



Vol. X No.08 January 19-25, 2026 P10.00

Ayon ito sa ginanap na Local School Board Meeting 2026, kung saan ipinresenta ng DepEd District Office ang accomplishments ni Mayor Jon-Jon Ferrer sa lahat ng paaralan sa General Trias.

Tinalakay rin ang mga panukalang programa at budget para sa 2026, na sa huli ay naaprubahan bilang suporta sa patuloy na pagpapalakas ng kalidad ng edukasyon sa lungsod.

Bukod sa pagsiguro sa kapakanan ng mga mag-aaral, suportado rin ng Pamahalaang Lungsod ang mga gurong nais kumuha ng mas mataas na degree at iba pang pagsasanay sa pamamagitan ng LGU scholarship program.

(via fb page JonJon Ferrer)



Nakapagkaloob si Mayor Alex Advincula ng Ne-go-Cart sa 11 Imuseño ambulant vendors, katuwang ang Imus Public Employment Service Office, bilang dagdag puhunan at pagkakataon upang mas mapaunlad ang kanilang kabuhayan. Patuloy po tayong magtutulungan upang palawakin ang mga programang naglalapit ng oportunidad sa bawat Imuseño, sapagkat ang pag-unlad ng ating lungsod ay nagsisimula sa pag-angat ng kabuhayan ng bawat isa. (via Alex Advincula fbpage)

Pinakamatandang tao sa Pilipinas... ISANG SIGLO AT ISANG DEKADA SA BUHAY NI LOLA BEBANG



Sa paglipas ng isang daan at sampung taon, bihira ang mga taong nananatiling buhay, ngunit higit na bihira ang mga nananatiling buo.

Sa Barrio Anuling Lejos-I, Mendez Cavite naninirahan si Genoveva Ferma Garcia, o Lola Bebang, isang babaeng hindi lamang umabot sa mahabang panahon kundi tila nakipamuhay mismo sa kasaysayan.

Hindi kailanman hinabol ni Lola Bebang

ang kasikatan. Tahimik ang kanyang mundo sa isang bahay, isang bakuran, at isang buhay na hinubog ng tiyaga. Grade 4 lamang ang kanyang natapos, subalit kapag siya'y nagsalita sa wikang Ingles, ang bawat salita ay malinaw at may bigat, wari'y galing sa isang gurong hinubog ng panahon at karanasan.

Sa kanya, ang edukasyon ay hindi natapos sa silid-aralan dahil ito'y

con.on p.4

DO YOU KNOW?

James I was the first English monarch to use the fork.
 (Shared by Fellowship with Humanity)

FELLOWSHIP WITH HUMANITY
 Province of Cavite

PRESIDENT: AURELIO PAREDES BAUTISTA

Fellowship with Humanity is a Family-Based Masonic Charity Group registered in Cavite to help in a small way alleviate the conditions of the poor. The funds come from the family income of the Bautista Family members.



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Cavite gov't sustains health drive with medical, dental mission in Trece Martires City

BACOR CITY GOVERNMENT CONCLUDES 2ND DAY OF ISO MANAGEMENT REVIEW | PLANS FOR 2026 UNVEILED



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PhilHealth Implements One-Time Interest Waiver to Help Employers and Members Settle Contributions

Story on p. 5



Pamamahagi ng Armchairs at Monoblock Chairs

Noong Enero 09, kasama ni Trece Martires City Mayor Gemma Lubigan sina Vice Mayor Bobby

Montehermoso at mga Engineers ng Lungsod ay personal po naming inikot at pinangunahan ang pamamahagi ng

mga armchairs at monoblock chairs gayundin ay isinabay natin ang inspeksyon sa mga kasalukuyang pagawain

sa mga sumusunod na Pampublikong Paaralan dito sa ating lungsod: TMCNHS Sunshineville Extension HS Barangay

Cabuco • 800 armchairs • 200 monoblock chairs; Southville Elementary School Barangay Inocencio • 300 armchairs;

Francisco Osorio Integrated Senior High School Barangay Osorio • 300 armchairs
 con.on p.4

DOING THE RIGHT THING STILL MATTERS, ESP WHEN IT'S RARE



Nagbalik ng wallet na may lamang pera at ID ng senior citizen ang isang opisyal ng BTMD na kinilalang si Kurt Ortiz.

Nakita nito ang pitaka ng isang senior citizen na agad niya ring isinurtiz.
 con.on p.6

Cavite gov’t sustains health drive with medical, dental mission in Trece Martires City

from page 1

TRECE MARTIRES CITY, Cavite (PIA) — The Provincial Government of Cavite (PGC) re-inforced its commitment to accessible healthcare as it kicked off the year with a medical and dental mission held on January 8 in Barangay Cabezas.

