's profiteering against the planet and the people must have to be stopped.

In this seventh year since the filing of the Philippine communities' complaint against the World Bank's expansion of coal in the country, PMCSO demands the World Bank to stop the harm and deliver the remedies due to hundreds of thousands of people suffering from its investment! For its failure to provide remedies since the filing of the climate action suit, the World Bank has no purpose and reason to exist.

In defense of our common future for the planet and all the people, the World Bank must stop meddling in the climate and in the lives of the people. **#StopTheHarm and #DeliverTheRemedies now!**

Cavite

from page 1

ince an ideal place for businesses of all sizes. The award not only celebrates Cavite's ongoing support for local and international enterprises but also underscores its dedication to building a resilient economy.

Under Cavite's forward-thinking leadership, the province has embarked on ambitious infrastructure projects to support its rapidly growing economy. New road networks and advancements in digital infra-

structure are helping Cavite stay connected and accessible.

The conference, celebrating its 50th anniversary this year, was organized by the Philippine Chamber of Commerce and Industry (PCCI). With discussions, exhibits, and showcases of best practices from around the country, the event emphasized the importance of strong partnerships between businesses and local governments. Cavite's recognition as the Most

Editorial

PH tourism is flying high; bags more awards for best destinations

The Philippine tourism industry is flying high, with many of its destinations recognized with awards and citations.

The most recent is the results of a global e-commerce study that showed that the Philippines is among the top three best destinations for long-staying tourists. The study was conducted by Ubuy, one of the top international online shopping platforms. Evaluating over a hundred countries, the study found that the Philippines has an appeal for extended stays because of its affordability, cultural richness, safety, and travel convenience.

Early this month, the country bagged the Condé Nast Travelers 2024 Readers' Choice Awards for having four destinations in the Top 10 islands in Asia. The lifestyle travel magazine named Boracay, Palawan, Cebu and the Visayan Islands, and Siargao as among Asia's Top 10 islands. Boracay, with a score of 91.94, ranked third in the Asia list.

Globally, Boracay ranked ninth, while Palawan, Cebu and the Visayan Islands, and Siargao were sixth, eighth, and 10th places, respectively.

In September, the Philippines was recognized with eight awards at the 31st World Travel Awards (WTA) for 2024, as: Asia's Leading Beach Destination; Asia's Leading Dive Destination; Asia's Leading Island Destination; Asia's Leading Luxury Island Destination; Asia's Leading Marketing Campaign; Asia's Leading Tourist Attraction; Asia's Leading Wedding Destination; and Transformational Leader Award in Tourism Governance.

Last year, the Philippines bagged several awards at the 30th WTA, including the first Global Tourism Resilience award, which it shared with four other nations. The WTA was established in 1993 to acknowledge, reward, and celebrate excellence across all tourism industry sectors.

President Marcos credited the Filipinos for being the driving force behind the country's achievements in the tourism sector.

"Our endless coastlines, lush forests, white sand beaches, and rich biodiversity are a sig-



nificant contribution to the breathtaking wonders of the world—but none more so than—the happy disposition, genuine kindness, and heartfelt warmth of the Filipino people," President Marcos wrote in his Facebook account.

Tourism Secretary Christina Frasco shared the same view: "The Filipino people, with their innate warmth, resilience, and passion, are at the heart of Philippine tourism. They are the embodiment of the essence of our culture, the genuine smiles, the unparalleled service, and the authentic experiences that leave a lasting impression upon every traveler."

Secretary Frasco said the DOT "is determined to expand tourism opportunities further by focusing on quality and sustainable tourism, ensuring that every visitor will leave with a deeper appreciation for the beauty and diversity of our nation."

"We are honored by the global recognition and committed to preserving the natural and

cultural treasures of our islands. Together, we can continue to enrich travelers and our communities, securing a sustainable future for Philippine tourism," she said.

We can do more to push the tourism industry, which provides jobs to millions of Filipinos, by preserving our natural attractions. We can start with a community initiative to implement an anti-littering program along the coasts and in the forests. Many cleanup activities implemented by government agencies and volunteer groups have gathered sacks of beverage packs and food wrappers along the coasts, under the sea, in the rivers and forests. This has to stop.

Littering will not preserve our natural treasures. Our support for tourism – and respect for the environment – can start with anti-littering programs which can prepare another island for a new tourist destination title.

Pagkain Para Lumakas

Kapag gusto mong mag-ehersisyo o magtrabaho ng mabigat, kailangan mo ng sapat na lakas. Makukuha natin ito sa pamamagitan ng tamang pagkain.

1. Saging – Napakaganda ng saging sa mga nag-ehersisyo dahil mayroon itong taglay na carbohydrates, vitamin B at potassium. Ang potassium ay kailangan sa normal na pagtibok ng puso at paggalaw ng masels. Masdan niyo ang mga tennis players na palaging kumakain ng saging.

2. Spaghetti – Nagbibigay ng lakas ang spaghetti dahil sa taglay nitong carbohydrates. Sa mga diabetic, mas mainam ang spaghetti kaysa sa kanin, dahil mas hindi tataas ang iyong asukal sa dugo.

