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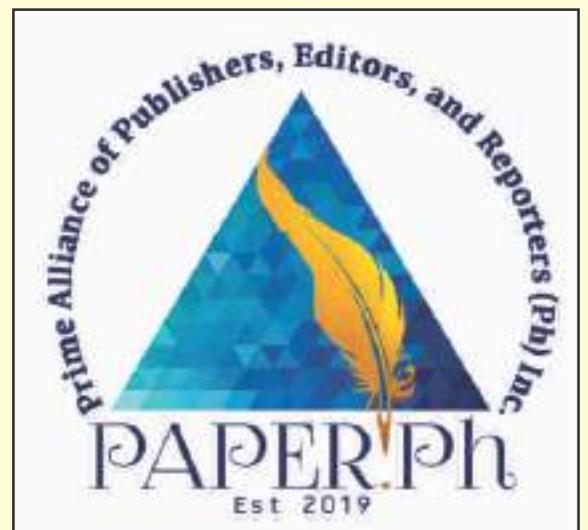
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Vol. XV: No. 23 P10

CIRCULATED NATIONWIDE

December 17 - 23, 2025



Cavite Empowers 525 Student Innovators at the 2025 Entrepreneurship Students Conference

A total of 525 student participants from 30 schools across Cavite gathered for the 2025 Cavite Entrepreneurship Students Conference themed "Empowering Future Entrepreneurs through Digitalization, Sustainability, and Innovation" held recently, at the City of Imus Sports Complex. The event aimed to empower the next generation of Caviteño entrepreneurs through discussions on digitalization, sustainability, and innovation.

Spearheaded by the Office of the Provincial Cooperative Development Officer (OPCDO), the conference opened with messages from provincial and local leaders, highlighting the important role of youth in shaping the future of business and community development.

One of the event's key highlights was the keynote speech delivered by Hon. Paolo Benigno "Bam" Aquino IV, Senator and Chairperson of the Committee on Science and Technology. His address inspired the students to embrace creativity, social responsibility, and innovation in pursuing entrepreneurial ventures.

Throughout the day, participants engaged in learning sessions featuring industry professionals, including discussions on the Start-Up Mindset by Dr. Leo Manansala, Vice Dean, College of Professional and Graduate Studies of DLSU-D, Sustainable entrepreneurship led by Mr. Julius Tibayan, Owner of Cocidado con el Corazon, and Digital transformation in Entrepreneurship: Harnessing Technology for Growth by Prof. Ronilo M. Balbieran, Vice President of Research and Institutional Development (REID) Foundation.

The event culminated with the awarding ceremony for the Search for the Most Innovative and Sustainable Products, showcasing student-led business concepts that reflected creativity, eco-consciousness, and market viability.

Swizzle Sparks of the City College of Tagaytay secured the first place; Peelicious of De La Salle University-Dasmariñas ranked second; and Tamies Brites of Cavite State University Imus Campus completed the roster as third place.

The 2025 Cavite Entrepreneurship Students Conference successfully strengthened the province's commitment to nurturing young innovators and building a community of future-ready entrepreneurs dedicated to sustainable development. (R. Tanael)



COA flags P11.18B questionable expenses by Cebu City Gov't in 2024

Cebu Provincial School Board OK's School supplies purchase for 2026



During the 4th Collectors' Conference held on November 29, 2025, officials from the Bureau of Customs (BOC) gathered to evaluate significant operational milestones, examine ongoing initiatives, and enhance coordination among all collection districts. Throughout the conference, Commissioner Ariel F. Nepomuceno, along with the officials, deliberated on the advancements of priority directives established during the previous conference, assessed collection performance, and reviewed updates pertaining to the assessment evaluation report. The Ports of Aparri, Clark, Legazpi, San Fernando, Cebu, Batangas, and Limay were also acknowledged for successfully meeting their revenue targets for the month of October. Commissioner Nepomuceno underscored the necessity of sustaining consistent performance and adhering to the highest standards of public service. (BELOW PHOTO) Commissioner Ariel F. Nepomuceno officiated the oath-taking ceremony for 117 newly appointed personnel, signifying a crucial advancement in fortifying the Bureau's workforce and enhancing service delivery across ports nationwide. In addressing the inductees, the Commissioner highlighted the responsibilities associated with public service. (Source: BOC/posted by Reynante Salgado)

DECEMBER 13-14, 2025
10:00PM - 4:00AM

VEHICULAR CRASH
Total Number of Vehicular Crash: 3
Location of Vehicular Crash: 3

TRAFFIC VIOLATIONS
Total Number of Traffic Violators Apprehended during Oplan MSBR: 3

MALASAKIT SA BAWAT RESIDENTE
EXECUTIVE ORDER NO. 13 2023
DAILY UPDATE

Malasakit Sa Bawat Residente: Malinis at maayos na Bacoor, ito ang hangad nating lahat! Sa patuloy na pagpapatupad ng Executive Order No. 13-2023, An Order Mandating the Bacoor Disaster Risk and Reduction Management Office (BDRRMO), Bacoor Philippine National Police (PNP) and Bacoor Traffic Management Department (BTMD) to implement the "Malasakit Sa Bawat Residente (MSBR) Program-a Conduct of 24-Hour Patrolling and Inspection of all roads and Vehicles in the City of Bacoor to Prevent the Rise of Vehicular Accidents", inuulat namin ang mga kaganapan. Sa bawat hakbang, kasama ninyo kami para sa isang mas ligtas at disiplinadong Lungsod ng Bacoor. Sama-sama nating ipatupad ang malasakit sa bawat residente!

Remember, you may choose your sin, but you cannot choose the consequences.

BOC SUBPORT OF MACTAN CONDUCTS "Pagbabahagi ng Pamaskong Pagmamahal" FOR FIVE BARANGAYS OF LAPU LAPU CITY

ON THE WATCH

Rico Osmeña



The Bureau of Customs Support of Mactan celebrated the Christmas season with a heartfelt community outreach activity held at the Mactan Customhouse last December 10, 2025. Assistance was extended to residents from five barangays in Lapu-Lapu City. A total of five hundred (500) beneficiaries were served, with one hundred (100) individuals each from Barangays Ibo, Buaya, Agus, Pusok and Pajo receiving rice packs as part of the Subport's annual tradition of sharing blessings during the holidays.

The program was led by Subport Collector Gerardo A. Campo, LCB, and carried out under the guidance of District Collector Alexandra Y. Lumontad. Personnel of the Subport worked together to prepare and distribute five-kilogram rice packs to each beneficiary. The activity aimed to bring comfort and joy to families as they welcome the Christmas season.