The outreach activity benefited a total of 582 residents, with 379 individuals receiving medical consultations and 49 availing of dental services. As part of the comprehensive healthcare assistance, diagnostic services were also provided, including 100 fasting blood sugar (FBS) tests, 32 electrocardiogram (ECG) procedures, and 22 X-ray examinations.

Patients were likewise given free pre-



scribed medicines to support their treatment and recovery.

The mission was made possible through the collaborative efforts of healthcare professionals from the General

Emilio Aguinaldo Memorial Hospital (GEAMH) and the Office of the Provincial Governor (OPG) medical mission team, who delivered essential medical and dental care to the community.

Several local officials were present to show their support, including 7th District Board Member Aldrin Anacan, Councilor Joyce Anne Mojica,

Councilor Anne Jomille Humarang, and barangay officials of Cabezas.

The provincial government reaffirmed its commitment to bringing responsive and inclusive healthcare services closer to Caviteños, ensuring that essential medical support remains available to communities throughout the year.

(PIA)

MAKATANG KABITENYO
DLSU-DASMARINAS AWARDEE
MAKATANG KABITENYO 1999
F&A.M LINCOLN LODGE # 34
DOCTOR OF HUMANITIES (HONORIS CAUSA)
DR. AURELIO PAREDES BAUTISTA

PAGLAGO AT Paghina

1. Tatlo itong sector ng ating lipunan, Una'y pagsasaka sa bukid at linang, Ikalawa'y sector nating industriyal, At ikatlo'y service, sari-saring gampan.
2. Itong pagsasaka'y para sa pagkain, Bigas, mais , gulay ay doon kukunin, Mataas ang bilang ng farmer sa atin, Maliit ang lupa, at kita'y kapos din.
3. Industriyal naman may likhang produkto, At sariling gamit yaong likha dito, Ang luwas kokonti nating Pilipino, Tayo'y nahuhuli sa galaw ng mundo.
4. Itong service sector bigay ay serbisyo, At alaga nito'y ang nais ng tao, Restawran, sinehan, sasakyan, merkado, Para sa local at dayuhang turismo.
5. Lumalago tayo sa dami ng luwas, Humihina tayo pag tao'y umiwas Sa gawaing bukid at sa aking watas Nagtungo sa lunsod at yaman ang hanap.
6. Humihina tayo pag ang graduate natin Hindi makakuha ng tamang gawain At kahit na D.H. ay nais na kunin, Kulang lagi tayo sa trabahong angkin.
7. Nagluluwas tayo ng ating produkto, Mga raw material sa bansang modern, Maliit ang kita sa gawaing ganito, Mataas sana kung finished product ito.
8. Paglago'y mahirap pag bansang mayamang, Tayo'y dinadaig kung may pagalingan, Paghina'y palagi nating agam-agam, Tayo'y sinisiklot nitong pamilihan.



SEE YOU AT GEN. E. TOPACIO ST. NEAR THE TOPACIO COMPOUND IMUS, CITY

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Main Office:
667 Bayan Luma 5 Imus City, Cavite
Contact Number:
09497849109/09075029643
E-mail Address:
humanitynews@yahoo.com

our website:
www.humanitynewsph.com

AURELIO P. BAUTISTA
PUBLISHER/EDITOR-IN-CHIEF

LEXTER LUMAS BAGAPORO
BUSINESS MANAGER

VER C. BAUTISTA
EXECUTIVE OFFICER

KRISTEL. LUMAS
LAY-OUT ARTIST

ANTHONY LUMAS
ACCOUNT EXECUTIVE

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

AFC SME FINANCE, INC.,
(Represented By: Judy P. Ignacio)
Mortgagee.

-versus- Foreclosure No. 2025-184
For: Extra-Judicial Foreclosure of
Real Estate Mortgage

MAROJA TIMON DE ASIS,
Mortgagor.

NOTICE OF EXTRA JUDICIAL FORECLOSURE

Upon Extra-judicial Petition for Sale under Act 3135 as Amended by Act 4118 filed by the mortgagee, **AFC SME FINANCE, INC., (Represented By: Judy P. Ignacio)**, at Unit 310 AIC Gold Tower, Emerald Ave., Corner Garnet St., Ortigas Center, Pasig City, and against the mortgagor, **MAROJA TIMON DE ASIS** at #0266 Maganda St., J.S. Ville Subd., Habay 1, Dulong Bayan, Bacoor, Cavite, Philippines, to satisfy the mortgagee indebtedness which as of November 24, 2025, amounts to **TWO MILLION THREE HUNDRED HUNDRED EIGHTY ONE THOUSAND SIX HUNDRED SIXTY FOUR PESOS (P2,381,664.00)**, 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 **February 10, 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. 167-2023006928

" A PARCEL OF LAND (LOT 266-B-1-E, OF THE SUBDIVISION PLAN, PSD-04-018192, BEING A PORTION OF LOT 266-B-1, (LRC) PSD-299716, L.R.C. REC. NO. N-35907), SITUATED IN THE BO. OF SALINAS, MUNICIPALITY OF BACOR, PROVINCE OF CAVITE. XXX, CONTAINING AN AREA OF TWO HUNDRED EIGHTEEN (218) SQUARE METERS."