3. Gatas – Ang gatas ay isang kumpletong pagkain dahil mayroon itong carbohydrates, protina at fats. May vitamin B pa ito na nagbibigay ng lakas. Piliin lamang ang low-fat milk para hindi tumaba.

4. Chocolate Bar – Para sa kabataan, puwedeng kumain ng tsokolate dahil mayroon itong asukal, gatas at cocoa. Maituturing itong energy bar. Pero limitahan lang ang kakainin sa isang maliit na hiwa at baka ikaw ay tumaba.

5. Pakwan – Ang pakwan at buko ay napakabisang natural energy drinks. Ang pakwan ay may 92% alkaline water na mabuti sa katawan. Punong-puno din ang pakwan ng vitamin B, potassium at electrolytes na kailangan ng taong laging pinapawisan. Maganda rin ang pakwan bilang panlaban sa heat

DOKTOR NG MASA

ni Dr. Willie Ong



stroke at init ng panahon.

6. Buko – Ang sabaw ng buko ay mayroong maraming electrolytes na maihahambing na sa suero na ginagamit ng doktor. Ang laman ng buko ay may carbohydrates na nagpapalakas at nakabubusog din.

7. Nilagang itlog – Ang itlog ay siksik sa protina, vitamin B at vitamin D. May sangkap pa itong Choline na kailangan ng ating utak. Limitahan lang ang pagkain sa 1 o 2 itlog sa maghapon.

8. Nilagang mani – Ang mani ay punong-puno din ng protina, minerals at good fats na nagbibigay ng lakas. Mas masustansya ang nilagang mani kaysa sa pritung mani dahil wala itong mantika at mababa sa asin.

Dagdag payo para lumakas: Kumain ng mas madalas pero katamtaman lamang. Ito'y para makakuha tayo ng tuluy-tuloy na suplay ng enerhiya mula sa pagkain. Sa umaga, kumain din ng masustansyang almusal para may lakas tayo.

Isang paalala: Huwag sobrahan ang pagkain ng mga nabanggit dahil puwede tayong tumaba. Tandaan lamang na kapag mayroon tayong kinain, ay sasabayan ng ehersisyo para matunaw ito.



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

-versus- Foreclosure No. 2024-176
For: Extra-Judicial Foreclosure of
Real Estate Mortgage

**CECILIA N. SANTOS married to
BENEDICTO T. SANTOS,
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, **CECILIA N. SANTOS married to BENEDICTO T. SANTOS** at Blk. 1, Lot 2, Mahogany St., Springville Garden, Molino 3, Bacoor City, Cavite and Lot 24, Blk. 6, BF Topman Homes 1, Brgy. Molino, Bacoor, Cavite, to satisfy the mortgage indebtedness which as of September 23, 2024, amounts to **SIX HUNDRED FOUR THOUSAND SIX HUNDRED SIXTY FOUR PESOS & 60/100 (P604,664.60)**, 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 **November 19, 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 thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. 057-2015031407

"A PARCEL OF LAND (LOT 24, BLK. 6 OF THE SUBD. PLAN, PCS-04-014036, BEING A PORTION OF THE CONS. OF LOTS 5533-E & 5533-D, (LRC) PSD-140892, LRC REC. NO. 8843), SITUATED IN THE BRGY. MOLINO, MUN. OF BACCOOR, PROV. OF CAVITE, XXX, CONTAINING AN AREA OF **FORTY (40) SQUARE METERS, MORE OR LESS.**"

"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 **November 26, 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, October 8, 2024.

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

By: **(Sgd.) DANILO B. BERLON**
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. JEFFREY A. RAMIENTAS
2546 A. Bonifacio St., Bangkal Makati City

CECILIA N. SANTOS married to BENEDICTO T. SANTOS
Blk. 1, Lot 2, Mahogany St., Springville Garden, Molino 3, Bacoor City, Cavite
Lot 24, Blk. 6, BF Topman Homes 1, Brgy. Molino, 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: October 21, 28 & November 4, 2024

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

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

-versus- FORECLOSURE CASE NO. F-1018-24

**FIDES A. JOVELLANOS
(Principal Borrower)**

**JULIE ANN C. BUCOG
(Co-borrower),**
X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, **HOME DEVELOPMENT MUTUAL FUND (otherwise known as PAG-IBIG Fund)**, with business address at The Petron Mega Plaza Building, No. 358 Sen. Gil Puyat Avenue, Makati City, against the Mortgagor/s, **FIDES A. JOVELLANOS (Principal Borrower) and JULIE ANN C. BUCOG (Co-borrower)**, with residence and postal address at LOT 8 BLOCK 115 HERITAGE AVE., HERITAGE HOMES, BRGY. GREGORIO, TRECE MARTIRES CITY, CAVITE and LOT 8 BLOCK 115 HERITAGE HOMES, M. GREGORIO, TRECE MARTIRES CITY, CAVITE to satisfy the mortgage indebtedness as of July 17, 2024 amounts to **ONE MILLION THREE HUNDRED NINETY THREE THOUSAND NINE HUNDRED FORTY EIGHT PESOS & 24/100 (P1,393,948.24)**, including interest, penalties, expenses and other charges of foreclosure, the undersigned Sheriff will set at public auction on **October 29, 2024 at 10:00 o'clock in the morning** until 12:00 noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. 077-2020004900