Before the start of the distribution, District Collector Lumontad shared a short message welcoming the different residents and emphasized the importance of compassion, generosity and unity. Port Collector Campo also delivered a speech highlighting that the Christmas season calls everyone to extend kindness, and that even small gestures can create a meaningful difference in the

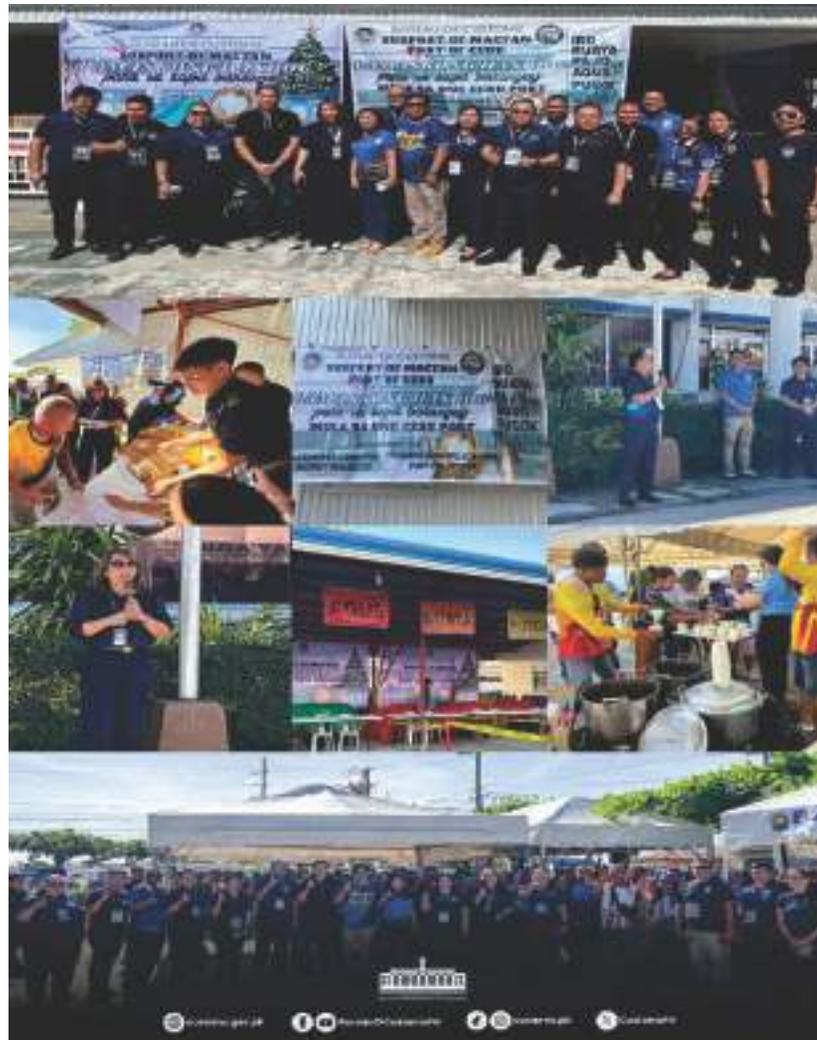
lives of the community.

The Christmas outreach reflects the Bureau's commitment to public service that goes beyond its regular mandate. While the BOC is responsible for trade facilitation, revenue collection and border protection, its work is also grounded in community stewardship.

Through initiatives like this, the Bureau affirms that serving the public requires not only regulation but also empathy and genuine care for the people.

As the Christmas season approaches, the Bureau of Customs Support of Mactan extends its warmest greetings to everyone and reaffirms its commitment to serve with integrity, generosity and compassion.

With the leadership of Commissioner Ariel F. Nepomuceno and the continued guidance of District Collector Alexandra Y. Lumontad, the Subport of Mactan remains devoted to strengthening community ties and promoting the true spirit of giving especially in this spirit of Christmas. Bureau of Customs PH Bureau of Customs Port of Cebu



Cebu Provincial School Board OK's School supplies purchase for 2026

The Cebu Provincial School Board (PSB) chaired by Governor Pamela Baricuatro has approved on Monday the procurement of school supplies for learners under the Department of Education (DepEd)-Cebu Province for 2026.

The items to be procured include school bags, pad paper, notebooks, pens, pencils, crayons, rulers, and

even sandals. If funds would allow, the board is considering providing tumblers and document bags for teachers.

Provincial Treasurer Atty. Roy Salubre reported that the school board has a fund balance of over ₱1.143 billion as of November 27, 2025.

The board could not finalize the exact budget allocation as DepEd's Cebu Provincial Division has yet to

determine the actual number of enrollees for next school year.

DepEd Cebu Provincial School Superintendent Dr. Senen Priscillo P. Paulin said as per available data shows 886,711 enrollees this year, and typically projected to increase yearly of 10 percent. **(By RICO MIRASOL OSMEÑA)**

COA flags P11.18B questionable expenses by Cebu City Gov't in 2024

The Commission on Audit (COA) found the Cebu City Government in 2024 as having questionable expenditures valued at ₱11.18 billion.

In its 2024 Independent Auditor's Report, COA said that the city's financial statements are partially compliant but contain material misstatements that undermine their reliability.

The report cited ₱11,180,308,503.34 in expenditures that were reported as "actual amounts" despite being based merely on obligated funds and not on actual disbursements which is a departure from proper accounting standards. Auditors said it affected the reliability, transparency, and accountability of financial reporting.

Obligated funds represent money committed or reserved for future payments through approved purchase orders or contracts, but no cash has been spent yet, while

actual disbursements or actual amounts, reflect real cash outflows when payments are made to suppliers or vendors. COA flagged massive deficiencies in the city's asset records with ₱4.25 billion in inventories whose reliability and existence could be ascertained due to incomplete physical counts.

Property, plant and Equipment (PPE) balances could not be validated due to incomplete physical count, and an unreconciled difference of ₱1,465,962,940.84 between the City Accounting Office and the Department of General Services. COA further mentioned that ₱1,343,757,921.72 in PPE had been written off without following mandated guidelines for one-time PPE cleansing, resulting in understand assets accounts.

There were income understatements, recorded donations and missing liabilities.

1. Non-recognition of ₱340,326,307.25 in realized revenue

from advance Real Property Tax collections.

2. Non-recording of ₱22,997,999.17 worth of donated PPE, including four patrol motorcycles and 11 K9 working dogs.

3. Three pending court cases with unfavorable outcomes amounting to ₱13,073,627.82 were not recorded or disclosed, making year-end liabilities "unreliable."

4. There were negative balances totaling ₱8,325,815.87 in the subsidiary ledgers of four accountable officials due to uncorrected errors, distorting the reported Cash Local Treasury account.

5. Bank reconciliation issues persisted as well, with auditors noting a net unreconciled difference of ₱4,821,389.82, affecting the reported ₱3.66 billion Cash in Bank balance.

6. There were even minor items overlooked like breeding stocks worth ₱38,600 unaccounted considered as unreliable asset entries. **(By RICO MIRASOL OSMEÑA)**

Weak case filed vs. Monterrazas

A Cebuano Environmental Planner urged on Friday the Department of Environment and Natural Resources (DENR) to file a stronger case against property developer Monterrazas.

In an interview with Environmental Planner Gus Agosto, a former consultant to the Asian Development Bank (ADB) cited as minor forestry provision filed against the developer.

"The current charge was legally weak and failed to reflect the gravity of documented environmental violations," he said.

"We cannot protect Cebu with symbolic cases. We need cases that actually stand up in court. The DENR's current filing risks setting a precedent for impunity," Agosto stressed.

The DENR earlier filed criminal complaint against the developer for alleged tree-cutting under Section 77 of Presidential Decree 705, or the Revised Forestry Code.

The provision covers offenses such as illegal logging, unauthorized possession of timber, and tampering with forestry markings.