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

"In the event the public auction should not take place on the said date, it shall be held on **February 17, 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 16, 2025.

MELY C. HERMOSURA-VISTA
Clerk of Court VI

By: **DANILO B. BERLON**
Sheriff IV

Copy Furnished:

AFC SME FINANCE, INC.
Unit 9B 9th Floor Atrata 2000 Building, Emerald Avenue
1605 Ortigas Cemnter, Pasig City

Ms. MAROJA TIMON DE ASIS
#0266 Maganda St., J.S. Ville Subd., Habay 1, Dulong Bayan, Bacoor, Cavite, Philippines

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

HUMANITY NEWS
JANUARY 12, 19, & 26,2026

Republic of the Philippines
Fourth Judicial Region
REGIONAL TRIAL COURT
Branch 118 City of Bacoor, Cavite
2nd floor, Main Square Mall Molino Boulevard,
Bacoor City, Cavite
rtc1bcr118@judiciary.gov.ph / 09159602868

IN RE: PETITION FOR THE ISSUANCE OF A NEW OWNER'S DUPLICATE COPY OF TRANSFER CERTIFICATE OF TITLE NO. (057- 2011025953) 167-2016004521 OF THE REGISTRY OF DEEDS FOR THE PROVINCE OF CAVITE (BACOR BRANCH)

LRC Case No: 8843-2025-343

MASAITO DEVELOPMENT CORP.,
represented LORAINNE ANN L. CASTRO
Petitioner

ORDER

This is a petition for the issuance of a new owner's duplicate copy of Transfer Certificate of Title (TCT) No. (057-2011025953) 167- 2016004521 of the Registry of Deeds for the Province of Cavite, Bacoor City Branch filed by petitioner through its representative, Loraine Ann L. Castro.

Petitioner alleges that it is the registered owner of a parcel of land situated in Barangay Molino, Bacoor City, Cavite covered by TCT No (057-2011025953) 167- 2016004521. Petitioner further alleges that the owner's duplicate copy of said title was lost sometime in January 2025 while it was in the course of arranging its records on file. Consequently, petitioner through its Land Acquisition Junior Supervisor executed an affidavit of loss. It prays that judgment be rendered directing the Register of Deeds to issue a new owner's duplicate copy in its name.

Finding the petition to be sufficient in form and substance, the same is hereby set for initial hearing on **May 4, 2026 at 9:00 in the morning** at which date, place and hour, any interested person may appear and show cause why said petition should not be granted.

Petitioner is directed to cause the PUBLICATION of the copy of this Order at its expense once a week for three (3) consecutive weeks in a newspaper of general circulation in the Province of Cavite. Likewise, petitioner is directed to FURNISH with copies of the petition with annexes the Office of the Registry of Deeds, Bacoor City, the Registry of Deeds for the Province of Cavite and the Land Registration Authority within fifteen (15) days from receipt of this Order and thereafter to submit compliance to this Court.

Let copies of this Order be POSTED in three (3) conspicuous places in the City of Bacoor where the property is situated at least thirty (30) days prior to the aforesaid date of hearing, more particularly at the bulletin boards of the following:
1. Regional Trial Court, City of Bacoor Cavite
2. Registry of Deeds, Bacoor City, Cavite
3. Main Entrance, City Hall of Bacoor City, Cavite

SO ORDERED.

Uncle Jeff
BRICK OVEN PIZZA
KAP HAN NI ANTONIO
See us at General Juan Castañeda street near the Imus Plaza

GIVEN IN CHAMBERS, this 5th day of January 2026 in the City of Bacoor, Cavite.