A PARCEL OF LAND (LOT 8, BLK. 115 OF THE CONS./SUBD. PLAN, PCS-042122-009141, BEING A PORTION OF THE CONS. OF LOT 2845-A, 2845-C, 2845-D, (LRC) PSD-13498, LRC REC. NO.) SITUATED IN THE BRGY. M. GREGORIO, TRECE MARTIRES CITY. BOUNDED ON THE W., ALONG LINE 1-2 BY LOT 52; ALONG LINE 2-3 BY LOT 53; ON THE N., ALONG LINE 3-4 BY LOT 7, ALL BLK-115; ON THE E., ALONG LINE 4-5 BY RD LOT 1; & ON THE S., ALONG LINE 5-1 BY LOT 9, BLK-115, ALL OF THE CONS./SUBD. PLAN. BEGINNING AT A POINT MARKED "1" ON PLAN, XXX CONTAINING AN AREA OF NINETY SIX (96) SQUARE METERS. XXX

"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 **November 12, 2024** without further notice.

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

Trece Martires City, September 25, 2024.

(Sgd.) JOSELITO L. ARANDA
Sheriff IV

Copy Furnished:
**HOME DEVELOPMENT MUTUAL FUND
(otherwise known as PAG-IBIG Fund)**
c/o **ATTY. MELANIO A. BADENAS JR.**
Attorney-In-Fact, GCCS & Associates Corp.
RM. 209 Megastate Bldg., No. 737 G. Araneta Ave., Tatalon, Quezon City

**FIDES A. JOVELLANOS (Principal Borrower) and
JULIE ANN C. BUCOG (Co-borrower)**
LOT 8 BLOCK 115 HERITAGE AVE., HERITAGE HOMES, BRGY. GREGORIO, TRECE MARTIRES CITY, CAVITE and LOT 8 BLOCK 115 HERITAGE HOMES, M. GREGORIO, TRECE MARTIRES CITY, CAVITE

WARNING: IT IS ABSOLUTELY PROHIBITED TO REMOVE, DEFACE OR DESTROY THIS NOTICE OF EXTRA-JUDICIAL SALE ON OR BEFORE THE DATE OF SALE

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ERRATUM

This is to correct the error made in the publication of Extra-Judicial Foreclosure of Real Estate Mortgage filed by **MANILA CREDIT CORPORATION, against CHARLES JEFFERSON B. LOZADA AND MARLYN B. SUGAWARA**, filed at RTC Tagaytay City with **EJF NO. TG-24-083** has an error on the **DEG. 39'E., 45520.22 M. FROM MBM NO. 10, BALAYHAN CAD..** The right and correct entry should be **DEG. 39'E., 4552.22 M. FROM MBM NO. 10, BALAYAN CAD.** which was not included on the original notice, dated on **September 30, October 7 & 14, 2024.** Our apology.

The Publisher

Publication: PMC Pulso ng Makabagong Caviteño News Publication
Date: October 28, 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 (otherwise known as PAG-IBIG Fund) against FIDES A. JOVELLANOS (Principal Borrower), JULIE ANN C. BUCOG (Co-borrower)**, filed at RTC Trece Martires City with **FORECLOSURE CASE NO. F-1018-24** has an error on the **NINETY SIX (96) SQUARE METERS, MORE OR LESS** and c/o **ATTY. CAESAR S. EUROPA Attorney-In-Fact, Legal Counsel, 24K ACCOUNTS CONSULTANT, INC. 3F Fass Inteli College Bldg., No. 11, Pittsburgh St., Brgy. Silangan, Cubao, Quezon City.** The right and correct entry should be **NINETY SIX (96) SQUARE METERS** and c/o **ATTY. MELANIO A. BADENAS JR. Attorney-In-Fact, GCCS & Associates Corp. RM. 209 Megastate Bldg., No. 737 G. Araneta Ave., Tatalon, Quezon City** which was not included on the original notice, dated on **September 30, October 7 & 14, 2024.** Our apology.

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LEGAL NOTICES

REPUBLIC OF THE PHILIPPINES
 FOURTH JUDICIAL REGION
 REGIONAL TRIAL COURT
 OFFICE OF THE CLERK OF COURT
 NAIC, CAVITE
 rtc1nacocc@judiciary.gov.ph
 0915-620-0438

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

- versus - **FNC – 2024-133**
 For: Extra-Judicial Foreclosure of
 Real Estate Mortgage under Act
 3135, as Amended by Act 4118

MARIA ELSIE PASCUAL AGER,
 Mortgagor.