Agosto cited DENR's own inspection reports confirmed 10 violations of the project's Environmental Compliance Certificate (ECC), failures in drainage and stormwater controls, missing discharge permits required under the Clean Water Act, and site conditions that aggravated siltation and flooding during Typhoon TINO.

He corrected as proper charges should be violations to Presidential Decree 1586 or Philippine Environmental Impact Statement System) - where each violation of the ECC condition constitutes a separate criminal offense, Republic Act 9725 or the Clean Water Act for unauthorized discharges, siltation, and failed detention ponds, Article 365 of the Revised Penal Code for reckless imprudence resulting in environmental damage and community disruption, and Presidential Decree 1096 or the

National Building Code for unsafe slope modification and land development practices.

"When detention ponds fail, and slopes are over-cut, the result is flooding, siltation, power outages, water interruption, and blocked roads. Even communities that did not flood still suffered - that is real harm, and it is punishable by law," Agosto added.

Cebu City Mayor Nestor Archival has ordered an independent inspection of Monterrazas' drainage systems, slope protection, and ECC compliance following complaints from affected communities in Barangay Guadalupe and nearby areas.

"There are so many complaints. That's why we sent them to address the concerns," Archival said.

"Cebuanos deserve to know the truth. The full report should be made public because environmental protection is non-negotiable matter of public safety and disaster risk reduction," Agosto insisted. **(By RICO MIRASOL OSMEÑA)**

Congratulations Ports of Limay, Batangas at Davao! NAIA nakaharang ng hindi nadeklarang foreign currency!

Tutok Aduana ni Reynante Salgado

Binabati natin ang lahat ng kababaihan at kalalakhian sa Port of Limay dahil nahigitan na naman nila ang lanilang target Collection ngayong Nobyembre 2025! Seyempre dahil na rin sa kasipagan at kagalingan ni District Collector Blesida Balagtas at Subport Mariveles Collector Atty. Tomas Tagra Jr.

Tuloy-tuloy ang kanilang malakas na performance ng revenue dahil hindi lamang nito nalampasan ang target nitong koleksyon noong Nobyembre 2025, angunit nalampasan din nito ang Annual Emerging Target nito bago matapos ang taon.

Iniulat ni District Collector Balagtas na para sa buwan ng Nobyembre 2025 lamang, ang Port ay nag-post ng kabuuang revenue collection na Php8,368,330,135.21, na lampasan ang nakatalagang buwanang target na Php7,196,701,224.04 ng Php1,171,628,18% hanggang Php1,171,628, isang equivalente. paglihis sa itaas ng target.

Bilang karagdagan sa buwanang tagumpay na ito, sinabi ni Collector Balagtas na ang Port of Limay ay lumampas din sa Annual Emerging Target nito. Laban sa target na Php109,249,109,840.65, nakakolekta ang Port ng Php111,810,431,668.62, na nagresulta sa surplus na Php2,561,321,827.97 o 2.35% positive deviation.

Pinuri ni District Collector Blesilda N. Balagtas ang sama-samang pagsisikap, dedikasyon, at propesyonalismo ng lahat ng unit, partner agencies, at stakeholders na ang patuloy na pakikipagtulungan ay nag-ambag sa mga kahanga-hangang tagumpay na ito.

Muling pinagtitibay ng Port of Limay ang pangako nito sa kahusayan habang sumusulong ito sa pagtupad sa mga layunin ng kita ng Bureau of Customs para sa 2025.

Kudos sa inyong lahat!

Samantala, ipinagamamali ng Port of Davao ang kahanga-hangang revenue collection nila para sa

Nobyembre 2025, na nagtala ng koleksyon na Php3,663,895,991.88 laban sa lumalabas na target na Php3,329,568,993.95, na nagresulta sa surplus na Php334,326,997.

Nakakabilib ang mga opisyales at empleyado sa pangunguna ni District Collector Maita Acevedo, Deputy Collector Mark Quiniones, Deputy Collector Joseph Pague at iba pa. Kasama na din ang mga Port Collectors kagaya nila Coll. Ralph Rojo ng Subport of Gensan at Subport of Matis Joyce Semacon.

Ang tagumpay na ito ay sumasalamin sa matibay na pangako ng Distrito sa mahusay na pagkolekta ng kita, pinalakas na proteksyon sa hangganan at tuluy-tuloy na pagpapadali sa kalakalan. Sa pamamagitan ng dedikasyon ng mga tauhan nito at patuloy na pakikipagtulungan sa mga stakeholder, nananatiling matatag ang Collection District XII sa pagsuporta sa paglago ng ekonomiya ng bansa.

Sa ilalim ng pamumuno ni Commissioner Ariel F. Nepomuceno, ang Distrito ay patuloy na nagpapatupad ng mga estratehikong hakbang pinahusay na pagsubaybay, pinalakas na pagpapatupad, at mga streamlined na proseso upang patuloy na makamit at lumampas sa mga target ng kita nito.

Sa Customs Port of Batangas, sa pamumuno ni District Collector Carmelita M. Talusan, ay naggawad ng Certificate of Commendation sa mga tanggapan at dibisyon nito, kabilang ang Sub-Ports of Siain under Port Collector Aristotle Hidalgo at Puerto Princesa under Port Collector Gladys Fontanilla, para sa kanilang pagsisikap na malampasan ang target na revenue noong Nobyembre 2025 na Php18.32 bilyon, na nakamit ang Php19.27 billion na may 5.19% positive deviation sa kanilang Flag Raising Ceremony on December 01, 2025.

Kasabay ng paggawad ng mga sertipiko, binigyang-diin ni District Collector Talusan na ang Port ay nakatanggap din ng Certificate of Commendation dahil sa paglumpas nito sa target na kita noong Oktubre 2025 sa panahon ng Collector's Conference noong Nobyembre 27, 2025. Bukod pa rito, ang Port ay binanggit bilang isa sa Top Three Performing Collection Districts sa buong bansa sa mga tuntunin ng Rate of Assessment. Binibigyang-diin ng pagkilalang ito ang hindi natitinag na pangako ng Port sa pampak na pagpapahalaga, integridad, at kahusayan sa pamamahala ng customs.

Pinuri ng District Collector Talusan ang lahat ng

tauhan kasama na sila Deputy Collectors Rommel Rubiales, Atty. Giovanni Ferdinand Leynes, Lesille Jaspe para sa kanilang dedikasyon at propesyonalismo, na binibigyang-diin na ang mga tagumpay na ito ay resulta ng matibay na pagtutulungan ng magkakasama at isang ibinahaging pangako sa pangunahing mandato ng Bureau of Customs na proteksyon sa kita, pagpapadali sa kalakalan, at seguridad sa hangganan.

Alinsunod sa mga direktiba ni BOC Commissioner Ariel F. Nepomuceno, ang BOC-POB ay patuloy na nagpapakita ng kahusayan sa customs service habang pinapaunlad ang kultura ng pagtutulungan, pananagutan, at kahusayan sa lahat ng mga dibisyon at opisina nito. Kudos sa lahat!