ROMANO M. DIAZ Presiding Judge

Copy Furnished:
Atty. ERWIN BRYAN S. KANAPI
Kanapi Law Office and Associates
Counsel for the Petitioner
Rm-201 DRB Bldg., Aguinaldo Highway Palico 4, Imus City, Cavite
Email: atty.erwinbryankanapi@gmail.com

MASAITO DEVELOPMENT CORP.
Petitioner
11th Floor, AXA Building, Sen. Gil. Puyat Ave. cor. Tindalo St., Makati City

REGISTRY OF DEEDS, BACOR CITY Bacoor City
Hall, Bacoor Blvd., Bacoor City
Email: rdbacoorcity@gmail.com

REGISTRY OF DEEDS FOR THE PROVINCE OF CAVITE
Capitol Compound, Trece Martires City, Cavite
Email: rd.provinceofcavite@Ira.gov.ph

LAND REGISTRATION AUTHORITY
East Avenue cor. NIA Road, Diliman,
Quezon City Email: records@Ira.gov.ph

HUMANITY NEWS
JANUARY 19, 26, & FEBRUARY 2, 2026

CAVITE PPO, NAGKALOOB NG TULONG-PINANSIYAL SA PULIS NA NASUGATAN SA GITNA NG TUNGKULIN



Bilang pagpapakita ng malasakit at suporta sa kapulisan, nagkaloob ng tulong-pinansiyal ang Cavite Police Provincial Office (Cavite PPO) sa isang pulis na nasugatan habang ginagampanan

ang kanyang tungkulin sa isang operasyon ng pulisya.

Pinangunahan ni Acting Provincial Director PCOL Ariel R. Red ang personal na pag-abot ng halagang Limampung

Libong Piso (₱50,000.00) sa mga magulang ni PCpl Ryan Onia Vismanos, miyembro ng General Trias City Component Police Station, na kamakailan ay nasugatan sa linya ng tungkulin.

Kasama ni PCOL Red sa seremonya ng pagbibigay ng tulong sina PEMS Erlyn R. Baraquia, PESPO, at PCMS Aileen C. Abunda, Chief Clerk ng Budget and Fiscal Office ng Cavite PPO.

Ang naturang tulong-pinansiyal ay nagmula sa malasakit at inisyatiba ni PBGEN Paul Kenneth T. Lucas, Regional Director ng PRO CALABARZON, bilang

bahagi ng patuloy na programa ng Philippine National Police na tiyakin ang kapakanan ng kanilang mga tauhan, lalo na ang mga nagsasakripisyo ng buhay sa pagtupad ng tungkulin.

Ayon sa Cavite PPO, layunin ng tulong na maibsan ang gastusing medikal at masuportahan ang pamilya ng nasugatang pulis sa panahon ng kanyang paggaling.

Muling pinagtibay ng pamunuan ng PNP ang kanilang pangakong aalagaan at susuportahan ang bawat pulis na handang ialay ang sarili para sa kaligtasan at kapayapaan ng mamamayan.

Health Benefits...

Kaalaman tungkol sa Balanoy o Basil bilang halamang gamot

Ang basil ay kilalang dahong pampalasa (herbs) na ginagamit sa pagluluto dahil sa angking amoy nito na mabango. Ang maliit na halamang ito ay madaling tumutubo sa iba't ibang lugar sa bansa. Madali ring makakahanap at makabibili nito sa mga pamilihan na maaaring sariwa pa o pinatuyo at dinurog na.



Scientific name: *Ocimum basilicum* Linn.; *Ocimum bullatum* Lam.; *Ocimum americanum* Jacq.; *Ocimum sanctum*

Common name: *Balanoy o Solasi* (Tagalog); *Sweet Basil o Basil* (Ingles)

Ano ang mga sustansya at kemikal na maaaring makuha sa Balanoy (Basil)?

Ang iba't ibang bahagi ng halamang basil ay maaaring makuhanan ng maraming uri ng kemikal at sustansya na maaaring may benepisyo sa kalusugan:

Ang pinatuyong dahon ay makukuhanan ng essential oil, na may linalool at methyclaviol.

Ang bulaklak ay mayroon namang volatile oil. Bukod sa mga nabanggit mayroon pang caffeic acid, p-coumaric acid, p-cymene, limonene, 1,8-cineole, methyl cinnamate, myrcene, quercetin, rutin, tryptophan, safole sa dahon nito.

Anong bahagi ng halaman ang ginagamit bilang gamot, at paano ginagamit ang mga ito?

Maaaring gamitin bilang gamot ang ilang bahagi ng halaman tulad ng:

Dahon. Ang dahon ay maaaring katasan, dikdikin, tadtarin at ipahid sa mahagi ng katawan na dapat gamutin. Maaari din itong ilaga at inumin na parang tsaa. Ang langis na nakukuha sa dahon ay mabisa ring panggamot sa ilang mga karamdaman.

Buto. Ang dinurog na buto ng balanoy ay mabisa kung ipapahid sa bahagi ng katawan na may karamdaman. Maaari ring inumin ang pinaglagaan ng buto nito.