X- - - - - X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-judicial foreclosure sale under Act 3135, as Amended by Act No. 4118, filed by 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 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 May 02, 2018 by Mortgagor, **MARIA ELSIE PASCUAL AGER, single**, of legal age, Filipino citizen, with residence and postal address at #417 BUCAL, TANZA, CAVITE in favor of the Mortgagee, over a real estate property including improvements thereon, described in and covered by **TRANSFER CERTIFICATE OF TITLE NO. 057-2018046835** of the Registry of Deeds for Province of Cavite, in order to satisfy the outstanding loan obligation of the Mortgagors in the amount of **FOUR HUNDRED THIRTY FOUR THOUSAND THREE HUNDRED TEN PESOS & 08/100 (P434,310.08)**, inclusive of interest, penalties and other charges, as of July 30, 2024, the undersigned Clerk of Court & Ex-Officio Sheriff of the Regional Trial Court of Cavite thru his deputy, Leonelle E. Mendoza, will sell at public auction on **November 13, 2024 at 10:00 o'clock in the morning** or soon thereafter, at the Office of the Ex-Officio Sheriff at the Hall of Justice formerly Mayor Macario B. Pena Memorial Hall, Naic, Cavite, 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. 057-2018046835
 Registry of Deeds for Province of Cavite

IT IS HEREBY CERTIFIED that certain land situated in BARANGAY OF SABANG, (FORMERLY TIMALAN) MUNICIPALITY OF NAIC, PROVINCE OF CAVITE, ISLAND OF LUZON, bounded and described as follows:
LOT NO: 6, BLOCK NO: 90, PLAN NO: PSD-04-246096
PORTION OF: SUBD. OF LOT 2937, FLS-986-D, NAIC ESTATE (VS-04-000597); LRC RECORD NO.: 8340
LOCATION: BARANGAY OF SABANG, (FORMERLY TIMALAN) MUNICIPALITY OF NAIC, PROVINCE OF CAVITE, ISLAND OF LUZON

BOUNDARIES:

LINE	DIRECTION	ADJOINING LOT (S)
1-2	NE	LOT 3, BLOCK 90, PSD-04-246096
2-3	SE	LOT 7, BLOCK 90, PSD-04-246096
3-4	SW	ALLEY LOT 53, PSD-04-246096
4-1	NW	LOT 5, BLOCK 90, PSD-04-246096

TIE POINT: MON. NO. 17, NAIC ESTATE, PROVINCE OF CAVITE

LINE	BEARING	DISTANCE
TO CORNER 1	S. 41° 21' E	2766.37 M.
1-2	S. 29° 26' E	3.50 M.
2-3	S. 60° 34' W	8.00 M.
3-4	N. 29° 26' W	3.50 M.
4-1	N. 60° 34' E	8.00 M.

AREA: TWENTY-EIGHT SQUARE METERS (28), MORE OR LESS

DESCRIPTION OF CORNERS: ALL POINTS ARE REFERRED ON THE PLAN BY P.S. CYL. CONC. MONS. 15X40 CMS.

BEARINGS: TRUE

DECLINATION:

DATE OF ORIGINAL SURVEY: JAN. 19, 1906-FEB. 04, 1907

DATE OF SUBD/CONS SURVEY: FEBRUARY 1-28, 2017

DATE OF APPROVED SURVEY: APRIL 20, 2017

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-24-126**
 FOR: Extra-Judicial Foreclosure of
 Real Estate Mortgage under Act No.
 3135, as amended by Act No. 4118

ALMA D. REALOGIO married to
EDGARDO REALOGIO,
 Borrower/s-Mortgagor/s.

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-Assignee, **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 June 5, 1996 by Borrower/s-Mortgagor/s, **ALMA D. REALOGIO married to EDGARDO REALOGIO**, Filipino citizens, both of legal age, with residence and postal addresses at (1) 309 Umali St., Muntinlupa City, 1770 and (2) Lot 36, Block 13, Franceville Executive Homes, Brgy. Bulihan, Silang, Cavite, in favor of the Mortgagee-Originating Institution, **NJR REALTY & DEVELOPMENT CORPORATION**, which same mortgage was acquired thru Purchase Loan Agreement by Mortgagee-Assignor, **NATIONAL HOME MORTGAGE FINANCE CORPORATION (NHMFC)**, and latter assigned by virtue of

GEODETIC ENGINEER: ELMERITO C. ROBLES

In the event the public auction should not take place on the said date, it shall be held on **November 20, 2024** without further notice.

Prospective bidders or buyers are hereby enjoined to investigate and verify for themselves the **TRANSFER CERTIFICATE OF TITLE NO. 057-2018046835**, the encumbrances thereon, if any there be.

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

Naic, Cavite, Philippines, October 08, 2024.