Alinsunod sa direktiba ni Pangulong Ferdinand R. Marcos Jr. na palakasin ang seguridad sa hangganan at ipatupad ang mga regulasyon sa cross-border currency, hinarang ng Bureau of Customs - Ninoy Aquino International Airport (BOC-NAIA) ang hindi nadeklarang foreign currency na dala ng isang paparating na pasahero sa NAIA Terminal 1 noong Nobyembre 29, 2025.

May kabuuang JPY 10,000,000, na tinatayang nasa Php3,762,000, ang nakuha sa pag-aari ng pasahero. Sa halagang ito, tanging JPY 1,560,000, o \$10,000.00, ang naibalik dahil ito ay nasa loob ng pinapayagang limitasyon. Ang natitirang JPY 8,440,000, o tinatayang nasa Php3,175,128, ay nakumpiska dahil sa kabiguan ng pasahero na ideklara ang halaga sa e-Travel system.

Ang hindi idineklarang pera ay bumubuo ng mga paglabag sa Seksyon 117, 1400, at 1401 ng Republic Act No. 10863 (Customs Modernization and Tariff Act), gayundin ang Manual of Regulations on Foreign Exchange Transactions ng Bangko Sentral ng Pilipinas. BOC-NAIA, sa pamumuno ni District Collector Atty. Yasmin O. Mapa, ay patuloy na pinalalakas ang mga protocol ng inspeksyon at pinaninindigan ang mahigpit na mga hakbang sa pagpapatupad alinsunod sa pinansiyal na integridad ng administrasyon at mga hakbangin laban sa smuggling.

Pinuri ni BOC Commissioner Ariel F. Nepomuceno ang pagbabantay ng mga tauhan ng BOC-NAIA, na nagsasaad, "Ang pagharang na ito ay sumasalamin sa aming matatag na pangako sa pagpapatupad ng mga kinakailangan sa pag-uulat ng cross-border at pagtiyak na ang ilegal na aktibidad sa pananalapi ay walang puwang sa aming mga daungan."

PGC Leads Convergence as Cavite Coops Align Programs with PCDP 2025-2028

With a shared vision of strengthening Cavite's cooperative movement and sharpening its readiness for the opportunities of the coming years, the Provincial Government of Cavite (PGC), through the Office of the Provincial Cooperatives Development Officer (OPCDO), successfully convened the Cavite Cooperative Sector Convergence on the Alignment of Programs with the Philippine Cooperative Development Plan (PCDP) 2025-2028 on December 2, 2025, at the Dencito Campana Hall, City Hall of General Trias.

In partnership with the Imus Cooperative Federation and the Carmona Smart City Union Cooperative, the convergence gathered leaders, development officers, unions, federations, and partner agencies for a comprehensive and forward-looking discussion on harmonizing Cavite's cooperative initiatives with national strategic priorities.

Setting the tone for unity and shared purpose, the Cooperative Pledge was led by Mr. Jose Arnel Castillo, CDS II of CDA Region IV-A. This was followed by warm and encouraging welcome remarks from Ms. Myrachel P. Cuadra, Officer-in-Charge of OPCDO, who underscored the province's commitment to inclusive and responsive cooperative development.

Representing Mayor Luis "Jonjon" Ferrer, Atty. Alexander Abraham Colina delivered a message of support, affirming the City Government of General Trias' strong backing for capacity-building initiatives that empower the cooperative sector.

To establish a common understanding of the day's objectives, Ms. Dianne April V. Matel, Senior Cooperative Development Specialist, presented an insightful overview of the activity. The highlight of the morning was the presentation of the Philippine Cooperative Development Plan 2025-2028 by Ms. Mylene Datingaling, CDS II, CDA Region IV-A, who walked participants through the 11 Strategic Priority Areas, including policy formulation, talent and human capital development, financial sustainability, innovation, resiliency, and value chain participation. Her detailed discussion helped participants appreciate how



these priorities can serve as the blueprint for a more agile and future-proof cooperative sector.

The open forum, moderated by Mr. Generoso F. Ramos Jr., City Cooperative Development Officer of Imus, opened the floor for clarifications and dynamic exchanges, further enriching the participants' grasp of the PCDP.

The convergence deepened its collaborative spirit through two capability-enhancing workshops facilitated by Mr. Ramos. The first tackled the Alignment of Cooperative Programs with the PCDP Strategic Priorities, with participants grouped by sector—LGUs/CDOs, Unions and Federations, CDA, and PCDC. The workshop allowed stakeholders to identify key challenges, opportunities, and alignment actions, culminating in the presentation of sector outputs.

The second workshop focused on crafting the Cavite Cooperative Sector Alignment Matrix, paving the way for a unified provincial roadmap anchored on the

PCDP. The synthesis and presentation of the consolidated alignment plan was led by Ms. Matel, who highlighted the cooperative sector's shared direction moving forward.

In a symbolic affirmation of partnership and commitment, participants took part in a Commitment Signing and Pledge of Support, signaling their readiness to collaborate toward a stronger Cavite cooperative community.

Closing the convergence with an empowering message, Mr. Ismael Fampula, PCDS, CDA Region IV-A, commended the proactive efforts of Cavite cooperatives and encouraged continued synergy in implementing aligned, impactful, and sustainable programs.

With strengthened linkages, informed perspectives, and a united vision, the Cavite cooperative sector leaves the convergence more equipped—and more determined—to champion inclusive growth across the province. **(R. Dones)**

Shop the stories you love at Disney Store's first pop-up at SM City Dasmariñas



Costumes: Get the official look of a Disney Princess, hero, villain or more for everyday dress-up.



Drinkware & Figural Mugs: Sip in style at all hours of the day. These eye-catching 3D sculpted designs will have you loving our collection... a latte.



Mickey Mouse in The Philippines: This collection is a charming way to commemorate your trip or share it with someone special back home. Local fans will also love celebrating their city with beloved Disney characters. Whether you're sipping coffee, carrying your essentials, or adding a cuddly touch to your shelf, this collection brings a uniquely local touch to timeless Disney favorites.



Toy Story talking action figures: Let Woody, Jessie and Buzz, with their iconic phrases and interactive features, take kids on an adventure inspired by Disney and Pixar's Toy Story. What's even cooler is that these action figures can detect other Toy Story interactive action figures nearby, so kids can imagine their favourite toys coming to life like in the movies.

Dasmariñas, Cavite – Disney fans, get ready to ring in an enchanting holiday season! Disney Store is opening a pop-up store at SM City Dasmariñas from 8 December, 2025 to 31 January, 2026.

Disney Store is the official home to shop the stories you love from Disney, Pixar, Marvel and Star Wars. With authentic products for all ages, shoppers can look forward to high-quality toys, collectibles, apparel, home products and more, including select products from Disney Parks. Selected Christmas items are on sale—perfect for this season!

It's never too early to prep for the most magical time of the year! Visit the Disney Store pop-up to bring home beloved characters and must-have merch. Treat

yourself or pick up the perfect gift ahead of the holiday season.

There's something for everyone!

Location: Main Event Center, SM City Dasmariñas

Dates: 8 December, 2025 to 31 January, 2026

Follow @DisneyStorebySM on Facebook, Instagram, Twitter, and TikTok, for updates and join us in spreading the excitement using #DisneyStorePH and #DisneyStorebySM.