Ano ang mga sakit na maaaring magamot ng Balanoy (Basil)?

1. Ubo na may makapit na plema. Mabisa sa ubo ang pag-inom sa pinaglagaan ng dahon ng balanoy. Makatutulong ito sa palambutin ang makapit na plema upang mailabas.

2. Pagsusuka. Ang pinaglagaan ng dahon ng balanoy ay mabisa rin sa pagpapahinto ng tuloy-tuloy na pagsusuka.

3. Kabag. Maaaring maibsan ang pananakit ng tiyan na dulot ng kabag sa tulong ng pag-inom ng pinakuluang dahon ng basil.

4. Pananakit ng tenga. Maaaring ipatak sa loob ng tenga ang katas ng dahon ng balanoy upang maibsan ang pananakit.

5. Rayuma. Ipinanghugas sa bahagi ng katawan na dumaranas ng pananakit dulot ng rayuma ang pinaglagaan ng dahon ng basil.

6. Buni. Ang katas ng dinikdik na dahon ay ipinapahid sa apektadong balat.

7. Pananakit ng ngipin. Ang bulak na binasa sa katas ng dahon ng basil ay maaaring isiksik sa bulok na ngipin upang mawasan ang pananakit.

8. Hirap sa pagdumi. Pinapainom ng pinaglagaan ng buto ng basil ang taong dumadanas ng hirap sa pagdumi o pagtitibi.

9. Pagtatagihawat. Ipinanghugas sa bahagi ng balat na may tagihawat ang pinaglagaan ng pinatuyong dahon ng balanoy.

10. Tulo. Ipinanghugas din sa apektadong ari ang pinaglagaan ng buto ng balanoy.

11. Pagatae. Maaaring inumin ang pinaglagaan ng buto ng balanoy upang mapahinto ang pagdudumi.

12. Iritasyon sa mata. Upang maibsan ang pakiramdam, maaaring ipatak sa mata ang pinaglagaan ng buto ng balanoy.

GRAND KARAKOL SA KAWIT: PINTIG NG PANANAMPALATAYA NG KULTURANG CAVITEÑO



Naging buhay na saksi ang bayan ng Kawit sa isang makasaysayang tagpo ng pananampalataya at kultura sa ginanap na Grand Karakol, kung saan nagtipon-tipon ang mga patrona ang mga patrona at patron mula sa iba't ibang diocesan shrines ng lalawigan ng Cavite.

Hindi lamang ito isang

pagdiriwang, kundi isang makapangyarihang pahayag ng pagkakakilanlan, debosyon, at kolektibong alaala ng mga Caviteño.

Sa saliw ng tradisyunal na musika at makukulay na kasuotan, muling nabuhay ang diwa ng karakol na isang sayaw-dasal na malalim ang ugat sa kasaysayan ng Katolisismong Pilipino. Ang bawat hakbang, indak, at galaw ng mga deboto ay hindi basta pagtatanghal, kundi isang anyo ng panata at pasasalamat. Sa paglalakad ng mga patrona at patron, tila muling nagtagpo ang nakaraan at kasalukuyan. Ang pamana ng mga ninuno at ang patuloy na pananampalataya ng kasalukuyang henerasyon.

Higit pa sa relihiyosong ritwal, naging daluyan ang Grand Karakol ng pagkakaisa ng mga pamayanan mula sa iba't ibang panig ng Cavite. Dama ang sigla sa mga ngiti ng mga kalahok, ang saya sa salu-salong komunidad, at ang pagkakapit-bisig ng simbahan at sambayanan.

Sa gitna ng modernisasyon at mabilis na pagbabago ng panahon, pina-

tunayan ng pagdiriwang na nananatiling buhay ang tradisyong ito hindi bilang alaala lamang, kundi bilang isang aktibong puwersang humuhubog sa pagkatao ng lalawigan.

Ang Kawit, bilang makasaysayang bayan at duyan ng kalayaan ay muling naging entablado ng isang kalayaang espiritwal na may kalayaang ipahayag ang pananampalataya sa paraang makulay, masigla, at sama-samang ipinagdiriwang.

Sa bawat indak ng karakol ay ipinapakita ng mga Caviteño na ang pananampalataya ay hindi lamang nasa loob ng simbahan, kundi isinasabuhay sa lansangan, sa komunidad, at sa araw-araw na buhay.

Sa kabuuan, ang Grand Karakol ay patunay na ang kultura at pananampalataya sa Cavite ay hindi naluluma, bagkus ay patuloy na yumayabong at nagbibigay-lakas sa pagkakaisa ng bayan.