(Sgd.) REUEL SANTOS JIMENEZ
 Clerk of Court & Ex-Officio Sheriff

(Sgd.) LEONELLE E. MENDOZA
 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:

MARIA VICTORIA D. CAPIRAL
c/o ATTY. SIMEON P. MADRID
 S.P. Madrid & Associates
 5th flr., Bedrock Bldg., Kayumanggi Center, Commonwealth Ave., Matandang Balara, Quezon City

MARIA ELSIE PASCUAL AGER
 #417 Bucal, Tanza, Cavite and/or
 Lot 6, Block 90, Phase 2, Pasinaya Homes, Barangay Sabang (Formerly Timalan), Naic, Cavite

Publication: PMC Pulso ng Makabagong Caviteño News Publication
 Dates: October 21, 28 & November 4, 2024

Deed of Assignment in favor of the Petitioner/Mortgagee-Assignee, over a real estate property including improvements thereon, described in and covered by **TRANSFER CERTIFICATE OF TITLE NO. (T-638764) 22098** of the Registry of Deeds for Tagaytay City, in order to satisfy the outstanding loan obligation of the Borrower/s-Mortgagor/s in the amount of **THREE HUNDRED TWENTY-FOUR THOUSAND FIVE HUNDRED FIVE PESOS AND 78/100 (Php324,505.78)**, inclusive of interest and other charges, as of September 6, 2024, the undersigned Clerk of Court & Ex-Officio Sheriff of the Regional Trial Court of Cavite thru her deputy, Ryan M. Genova, will sell at public auction on **December 4, 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-638764) 22098

Registry of Deeds for the Province of Cavite

"IT IS HEREBY CERTIFIED that certain land situated in the Municipality of Silang, Province of Cavite bounded and describes as follows: A parcel of land (Lot 36 of the consubd. plan Pcs-042118-008678, being a portion of cons. of Lots 1 to 20, Blk. 13, Pcs-04-005492, L.R.C. Rec. No.), situated in the Bo. Bulihan, Mun. of Silang, Prov. of Cavite. Bounded on the SW., along line 1-2 by lot 33; on the NW., along line 2-3 by Lot 34; along lines 3-4 by Lot 35, all of the cons.-subd. plan; on the NE., along line 4-5 by Lot 22, Blk. 13; & on the SE., along line 5-1 Road Lot 13, both of Pcs-04-005492. Beginning at a pt. marked "1" on plan, being S. 49 deg. 07'W., 7377.73 m. from BLBM No. 1, Mun. of Carmona, Cavite. thence N. 66 deg. 54'W., 12.00 m. to pt. 2; thence N. 22 deg. 41'E., 0.80 m. to pt. 3; thence N. 22 deg. 41'E., 6.20 m. to pt. 4; thence S. 66 deg. 54'E., 12.00 m. to pt. 5; thence S. 22 deg. 41'W., 7.00 m. to the pt. of beginning, containing an area of **EIGHTY FOUR (84) SQ. METERS**. All pts. referred to are indicated on the plan and are marked on the ground by P.S. cyl. conc. mons 15x40 cm.; bearings true; date of orig. survey June 1-15, 1943 and that of the cons.-subd. survey, May 1-5, 1994 and was approved on June 2, 1994. is registered in accordance with the provisions of the Property Registration Decree in the name of* **ALMA D. REALOGIO**, Filipino, of legal age, married to Edgardo Realogio."

In the event the public auction should not take place on the said date, it shall be held on December 11, 2024 without further notice.

Prospective bidders or buyers are hereby enjoined to investigate and verify for themselves the **TRANSFER CERTIFICATE OF TITLE NO. (T-638764) 22098**, 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, October 17, 2024.

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

(Sgd.) ALEX E. MARTINEZ
 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
 CASES COLLECTION MANAGEMENT, INC.
 c/o Cases Chun & Associates Law Offices
 6th Floor JELP Business Solutions Building, 409 Addition Hills, Shaw Boulevard, Mandaluyong City

ALMA D. REALOGIO married to EDGARDO REALOGIO
 Borrower/s-Mortgagor/s
 (1) 309 Umali St., Muntinlupa City, 1770 and
 (2) Lot 36, Block 33, Franceville Executive Homes, Brgy. Bulihan, Silang, Cavite

Publication: PMC Pulso ng Makabagong Caviteño News Publication
 Dates: October 28, November 4 & 11, 2024

LEGAL NOTICES

DOST Region 02 from page 1

Mr. Carl Reyes, the regional focal person for STARBOOKS, successfully installed 13 kiosks across three schools namely Santo Tomas National High School, Lanna National High

School, and Santo Tomas Technological International School.

During the closing program, Mr. Reyes presented a detailed overview of STARBOOKS, highlighting its features and providing a step-by-step guide on how to access and navigate the kiosk. He also empha-

sized the importance of monitoring, managing customer profiles, and generating monthly transmittal files to track engagement.

Furthermore, Assistant regional director for Technical Operations discussed plans to encourage schools to actively use the kiosk, which she

described as a "digital library in a box." Notably, the materials for the K-12 curriculum are already integrated into these kiosks.

With the recent installation of 13 additional kiosks, DOST Region 02 now has a total of 96 deployed across the region this year.

As the program expands, it is expected to play important role in advancing educational outcomes and promoting widespread digital literacy. By enhancing digital access, DOST Region 02 is cultivating a culture of responsible learning among both educators and students.