Receive a limited-edition Disney Store Christmas sticker sheet when you spend a minimum single-receipt purchase worth Php 4,000 at Disney Store SM City Dasmariñas. Offer is available from December 1 to December 31, 2025.

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PINUNO NG MGA NEGOSYO PINAGTIBAY ANG MALAKAS NA KUMPIYANSA SA MGA REPORMA SA CUSTOMS SA CICAC ASSEMBLY



Mga katoto halos wala pang isang taon nakatalaga ang ating butihing Customs Commissioner Ariel Nepomuceno sa Bureau of Customs ay umani na ng papuri ito sa ibat ibat bang sektor ng mga negosyante particular na sa mga pinuno ng industriya tulad ng CICAC, FFFCCII, at FFFCCII, PCCBI, kabilang na ang ASEAN country.

Tulad ng mga pinuno ng industriya ay nagpahayag ng matinding tiwala sa mga nangyayaring reporma ng Bureau of Customs (BOC) sa ilalim ni Commissioner Ariel F. Nepomuceno sa pangkalahatang pagpupulong ng Customs Industry Consultative and Advisory Council (CICAC) na ginanap noong Nobyembre 27, 2025, sa Federation of Filipino Chinese Chambers of Commerce and Industry, Inc. sa Binondo, Manila.

Ang mga kinatawan mula sa pribadong sektor at mga opisyal ng BOC ay nagtipun-tipon sa pagpupulong, kung saan ang ilang mga pinuno mula sa iba't ibang organisasyon ng kalakalan at kumpanya ay nagbahagi mismo ng mga obserbasyon sa pinabuting transparency ng ahensya, pinahusay na predictability, at pinalakas na pakikipagtulungan sa industriya. Itinampok ng pagtitipon ang tungkulin ng CICAC bilang isang mahalagang forum para sa bukas na diyalogo, pakikipagtulungan, at pakikipagtulungan sa pagpapadali ng kalakalan.

Isa sa mga pinaka-nakakahimok na patotoo ay nagmula kay G. Rex Daryanani, Tagapangulo ng Federation of Indian Chambers of Commerce (Phils.) Inc. "Bilang mga kasosyo sa pagbuo ng bansa, matatag na naninindigan ang komunidad ng negosyo kasama ng Kawanihan sa marangal na misyon nito: kolektahin ang mga tamang buwis, tiyakin ang pagiging patas sa kalakalan, at tiyak na puksain ang lahat ng anyo ng katiwalian mula sa dating sistema, na hindi tinatangal at tungo sa isang sistema. isa na ngayon ay tinukoy ng propesyonalismo at pananagutan. Pinuri niya ang mga inisyatiba ni Commissioner Nepomuceno sa automation, pinalakas ang mga panloob na kontrol, at ang institusyonalisasyon ng CICAC bilang isang modelo ng bukas na pakikipagtulungan na maaaring sundin ng ibang mga ahensya.

In his message, Commissioner Nepomuceno reiterated the Bureau's commitment to a service-oriented approach, stating, "Gusto naming marinig ang kailangan ninyo, again, to facilitate trade, to improve your businesses, and make Customs your partner, not your problem." Binigyang-diin niya na ang direksyong ito ay sumasalamin sa hangarin ng BOC na tiyakin ang isang mas tumutugon at mahusay na kapaligiran sa kaugalian na naaayon sa mga pangangailangan ng komunidad ng negosyo.

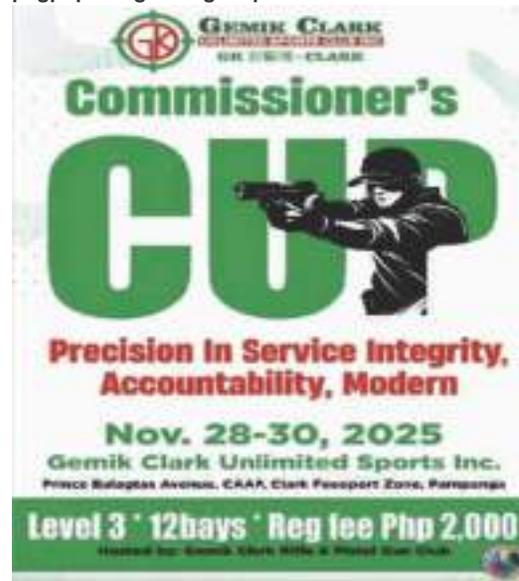
Sinabi ni Philippine Chamber of Customs Brokers, Inc. (PCCBI) President Atty. Nagpahayag din ng suporta si Norberto Castillo sa direksyon ng ahensya. "Nararamdaman namin na ang ganda ng mga ini-institute ninyo reforms. We're hoping na ituloy-tuloy ninyo ito. We are with you dito sa advocacy ninyo na good governance sa Bureau of Customs," he noted, underscoring the positive impact of the Commissioner's reforms on customs brokerage and trade facilitation.

Habang ang Customs and Industry Training Institute (CITI) Philippines Corp. at ang FFFCCII ay nagpakita ng mga token of appreciation kay Commissioner Nepomuceno bilang pagkilala sa mga pagsisikap ng BOC na palalimin ang pakikipag-ugnayan sa industriya at mapanatili ang mga reporma na nagtataguyod ng integridad at pagiging patas sa mga proseso ng customs. Ang kanilang kilos ay sumasalamin sa lumalagong kumpiyansa ng komunidad ng negosyo sa panibagong direksyon ng ahensya.

Pinasalamatang ni Commissioner Nepomuceno ang business community para sa kanilang partnership at muling pinagtibay ang pangako ng BOC na ipagpatuloy ang reform agenda nito. Nagpahayag ng kumpiyansa ang Komisyoner na sa pamamagitan ng ibinahaging responsibilidad at pakikipagtulungan, ang ahensya at ang mga kasosyo nito ay makakabuo ng kapaligirang



Ang mga pinuno ng industriya ng CICAC, FFFCCII, PCCBI na nagpahayag ng matinding tiwala sa mga pangyayaring reporma sa Bureau of Customs sa ilalim ng pamumuno ni Customs Commissioner Ariel Nepomuceno (gitna) sa pangkalahatang pagpupulong na naganap kamakailan sa FFFCCI Bldg., Binondo Manila. Pasky Natividad



Mga katoto bilang higit sa dalawang dekada ng mamamahayag ang inyong katoto na bakatalaga sa Bureau of Customs (BOC) tila ngayong lamang nangyari o naganap ang Commissioner's Cup sa panahon ni katotog Customs Commissioner Ariel Neponuceno, tama ba o mali mga Katoto! Sa naganap na Commissioner's Cup nitong November 28 - 30, 2025 sa Clark Pampanga narito ang naging talaan ng mga nagwagi. MICRO 1st runner up & Champion s.sr BASSET LUCMAN - MICP; Classic 45 3rd runner up JOVAN LUGTU - MICP; 9mm DASF 1st runner up & Champion LAWMAN ARESTIL FAMOR - Port of NAIA; 10th overall 9mm DASF Director TOM NARCISE - IG; 11th overall 9mm DASF SHAM BALINDONG - Port of DAVAO; Stock hi-cap 7th overall & Champion s.sr TEODIE SALAS

pangkalahatang na sumusuporta sa paglago ng ekonomiya at nagpapalakas ng tiwala ng publiko.