Isa itong paalala na hangga't may mga taong handang magpasa at magsabuhay ng tradisyon, mananatiling buhay ang diwang Caviteño na may masigla, matatag, at may malalim na pananampalataya.

render sa nagma-may-ari.

Honesty still exists, and we hope it stays that way.

DOING THE RIGHT THING
from page 1

BACOR CITY GOVERNMENT CONCLUDES 2ND DAY OF...

The City Government of Bacoor, under the leadership of Mayor Strike B. Revilla, successfully concluded the 2nd Day of the ISO Management Review, led by the Human Resources Development and Management Department (HRMD) headed by Ms. Natividad Ludwig Ople.

All city departments proudly remain ISO Certified, reflecting Bacoor's strong commitment to international standards, efficiency, and quality public service. During the review,

department, unit, and assistant heads presented their plans and programs for 2026, setting clear directions for the year ahead.

The activity was guided by ISO Consultants Engr. Maria Luisa Jalandoni and Mr. Mike Dave Bucher, with Mayor Strike actively participating in the discussions.

The ISO Management Review plays a vital role in continuously improving city systems and processes—ensuring maayos, episyente, at de-kalidad na serbisyo para sa bawat Bacooreño.



BLESSING OF ROAD CONNECTING CONGRESSIONAL ROAD AND GOVERNOR'S DRIVE W/ DASMARINAS CITY MAYOR JENNY BARZAGA

CARD MRI launches its four-decade celebration, marking 40 years in 2026



Bente Productions President Marilyn M. Manila (front, left photo) hosts the launching of CARD MRI's Four-Decade Celebration for 2026, while CARD MRI Founder and Chair Emeritus Dr. Jaime Aristotle B. Alip (right) highlights the institution's ongoing mission and journey, holding a copy of the Five-Year Corporate Strategy 2026–2030.



CARD MRI Founder and Chair Emeritus Dr. Jaime Aristotle B. Alip (right), with his wife and Senior Adviser for Research Ms. Aniceta R. Alip (left), make their entrance to mark the start of the Four-Decade Celebration launch following a short film.

CARD Mutually Reinforcing Institutions (CARD MRI), a group of 34 institutions that provide social development services to over 9.7 million Filipinos and

insure more than 31 million individuals, will celebrate its 40th founding anniversary in 2026. On December 12, 2025, the organization launched its year-long celebration

during the 2025 CARD MRI's Year-End Business Planning.

Its 40th year is themed “CARD MRI Four Decades of Legacy: Integrating Traditional and Modern Approaches to Poverty Eradication.” This milestone highlights the organization's combination of hands-on and people-centered approaches with innovative technologies in its continued commitment to the mission of social development and poverty eradication.

“For almost four decades, the recogni-

mitment,” said Dr. Jaime Aristotle B. Alip, Founder and Chair Emeritus of CARD MRI. He also recalled the organization's humble beginning 39 years ago, and how it has grown into 34 different social development institutions today united by a single mission to eradicate poverty. He highlighted how these initiatives have transformed the lives of CARD clients one by one, and emphasized the need to continue this work.

Looking ahead, Dr. Alip confirmed the five-year strategic plan of

Development, and Corporate Advocacy. The plan highlights bringing together initiatives from different institutions to create synergy within CARD MRI. It focuses on strengthening micro-insurance and disaster resilience, as well as expanding health services through CARD Care Network Inc. (CCNI), a newly launched network of healthcare-focused institutions through CARD MRI. It also includes scaling enterprise development through value chain partnerships. Additionally, the plan aims to upgrade digital operations by using Artificial Intelligence (AI) to

provide better support, improve staff efficiency, and enhance the client experience.

The four-decade celebration launch begins with a short film depicting the story of Dr. Alip meeting his younger self 39 years ago, when he was just starting CARD MRI by drafting a business proposal using his father's old typewriter and a twenty-peso bill. “Hanggang sa muli, batang ako... (Until next time, younger me...)” was the final line of the short film, delivered by the present-day Dr. Alip after he encouraged his wary, hopeful younger self to continue pursuing their dream of building a bank owned by underserved Filipinos.

The film was followed by the entrance of Dr. Alip himself, dressed as a pilot, accompanied by his wife, Mrs. Aniceta D. Alip, senior adviser for the research unit of the institution, dressed as a flight attendant. Their attire symbolizes CARD

MRI's 40-year journey and the path ahead. “Our responsibility is to sustain the legacy we have built for the next 40 years and beyond, for the generations to come,” said Dr. Alip.