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

**IN THE MATTER OF THE PETITION
FOR CANCELLATION AND/OR
CORRECTION OF ENTRIES IN THE
CIVIL REGISTRAR'S OFFICE**

MAURICE CORPORAL LUMBRE,
Petitioner.

-versus- SP. PROC. NO. TMSP-028-23

**OFFICE OF THE LOCAL CIVIL
REGISTRAR OF THE CITY OF GENERAL
TRIAS, CAVITE, THE CIVIL REGISTRAR
GENERAL, AND ALL INTERESTED PARTIES,**
Respondents.

X----- X

NOTICE OF HEARING

Filed before this Court is a verified Petition for Cancellation and/or Correction of Entries in the Certificate of Live Birth of **Maurice Corporal Lumbre** issued by the Local Civil Registry of General Trias City, Cavite, in the name of **MAURICE CORPORAL**, the petitioner.

After being satisfied that the Petition is sufficient in form and substance, the same is hereby set for initial hearing on **February 27, 2025** and **April 10, 2025** both at 8:30 o'clock in the morning, where any and/or all interested parties may oppose the Petition.

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

The petitioner is directed to submit a copy of the Petition with its annexes to the Local Civil Registrar of General Trias City, Cavite, Philippine Statistics Authority, and the Office of the Solicitor General.

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

SO ORDERED.

Trece Martires City, Cavite, August 20, 2024.

(Sgd.) GAYSOL C. LUNA
Presiding Judge

Copy Furnished:
Dexter A. Bihis Law Offices
Atty. Dexter A. Bihis

Maurice Corporal
Petitioner
No. 581 Pagasa St. Buenavista III General Trias City, Cavite

Office of the Local Civil Registrar of
General Trias City, Cavite
City Hall Complex
General Trias City, Cavite

Philippine Statistics Authority
PSA Complex East Ave. Diliman Quezon City

Office of the Solicitor General
GSG Bldg. No. 134 Amorsolo St. City of Makati

-Office of the Clerk of Court
Trece Martires City, Cavite

Publication: PMC Pulso ng Makabagong Caviteño News Publication
Dates: October 21, 28 & November 4, 2024

Courtesy Call from page 1

In their meeting, they discussed disaster risk reduction and identifying the threats posed by cli-

mate change and natural disasters that could affect the Philippines and Mongolia.

They stressed the critical role of preparedness

and collaboration in responding to significant threats to the security and well-being of the two countries. **(OVP FB Page)**



MPTC from page 8

To ensure smooth travel experience of motorists — emergency and medical incident response teams will be deployed strategically within the expressways. MPTC will also offer free towing service for Class 1 vehicles up to the nearest exit from 6 AM of October 31 to 6 AM of November 4.

Roadworks and lane closures in MPTC expressways will be suspended from October 30 to November 4 — except for emergency safety repairs.

Plan trip ahead, travel on non-peak hours if possible

Motorists are encouraged to plan their trips and may use the MPT DriveHub app which provides traffic updates, toll fee calculator, reloading facility for RFID accounts, and emergency roadside assistance.

Since high traffic volume is anticipated in its major expressways like NLEX, the public is advised of heavy north-bound traffic on October 31 from 6 AM to 10 PM and November 1 from 5 AM to 2 PM. For Manila-bound travelers, expect

high traffic volume on November 2, 3 PM to 10 PM, and November 3, 2 PM to November 4, 8 AM.

As part of the MVP Group's commitment to further provide comfort to motorists during the busy Undas period, Maynilad will provide bottles of drinking water to be distributed to travelers at the SMSK motorist camps, ensuring they stay hydrated throughout their journey.

Meanwhile, mWell — Philippines' first fully integrated health and wellness mega app — will set up booths in rest and refuel areas along the expressways, offering health consultations to motorists in need of medical advice or assistance during their travel.

Smart will also provide free internet access and charging stations in selected areas for motorists to stay connected and keep their devices powered up while on the road.

Be expressway-ready

In addition to being physically and mentally prepared, ensuring your vehicle is in good condition, and observing road safety practices — a

working RFID sticker will make your journey smoother.

With the busy holiday season ahead, MPTC encourages the motoring public to have their old RFID stickers replaced at the nearest Easytrip station or Customer Service Centers to avoid inconvenience while on the road.

"We encourage motorists to be expressway-ready by ensuring that they have sufficient load in their RFID accounts for a hassle-free journey. Let's drive responsibly so we can all arrive at our destinations safely, and spend more time with our loved ones," said MPTC President and CEO Rogelio L. Singson.

For regular updates and road safety tips, check out MPTC expressways' official Facebook accounts @NLEXexpressways, @OfficialCALAX, and @CCLEXexpressway; along with its 24/7 hotline at 1-35000.

About Metro Pacific Tollways Corporation:

Metro Pacific Tollways Corporation (MPTC) is in the business of developing and operating toll roads in the Philippines, Indonesia, and Vietnam. It is the most significant toll road developer in the

Philippines, with a current portfolio of tollways that includes the North Luzon Expressway (NLEX), Subic-Clark-Tarlac Expressway (SCTEX), Cavite-Laguna Expressway (CALAX), Manila-Cavite Toll Expressway (CAVITEX), Cebu-Cordova Link Expressway (CCLEX), and NLEX Connector Road (NLEX Connector).