GREETINGS: Hi to NCRPO RD PMGEN ANTHONY AABERIN, PCOL Ed Cuti-Deputy Chief of Staff NCRPO, PCOL Erosito Miranda-Regional Chief of Staff NCRPO. & D5 PCOL Joseph Garcia God bless you more mga katoto!!! Hi MPD DISTRICT DIRECTOR PBGEN ARNOLD ABAD, MPD PIO HEAD Maj Philipp Ines & MPD SMART Head Kuya Eagle Maj Eduard Samonte same with Kuya Eagle SPO3 Kevin Capili Sanchez! God bless u more!!! Hi to MANILA HEALTH DEPARTMENT Head & concurrent OMMC Hospital Director DRA. GRACE PADILLA! God bless you more katoto!!!

Hi to MHD Dr. Creselda Coroza- Head District 1 Officer, District 1 Manila, God bless u more katoto!!! Hi to OMMC ICU Dr. Luigi Francisco & Internal Medicine Dr. Jarmiah Margalo, Ross Adornado, Mikaela Gabriella Martin, at Hilario Laqui. HEART STATION DEPT. KLINIK; Shiela Rodriguez, Carina Domagoso, Neil Salvador, Diove Ann Dela Torre, God bless you more!!! Kumusta kay Workoholic new ENT Head Dr. DON MACARIO kabilang na si Dra.DIAN SY, at Dr. Jacob, God Bless you more mga katoto!!! Hi to MEDICAL LABORATORY; Head Evelyn Salcedo, Asst.Head Celeste at Jorie. God bless you more mga katoto!!! Hi to our young friend Dra Vivien Jupirez, welcome to OMMC, God bless u more katoto!!!

Hi to Philippine Orthopedic Center, Hospital Director(POC) Dr. Brix Puhalte Jr. na nagmana sa ama

nitong si Dr. Puhalte Sr. na nagihan ng isang di matatwarang alaala sa POC at byuting secretary nito Ms. Jing Adriano!!! God bless you more mga katoto!!! Hi to POC OPD Dr. Baron, Dr. Robin Medalle at Dra.Gina Espinosa! Hi to POC XRAY RECORDS Head Gina Geronimo, Marivel, Ronnie, & Marvin God bless you more mga katoto!

Hi to Hospital Director Ma. Isabelita M. Estrella at Director's Office Secretary Staff Ms. Rowie S. Bulaong ng Tondo Medical Center (TMC), God Bless u more mga katoto

Hi to Medical Social Service Head Leonida Lagumbay and to Cecilia, Nova, Jenemy, Archie, John Rex, Shalom, Joy at Gaida of Gat Andres Bonifacio Medical Center.

Hi to biyuting Atty. Edith Napalan Chief City Treasurer's Office of Bacoor City Province of Cavite, and Asst. Chief Carol Marges, same as their Staff Ma. Florentina, Roselyn, & Chistina. God bless u more mga katoto!!! Hi to Atty. Marites Tamayo Register of Deeds (RD) & R D examiner Darwin Bantiles of Bacoor City province of Cavite! God bless u more mga katoto!!!

Usaping DABAKARDS lalo na sa mga kalapit na tanggapan sa paligid ng Intramuros!! Mga Katoto, kung nais niyong masarap na Lutong Pinoy na tsibug. Mag- aliw at mag relax habang nakikinig ng live acoustic at folk songs mag tungo sa I-TOP VIEW CAFE & RESTAURANT 4th floor, Roof Deck Intramall Bldg. 706 Escuela st. Intamuros, Manila. Lets eat , enjoy, and relax.

Malolos City Mayor Christian Natividad, Nagbahagi ng Taos-Pusong Mensahe Para sa Pasko



KATROPA N'YO

Vic Billones III

Nagayong umaga, bumisita ang KA TROPA at ilang reporter kay Malolos City Mayor Christian Natividad sa kanyang tahanan, kung saan nagbahagi siya ng taos-pusong mensahe para sa mga taga-Malolos ngayong Disyembre, 2025.

Binigyang-diin ni Mayor Natividad ang tunay na kahulugan ng Pasko, na sinasabing, "Huwag nating kalimutan na ang Pasko ay hindi tungkol sa petsa o mga pagdiriwang, kundi tungkol sa paggunita sa kapanganakan ng ating dakilang Lumikha."

Hinikayat niya ang lahat na alalahanin ang pangunahing mensahe ng pagmamahal sa Diyos at sa kapwa, na sumasaklaw sa pagpapatawad, pag-ibig, at pagkabukas-palad. Gayunpaman, kinilala rin niya ang kasalukuyang mga paghihirap at hinimok ang mga tao na manatiling aktibo sa paghahanap ng katarungan, lalo na tungkol sa mga maling gawain ng gobyerno. Nagbabala siya laban sa pagpapahintulot sa panahon ng Pasko na pahinain ang determinasyon na maghanap ng katarungan para sa mga nagawan ng mali, na binibigyang-diin ang pangangailangang patuloy na aktibong lumahok sa pagtataguyod ng kung ano ang tama.

Sa pagtugon sa pananahimik ngayong taon, sinabi ni Mayor Natividad na maaaring maraming hindi gaanong nahihilig magdiwang dahil sa mga kamakailang pangyayari. Hinikayat niya ang lahat na humanap pa rin ng kagalakan sa panahon, na nakatuon sa mensahe ng Lumikha.

Tungkol sa mga paghahanda ng lungsod, binanggit niya na ang mga pagdiriwang ay mas simple, alinsunod sa mga pambansang alituntunin. Ang Christmas party ng City Hall at mga pagdiriwang ng anibersaryo ng Cityhood ay babawasan, na may mga simpleng pagkain sa

halip na mga grandeng kaganapan. Gayunpaman, itutuloy ng lungsod ang programang "Pamaskong Handog," na nagbibigay ng tulong sa iba't ibang sektor, na nagsimula noong nakaraang linggo at magpapatuloy hanggang sa Bagong Taon.

Tsk! Tsk! Tsk! Sa kanyang pagtatapos, muling sinabi ni Mayor Natividad na ang Pasko ay panahon para sa pagmamahal at pagkakaisa.

Ending Corruption, Restoring Trust

The Philippines requires immediate action against corruption, as mandated by the Constitution. The Constitution clearly states that public office is a public trust, officials must be accountable, and the State must maintain integrity. We need a permanent ban on officials involved in kickbacks, an independent engineering commission for projects, a transparent payment system, and the enforcement of genuine penalties. Politicians should not manage project funds. Corruption is a trillion-peso disaster, doubling project costs and diminishing quality.

Tsk! Tsk! Tsk! This must be fixed to restore credibility and send a message: we have cleaned the system, never again. Through clear policies and thorough enforcement, trust can be restored, and real change can be achieved.

oOo

MENSAHE NILA GOV. FERNANDO AT PPAO NG BULACAN SA MGA MEDIA

Ang Provincial Public Affairs Office (PPAO) sa Bulacan ay nag-organisa ng isang Partners Christmas Party. Ang kaganapan, na may temang "Pagdiriwang ng Ating Pagsososyo sa Impormasyon at Serbisyo Publiko," ay nagtipon ng mahigit 200 accredited na mga practitioner ng media mula sa lalawigan. Ito ay ginanap sa Bulacan Capital Gymnasium, Lungsod ng Malolos, Bulacan, noong Disyembre 8, 2025.