BUSINESS ONE-STOP SHOP(BOSS) MOTORCADE NG LGU CARMONA



Annual Farmers Registration sa Bayan ng Naic



Sa patuloy na pag-suporta ng lokal na pamahalaang bayan ng bayan ng Naic at Pangunguna ni Mayor Rommel Magbitang, naganap ang Annual Farmers Registration na isinagawa ng Office of the Municipal Agricultural and Biosystems Engineer ngayong araw

ng Biyernes January 16, 2026 sa Charlie Villamin Compound, Barangay Timalan, Concepcion Naic Cavite.

Layunin ng programa na maitala at ma-update ang impormasyon ng mga magsasakang Naicqueño upang mas mapalawak ang kanilang access sa mga

programang pang-agrikultura, tulung, at serbisyong inihahatid ng lokal na pamahalaang Bayan ng Naic.

Sa pamamagitan ng ganitong mga hakbang, patuloy na sinusupportahan ng Bayan ng Naic ang kabuhayan at kalakasan ng ating mga magsasakang Naicqueño.

Pamamahagi ng Armchairs at Monoblock Chairs...

from page 1

at Trece Martires City Senior High School Barangay Gregorio • 200 armchairs

Ang inisyatibong ito ay bahagi ng aming patuloy na hangarin na ma-

tiyak na ang ating mga mag-aaral ay magkaroon ng maayos na mga pasilidad na makatutulong sa kanilang pag-aaral.

Maraming salamat sa ating mga guro at

school heads na walang sawang tumutulong at nagsusumikap upang patuloy tayong makapagbigay ng de-kalidad na edukasyon para sa bawat Treceño.

Sa pangunguna ng Office of the City Treasurer, ang Pamahalaang Lungsod ng Carmona ang nagsagawa ng motorcade kahapon, Enero 15, bilang paalala sa lahat ng negosyo at establisyimen-

to sa lungsod na maaaring mag-apply at mag-renew ng Business Permit sa pamamagitan ng Business One-Stop Shop (BOSS).

Narito ang schedule ng BOSS para sa

bawat barangay upang mas maisaayos at mapabilis ang ating transaksyon: <https://www.facebook.com/carmonalgu/posts/pfbid02tfYx-CQqWYpQpZDAp1CkZ-FRfUJ5xp5EU2rTwLB-gG45y1di4y2xQ7DE5p-GVoQ4s6x7l>

Ang unang hakbang para sa proseso ng BOSS ay magsisimula sa Carmona Plaza. Para sa mga katanungan, maaaring dumulog sa ating Office of the City Treasurer.

Iwasan ang Multa, Magbayad nang Maaga.

Pinakamatandang tao sa Pilipinas ... from page 8

ipinagpatuloy ng buhay mismo.

Noong kabataan niya, tinahi ni Lola Bebang ang mga pangarap ng iba bilang mananahi, at kalaunan ay tinamnan niya ng pag-asa ang lupa sa loob ng mahigit dalawang dekada, kasama ang kanyang asawa na si Sixto Garcia, isang dating waiter ng Taal Vista Hotel. Sa bawat tanim at ani, sa bawat tusok ng karayom, dahan-dahang nabuo ang isang pamilya na walang luho, ngunit sapat; walang reklamo, ngunit puno ng panalangin.

Biniyayaan siya ng siyam na anak. Dalawa dito ang nauna nang lumisan at pito ang nananatiling buhay sa alaala. Ang iba ay naglakbay sa kani-kanilang landas at may nanatiling binata at dalaga, may humawak ng propesyon, at may nagtapos ng pag-aaral. Sa mata ni Lola Bebang, ang bawat anak niya, may asawa man o wala, may titulo man o simple ay pantay-pantay

na biyaya.

Sa loob ng isang siglo, halos hindi nakilala ng kanyang katawan ang karamdaman. Kwentong kanyang mga anak ay hindi pa umano ito kailanman nadadala sa ospital. Ubo at trangkaso lamang ang kanyang naging sakit, mga paalala na ang katawan ay maaaring manatiling matatag kapag ang isipan ay payapa.

May mga bulung-bulungan din tungkol sa anting-anting na umano'y kanyang dala, ngunit para sa mga nakakakilala sa kanya, ang tunay niyang sandata ay pananampalataya. Sa kanyang mga dasal na binibigkas sa wikang Latin, tila inuugnay niya ang nakaraan at kasalukuyan, ang lupa at langit.

Payak ang kanyang hapag-kainan. Bulanglang ang kanyang paborito, at kung minsan ay hinog na mangga lamang ang kanyang ulam na isang paalala na hindi kailangang mag-ing sagana ang mesa

upang maging busog ang buhay. Ang kanyang pagkain ay salamin ng kanyang pamumuhay na simple, sapat, at walang labis.