MPTC also has investments in Indonesia via PT Nusantara, whose operations comprise toll roads, ports, water, and energy generation and distribution, and in Vietnam's CII Bridges & Roads

Investment Joint Stock Company, which is primarily engaged in the construction, development, and operations of urban infrastructure.

MPTC recently accelerated its digital transformation and expanded its business offerings via its two new business units — MPT Digital Inc. and MPT Mobility.

MPTC is the tollways infrastructure unit of Metro Pacific Investments Corp. MPIC is one of three key Philippines units of Hong Kong-based First Pacific Co. Ltd.

For further inquiries, please contact: Jann Medina

MAGLIBANG TAYO

KAPALARAN

SCORPIO: (Okt. 24-Nob. 22) – Magiging increasing ang strength. Magagawa ang lahat ng nakaatang sa balikat kung mapopokus. Magiging tungtungan ang karanasan at mga reyalisasyon sa mga susunod na yugto ng iyong buhay. Nakatadhana ang iyong tagumpay. Lucky numbers at color for the day ang 17, 43, 55, 31, 22 at shocking pink.

SAGITTARIUS: (Nob. 23-Dis. 21) – Ang hinanakit sa kapwa ang daan na maglalapit sa inyo. Isang conversation ang maglalabas ng damdamin. Lucky numbers at color for the day ang 46, 55, 36, 18, 26 at cobalt blue.

CAPRICORN: (Dis. 22-Ene. 19) – Tuluy-tuloy na gawing priority ang mga goal at relationship. Kung sapat ang kaalaman, magsimu-la ng bagong negosyo. Lucky numbers at color for the day ang 15, 32, 45, 27, 53 at pearl white.

AQUARIUS: (Ene. 20-Peb. 18) – Mangyayari ang hina-hangad. Makakamit ang pinapangarap na relationship. Mararanasan ang kasaganahan. Lucky numbers at color for the day ang 17, 56, 47, 23, 55 at citrine yellow.

PISCES: (Peb. 19-Mar. 20) – Mabubuo mo ang sales quota. Increasing ang mga projects, kaya naman paldo rin ang bulsa mo. Lucky numbers at color for the day ang 47, 36, 16, 28, 56 at cyan blue.

ARIES: (Mar. 21-Abr. 19) – Ang mga kabiguan ang paghuhugutan ng determinasyon para unti-unting maabot ang mga pangarap sa buhay. Lucky numbers at color for the day ang 47, 32, 18, 26, 53 at cyan blue.

TAURUS: (Abr. 20-May. 20) – Maaakit mo ang salamin ng iyong pagkatao. Masdan mo ang mga nasa paligid. Ito ang message ng iyong pagkatao. Lucky numbers at color for the day ang 35, 15, 26, 55, 42 at dollar green.

GEMINI: (May. 21-Hun. 21) – Dahan-dahan sa pagkilos. Ngayon mag-meditate at sundin ang bulong ng iyong kalooban. Lucky numbers at color for the day ang 47, 17, 35, 57, 55 at lavender.

CANCER: (Hun. 22-Hul. 22) – Ang paninira sa kapwa ay kasiraan ng sarili. Kaya tantanan. Huwag gawin sa iba ang ayaw mo gawin sa'yo. Lucky numbers at color for the day ang 45, 16, 26, 55, 36 at cyan blue.

LEO: (Hul. 23-Ago. 22) – Maging generous sa kapwa. Ang takbo ng buhay mo ngayon ay aakit din ng generous helpful people. Lucky numbers at color for the day ang 17, 47, 52, 33, 25 at mango orange.

VIRGO: (Ago. 23-Set.23) – Mag-meditate. I-feel na mangyayari ang iyong nais. Ito ang aakit ng mga oportunidad. Lucky numbers at color for the day ang 15, 36, 26, 45, 55 at shocking pink.

LIBRA: (Set. 24-Okt. 23) – May matutuklasan ka. Malalaman ang totoo sa pagkakatao. Malalaman ang sagot sa matagal nang katanungan. Lucky numbers at color for the day ang 46, 32, 56, 16, 55 at ruby red.

SUDOKU

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

SAGOT: SUDOKU VOL. 21 #33

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

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 BLINKING COULD SERVE AS MENTAL REST, NOT EYE LUBRICATION?

The intuitive reason why humans blink so much, 15 to 20 times per minute, is for eye lubrication.

But research suggests that it's actually to give our brains a break.

Although these breaks only last for a few seconds, they could be giving the brain a chance to go idle and recharge. These 12 "facts" about our brains just aren't true.