Sa pagtitipon ito, ako ay pinarangalan na ibahagi ang mensahe ng Gobernador ng Bulacan:

"Sa kabila ng mga kamakailang hamon, ang pagtitipon ito ay sumimbolo sa ating pagkakaisa. Tayo ay isang malakas na tinig para sa komunidad, nagkakaisa at nagmamalasakit sa isa't isa. Patatagin natin ang ating pagkakaisa ngayong kapaskuhan at patuloy na maghatid

ng magandang balita at tumpak na impormasyon sa bawat tahanan.

Ako ay nagpapasalamat na, sa kabila ng ating mga pagsubok, ang Bulacan ay nananatiling nakatayo. Tayo ay mapalad na hindi nakaranas ng matinding bagyo o lindol. Nagawa nating magtiyaga at ipagpatuloy ang ating pag-unlad. Dapat nating tiyakin ang pagkumpleto ng ating mga proyekto, lalo na ang mga idinisenyo upang maiwasan ang pagbaha sa Bulacan sa hinaharap. Kami ay nagsusumikap upang makamit ito.

Ang pasasalamat ay mahalaga, pagpapasalamat para sa parehong positibo at mahihirap na karanasan. lalay natin ang ating mga panalangin sa Panginoon ngayong darating na Bagong Taon, isang bagong kabanata sa ating buhay. Dapat nating tugunan ang pamamahala ng basura. Ang hindi wastong pagtatapon ng basura sa ating mga daluyan ng tubig ay nagdudulot ng pagbaha. Ang responsableng pagtatapon ng basura ay responsibilidad ng lahat.

Hinihimok ko ang lahat na mag-isip nang kritikal at iwasan ang pagkakalat ng negatibidad. Ituon natin ang pansin sa pagkakaisa at pag-unlad. Ang ating mga parangal ay nagsasalita para sa kanilang sarili, na nagpapatunay sa ating pagsusumikap at dedikasyon sa paglilingkod sa mga mamamayan ng Bulacan.

"Maging mapagmatyag tayong mga kapus-palad at magpakita ng habag sa panahon ng kapaskuhan. Bumabati ako sa inyong lahat ng isang pinagpalang Pasko, at nawa'y protektahan kayo at ang inyong mga pamilya ng Diyos," sabi ni Gobernador Daniel Fernando.

Si Krissa Alexis, ang Officer in Charge ng PPAO, ay nagbigay din ng isang mainit at nakapagbibigay-inspirasyong talumpati sa panahon ng kaganapan. Nagpahayag siya ng taos-pusong pasasalamat sa mga ka-partner sa media para sa kanilang walang sawang suporta at dedikasyon. "Salamat sa inyong tulong. Kasama namin kayo araw-araw sa paghahatid ng tumpak, malinaw, at makabuluhang impormasyon, pati na rin ang mga adbokasiya at programa ng ating lalawigan," aniya.

Tsk! Tsk! Tsk! Ang pagdiriwang na ito ay nagpapakita ng pagkakaisa ng media sa Bulacan, na nagtutulungan upang paglingkuran ang publiko nang may tumpak at napapanahong impormasyon.

150 Magniniyog, Sinanay sa Pamamahala at Pagnenegosyo

sa sa mga hangarin ng Coconut Farmers and Industry Development Plan (CFIDP) ang pagpapalakas sa kapasidad ng mga magniniyog sa larangan ng pagnenegosyo upang mas mapataas ang kanilang kita at mapaunlad ang pamumuhay.

Bilang bahagi ng inisyatiba para dito, matagumpay na nagtapos ang 150 magniniyog mula sa mga bayan ng Nagcarlan, Laguna; Pagbilao, Buenavista, at Mulanay, Quezon; at Agoncillo, Batangas sa isinagawang Training on Coconut Farm Business School (FBS) na ginanap sa Lucena City, Quezon noong ika-28 ng Nobyembre.

Layon ng nasabing pagsasanay na palakasin ang kaalaman at kakayahan ng mga magniniyog sa larangan ng agripreneurship, modernong pamamahala ng niyugan, at pagbuo ng mga value-adding enterprise upang higit na mapataas ang kita at produktibidad sa kanilang mga sakahan.

Sa loob ng 10 araw na pagsasanay, tinalakay sa mga kalahok ang mga mahahalagang paksa tulad ng farm business planning, cost and return analysis, value chain upgrading, contract farming, at pagbuo ng sustenableng coconut-based enterprise.

Ang pagtatapos ng 150 magniniyog ay patunay ng lumalakas na suporta at interes ng komunidad sa pagpapaunlad ng industriya ng niyog sa CALABARZON.

Binigyang-diin din na ang Coco FBS ay hindi lamang nakatuon sa teknikal na kaalaman, kundi sa pagbibigay inspirasyon sa mga magniniyog upang maging mas maalam na negosyante sa sariling sakahan.

Nagpahayag naman ng pasasalamat ang mga kalahok sa oportunidad na maipagpatuloy ang kanilang pagkatuto at makakuha ng bagong perspektiba sa pamamahala ng niyugan.

Kinikilala nila ang malaking ambag ng programa sa pagpapalakas ng kanilang kabuhayan at sa pagpapalago ng industriya sa kani-kanilang bayan.

"We were enlightened about having a farm business that will help us uplift our standard of living, if we put our hearts and mind in using the resources that



sometimes we only take for granted. We enjoyed doing the market survey and the benchmarking activities, which for me are really informative," ani Bb. Guillerma Cacao, isa sa mga kalahok.

Bilang bahagi ng programa sa patuloy na pagsuporta sa mga magniniyog, inaasahan pang magtataguyod ng karagdagang mga pagsasanay at programa na magpapalawak ng oportunidad sa sektor ng agrikultura sa rehiyon ang DA-ATI CALABARZON at mga katuwang na ahensya. **Ulat ni: Alfredo G. Torres, Jr. (Technical Support Staff IV/PMEU)**



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

PHILIPPINE NATIONAL BANK,
Mortgagee,

-versus- **Foreclosure No. 2025-178**
For: Extra-Judicial Foreclosure
of Real Estate Mortgage

**SPS. MICHAEL SERAFIN B. DE BELEN
AND MARY FRANCESE ELIZABETH
SALVACION C. DE BELEN,**
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, **PHILIPPINE NATIONAL BANK**, at PNB Financial Center, President Diosdado Macapagal Boulevard, Pasay City, and against the mortgagors, **SPS. MICHAEL SERAFIN B. DE BELEN AND MARY FRANCESE ELIZABETH SALVACION C. DE BELEN** at 12 CRM Zeny BF Homes, Almanza, Las Piñas City and Lot 38, Block 16, Verdana Homes, Molino, Bacoor, Cavite, to satisfy the mortgagee indebtedness which as of October 31, 2025, amounts to **SEVEN MILLION EIGHT HUNDRED SEVENTY SEVEN THOUSAND TWO HUNDRED FORTY PESOS & 74/100 (P7,877,240.74)**, Philippine Currency, inclusive of interest, and penalty charges but exclusive of other fees incident to this foreclosure, the undersigned or her duly authorized representative will sell at the public auction on **January 14, 2026 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.
(057-2012014395) 167-2016006974**

"A PARCEL OF LAND (LOT 38, BLK. 16 OF THE SUBD. PLAN, PSD-04-150271, BEING A PORTION OF BLK. 18, PSD-04-144283, L.R.C. REC. NO.), SITUATED IN THE BO. OF MOLINO, MUN. OF BACoor, PROV. OF CAVITE, IS. OF LUZON. X X X CONTAINING AN AREA OF **TWO HUNDRED EIGHTY NINE (289) SQ. M."**

"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 **January 21, 2026**, 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, December 1, 2025.