Ngayon, si Lola Bebang ay napapalibutan ng siyam na apo at apat na apo sa tuhod. Sa bawat titig niya sa kanila, maki-kita ang isang tahimik na tagumpay na ang buhay na kanyang iningatan ay nagpatuloy, lumago, at umusbong lampas sa kanyang sarili. Hindi man siya naging tanyag, naging ugat naman siya, at mula sa ugat na iyon ay patuloy na may mga sangang tumutubo.

Si Lola Bebang ay hindi simbolo ng kahabaan ng buhay lamang. Siya ay isang paalala na ang tunay na lalim ng buhay ay hindi nasusukat sa ingay ng mundo, kundi sa kakayahang manatiling matatag, mapagpakumbaba, at nananalig ng tahimik sa paglipas ng panahon.

(Mula sa Panulat at Pananaliksik ni Isidro Samaniego)

PhilHealth Implements One-Time Interest Waiver to Help Employers and Members Settle Contributions

from page 1



PhilHealth welcomes the directive of President Ferdinand R. Marcos Jr. to implement a one-time waiver program for incurred interests from missed premium payments. This is a concrete measure to help employers, self-employed individuals, and other covered members settle long-standing contribution obligations and restore good standing with the National Health Insurance Program.

The waiver policy underscores the administration's commitment to fairness, economic recovery, and sustained access to healthcare by addressing the accumulated burden of interest arising from missed premium payments.

To provide clarity, the one-time waiver applies strictly to interest charges, and does not cover unpaid premium contributions. The policy is designed to assist employers and self-employed individuals whose arrears have ballooned primarily be-

cause of compounded interest, while ensuring continuous delivery of benefits of employees and members of PhilHealth.

To further ease the financial burden on covered entities, PhilHealth is providing a one-year settlement window from the effectivity of the Circular, during which outstanding premium contributions may be paid. Employers who settle earlier within the prescribed period may qualify for greater reductions in interest, including partial or full waiver, depending on the length of the payment term.

For the employed sector, the guidelines for availing waiver will be published soon. Meanwhile, the detailed implementing mechanics for the self-employed sector are being finalized and will be issued separately to ensure proper guidance and orderly implementation.

As part of the program safeguards, employers availing of the

one-time waiver are required to register their employees under the Yaman ng Kalusugan Program (YAKAP) and ensure completion of the First Patient Encounter (FPE), in line with PhilHealth policy. This requirement reinforces the intent of the waiver—not only to recover missed contributions, but also to connect workers and their families to accessible primary care services.

PhilHealth encourages all eligible employers and members to take advantage of this limited, one-time opportunity, and advises the public to await official announcements for further details on implementation timelines and payment arrangement options, particularly for the self-employed sector.

For accurate information and updates, the public is urged to follow PhilHealth's verified communication channels.

(PhilHealth Regional Office 4A)

ADVISORY
No. 2026-0001

One-Time Waiver of Interest on Missed Employer Contributions

In line with the recent publication of PhilHealth Circular No. 2026-0001, PhilHealth announces the implementation of a one-time waiver of interest program designed to provide government and private employers a fair and reasonable opportunity to settle unpaid premium contributions accumulated over time, while strengthening PhilHealth's partnership with them to support sustained compliance going forward. This initiative recognizes that the high level of compounded interest, coupled with the economic challenges brought about by the COVID-19 pandemic, has made compliance difficult for many employers.

Under this program, employers with missed premium contributions covering the period **July 2013 to December 2024** may settle their obligations within a dedicated one-year window, subject to the following settlement options:

- Two percent (2%) interest rate for seven to twelve (7-12)-month payment arrangement;
- One percent (1%) interest rate for two to six (2-6)-month payment arrangement; and,
- Zero percent (0%) interest rate or full waiver of interest for one (1)-month payment arrangement.

Requirements:

- Submission of all required documents;
- Updating of Employee Masterlist; and,
- Registration and assignment of all employees in the Yaman ng Kalusugan Program (YAKAP) & completion of First Patient Encounter (FPE).

The program offers flexibility through partial or full waiver of interest depending on the period of settlement, with the objective of easing the financial burden on employers while enabling PhilHealth to recover unpaid contributions critical to sustaining the National Health Insurance Program.

Employer requests to avail of the program shall be accepted until December 31, 2026 only. This is a time-bound, one-time initiative intended to encourage compliance and strengthen PhilHealth's capacity to deliver health benefits to the Filipino people.

For further inquiries, interested employers may coordinate with their assigned PhilHealth Accounts Information Management Specialist (PAIMS) or visit the nearest PhilHealth Local Health Insurance Office (LHIO).

(Sgd.) **EDWIN M. MERCADO, MD, MHA, MMSc**
President and Chief Executive Officer