WORD HUNT

Our World

L	R	S	U	N	R	C	L	S	L	A	K	E	E
O	V	V	S	I	N	O	A	S	O	T	N	M	F
A	O	U	W	O	B	N	I	A	R	V	N	R	L
D	N	A	L	S	I	D	C	R	E	L	O	O	O
C	U	E	W	A	O	T	A	G	E	S	O	C	W
B	R	E	V	U	O	S	N	A	I	N	M	C	E
A	I	R	L	U	N	K	I	S	C	R	S	S	R
I	I	T	R	E	R	T	A	U	B	C	M	U	N
A	E	R	I	V	E	R	T	D	A	S	R	N	A
B	E	A	C	H	L	A	N	C	G	O	F	R	T
E	I	S	T	A	R	S	U	R	E	R	U	T	U
C	E	N	R	N	N	R	O	R	O	C	K	R	R
A	S	R	A	E	R	B	M	D	U	O	L	C	E
E	I	A	E	A	O	N	A	N	U	E	O	T	I

- SUN
- RAINBOW
- STARS
- ROCK
- MOON
- TREE
- MOUNTAIN
- NATURE
- BEACH
- GRASS
- FLOWER
- LAKE
- CLOUD
- ISLAND
- RIVER

MPTC expressways gear up for Undas, urges motorists to be expressway-ready

Metro Pacific Tollways Corporation reactivates its Safe Trip Mo, Sagot Ko (SMSK) motorists assistance program to ensure safe and convenient travel during Undas.

Easytrip RFID Stations

<p>OUTSIDE EXPRESSWAYS</p> <ul style="list-style-type: none"> 24 Angeles Southbound Caltex EDSA Balintawak Robinsons Galleria Shell Mindanao Shell Marilao Mamplasan Rotonda <p>Customer Service Centers</p> <ul style="list-style-type: none"> CAVITEX C5 Link CSC NLEX Tabang CSC NLEX San Fernando CSC <p>CAVITEX</p> <ul style="list-style-type: none"> Kawit Kawit Toll Plaza Longos Bacoor Parañaque Toll Plaza <p>Customer Service Centers</p> <ul style="list-style-type: none"> CAVITEX CSC - Manila bound CAVITEX CSC - Cavite bound <p>CAVITEX C5 LINK</p> <ul style="list-style-type: none"> CAVITEX C5 Link - Merville Entry CAVITEX C5 Link - Taguig Entry 	<p>CALAX</p> <ul style="list-style-type: none"> Laguna Blvd B Toll Plaza Santa Rosa Santa Rosa Toll Plaza Silang Aguinaldo Interchange Silang East B Toll Plaza <p>Customer Service Center</p> <ul style="list-style-type: none"> CALAX Greenfield (Mamplasan) CSC <p>NLEX - SCTEX</p> <ul style="list-style-type: none"> CityMall SCTEX Concepcion 24 Balintawak Toll Plaza 24 Bocaue Toll Plaza 24 España Toll Plaza 24 NLEX Drive & Dine NLEX Balintawak AOV NLEX Mindanao CSC 24 Petron Lakeshore 24 Shell of Asia 24 Shell Balagtas Tarlac Toll Plaza Total SFX Southbound <p>Customer Service Centers</p> <ul style="list-style-type: none"> NLEX Balintawak CSC NLEX Valenzuela CSC
--	--

[f easytripPH](#)
[X EasytripRFID](#)
[1-35000](tel:1-35000)
customer-care@mptc.com.ph

With an expected combined surge in traffic volume across its expressways — NLEX, SCTEX, NLEX Connector, CALAX, and CCLEX — the MPTC Group is ready to assist motorists through its increased personnel deployment, 24/7 traffic condition monitoring and incident response, and enhanced traffic management measures to guide motorists.

MPTC • 6

Discover the Magic of Christmas at

SANTA'S SHOP



Come and join us on

November 6, 2024

5:00 PM | Level 2 Event Center

SM CITY TRECE MARTIRES

[f](#)
[X](#)
[@](#)
[smcitytrece martires](https://www.facebook.com/smcitytrece martires)
[046\) 514-0422 to 23](tel:0465140422)

Step into the Magic of Christmas at Santa's Shop! Join us as we kick off the holiday season on November 6, 2024, at 5PM, SM City Trece Martires! Whether you're on Santa's nice list or just looking for some holiday cheer, Santa's Shop has something for everyone.

PMC

PulsO

ng Makabagong

Caviteño

NEWS PUBLICATION
PINAGBUBUKLOD ANG MAMAMAYANG CAVITEÑO

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SM City Rosario and SM Cares Support Families Affected by Typhoon Kristine

More than 3,000 Kalinga packs were distributed in total by SM City Rosario to families affected by Typhoon Kristine across several towns, including Noveleta, Cavite, through SM Cares' Operations Tulong Express program. In addition to Noveleta, Kalinga packs were also provided to families in Cavite City, Kawit, and Rosario, Cavite. This generous effort highlights SM's commitment to supporting communities in times of crisis and helping families rebuild their lives.



The Operations Tulong Express program by SM Cares aims to reach out to communities in need by providing Kalinga packs filled with essential goods for families and individuals affected by recent calamities.



An elderly resident from Noveleta, Cavite, happily receives a Kalinga pack.