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

By:

(SGD) **TRISTAN C. MIRANO**
Sheriff IV

Copy Furnished:

S.P. MADRID & ASSOCIATES
17th Floor Chatham House Condominium Valero Street cor.
V.A. Rufino Street, Makati City, Metro Manila

PHILIPPINE NATIONAL BANK
5th Floor PNB Financial Center, President Diosdado Macapagal Boulevard, Pasay City

**SPS. MICHAEL SERAFIN B. DE BELEN AND MARY
FRANCESE ELIZABETH SALVACION C. DE BELEN**
12 CRM Zeny BF Homes, Almanza, Las Piñas City
Lot 38, Block 16, Verdana Homes, 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.

WATERFRONTNEWS:
DECEMBER 10, 17 & 24, 2025

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

BDO UNIBANK, INC.,
Mortgagee,

-versus- **FORECLOSURE CASE NO. F-664-25**

WHILMER BENEDICT BONITES BEJEC,
Debtor/Mortgagor

**SPS. MERCEDITA B. BEJEC &
WILFREDO N. BEJEC,**
Co-Debtors.

X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, **BDO UNIBANK, INC.**, with business address at BDO Corporate Center, 33rd Floor, BDO Corporate Center Ortigas, No. 12 ADB Avenue, Mandaluyong City against the Debtor/Mortgagor, **WHILMER BENEDICT BONITES BEJEC and Co-Debtors, SPS. MERCEDITA B. BEJEC & WILFREDO N. BEJEC**, with residence and postal addresses at (1) No. 612 Nueve de Pebrero St., Addition Hills, Mandaluyong City (currently occupied by Third Party) and (2) Lot 8, Block 22, Meridian Place, Phase 1, Brgy. Pasong Kawayan II, Gen. Trias, Cavite (abandoned property), to satisfy the mortgage indebtedness which as of October 20, 2025 amounts to **ONE MILLION FORTY ONE THOUSAND THREE HUNDRED EIGHTY NINE PESOS and 83/100 (P1,041,389.83)**, Philippine Currency, including interest, penalties and other charges as of said date but exclusive of all other expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **December 22, 2025 at 10:00 o'clock in the morning** until 12:00 o'clock noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. 057-2022042944

Lot No: 8 Block: 22 Plan No: Pcs-04-029079
Portion of: The cons/subd of Lot 2324-A, Fls-168-D, S.F.D.M. Estate & Lot 3296-D, Psd-04-051993 LRC Rec. No. 5964,
Location: Barangay of Pasong Kawayan, Municipality of Gen. Trias, Province of Cavite, Island of Luzon

Boundaries:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	NW	Lot 6, Block 22, Pcs-04-029079
2-3	NE	Lot 5, Block 22, Pcs-04-029079
3-4	NE	Lot 7, Block 22, Pcs-04-029079
4-5	SE	Lot 9, Block 22, Pcs-04-029079
5-1	SW	Road Lot 22 (10 m wide R.O.W.) Pcs-04-029079

Area: SEVENTY EIGHT (78) SQUARE METERS.

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

In the event the public auction should not take place on the said date and time, it shall be held on **JANUARY 5, 2026** without further notice.

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

Trece Martires City, November 25, 2025.

(SGD) **RICARDO A. TOLEDO**
Sheriff IV

Copy Furnished:

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

**WHILMER BENEDICT B. BEJEC & SPS. MERCEDITA &
WILFREDO BEJEC**
(1) No. 612 Nueve de Pebrero St., Addition Hills, Mandaluyong City
(2) Lot 8, Block 22, Meridian Place, Phase 1, Brgy. Pasong Kawayan II, Gen. Trias, Cavite

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

WATERFRONTNEWS:
DECEMBER 3, 10 & 17, 2025

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

BDO UNIBANK, INC.,
Mortgagee,

-versus- **FORECLOSURE CASE NO. F-665-25**

**SPS. JAN A. LAMINATO AND
MELANIE G. LAMINATO** represented
by **Mary Ann Miranda Gandol** as AIF,
Debtors/Mortgagors.

X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, **BDO UNIBANK, INC.**, with business address at BDO Corporate Center, 33rd Floor, BDO Corporate Center Ortigas, No. 12 ADB Avenue, Mandaluyong City against the Debtors/Mortgagors, **SPS. JAN A. LAMINATO AND MELANIE G. LAMINATO** represented herein by **MARY ANN MIRANDA GANDOL** as Attorney-in-Fact, with residence and postal addresses at (1) No. 2269 Tejeron St., Zone 86, Brgy. 792, Sta. Ana, Manila (occupied by Mortgagor's relatives) and (2) Block 16, Lot 18, Kensington Phase 23, Brgy. Bacao 1, Gen. Trias, Cavite (currently unoccupied), to satisfy the mortgage indebtedness which as of October 20, 2025 amounts to **TWO MILLION ONE HUNDRED FORTY EIGHT THOUSAND FIVE HUNDRED SIXTY FOUR PESOS and 31/100 (P2,148,564.31)**, Philippine Currency, including interest, penalties and other charges as of said date but exclusive of all other expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **December 22, 2025 at 10:00 o'clock in the morning** until 12:00 o'clock noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. 057-2022024265

Lot No. 18 Block: 16 Plan No: Pcs-04-031422
Portion of: Lot 1648-A; 1648-B; 1648-C; (LRC) Psd-303867 & 1649 San Francisco de Malabon Estate Decree No. 4270, LRC Rec. No. 5964,
Location: Barangay of Bacao 1, City of Gen. Trias, Province of Cavite, Island of Luzon

Boundaries:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	SE	Lot 19, Block 16, Pcs-04-031422
2-3	SW	Lot 20, Block 16, Pcs-04-031422
3-4	NW	Road Lot 17, Pcs-04-031422
4-1	NE	Lot 16, Block 16, Pcs-04-031422

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

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

In the event the public auction should not take place on the said date and time, it shall be held on **JANUARY 5, 2026** without further notice.

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

Trece Martires City, November 25, 2025.

(SGD) **REYNALDO L. SALOMA**
Sheriff IV

Copy Furnished:

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SPS. JAN A. LAMINATO & MELANIE G. LAMINATO
(1) No. 2269 Tejeron St., Zone 86, Brgy. 792, Sta. Ana, Manila
(2) Block 16, Lot 18, Kensington Phase 23, Brgy. Bacao 1, Gen. Trias, Cavite

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

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ESS Port of Manila Family!

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greetings from:
friends of Cebu Port!

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Greetings from: Men and Women of the Port of Manila headed by District Collector Rizalino Jose Torralba

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