

SUNDAY TRIBUNE

NEWS PUBLISHING

News

Worth

Knowing

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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 ► **CAVITE • 5**



Voices That Cannot Be Silenced: PAPI's Stand Against Fake News and Corruption

BALIWAG, Bulacan — Long before the speeches began and the applause filled the halls, a quiet realization settled over the delegates of the 29th National Press Congress:



In an age drowning in misinformation, their calling has never been more vital.

Held on December 3–4, 2025 at The Greenery in Baliwag, Bulacan, this year's gathering of the Publishers Association of the Philippines, Inc. (PAPI) was more than an annual event—it was a reunion of truth-seekers, a summit of storytellers, and a testament to the enduring power of Philippine journalism.

The theme, "Unmasking Deception: The Role of Investigative Media in Exposing Fake News and Corruption," set the tone for a congress that was both reflective and forward-looking.

A Ceremony That Set the Stage

Day 1 opened with the solemn Entry of Colors by Bulacan State University, followed by a heartfelt doxology by Pastor Elpedio B. Soriano Jr. As the AVP played the National Anthem and the PAPI Hymn, delegates ► **VOICES THAT • 6**

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 ► **PGC LEADS • 5**

Price vs. Value: Why Pioneers Hold the Key to Pi's Future



In every financial ecosystem, there is a clear difference between value and price. For many pioneers, understanding this difference is the key to removing fear, ending confusion, and building unshakable confidence in Pi Network.

Value Comes From

Us — the Pioneers

Value is not something given by an exchange, a market maker, or an outsider.

Value is created by the pioneers themselves.

The GCV of \$314,159 is not a random number — it represents the collective belief, contribution, and consensus of the community. It is a reflection of our vision, our unity, and our long-term commitment. This value grows with every step we take to strengthen the ecosystem.

Price Comes From Outside — the CEX Market

Price is different.

Price is what centralized exchanges determine based on external demand and supply. It will fluctuate depending on traders, speculators, investors, market trends, and liquidity.

But here is the important truth:

Value Influences Price

When pioneers create strong value, the outside world begins to recognize it.

When our ecosystem grows, when merchants accept Pi, when education becomes widespread, and when

confidence replaces fear — demand naturally increases. And when demand increases, price follows.

That is why our focus must remain on community education, ecosystem building, and confidence. These are the roots that nourish Pi's long-term price growth.

You Are Not an Observer — You Are an Owner

Many pioneers forget this:

You are not here to watch.

You are not here to wait for others.

You are a shareholder of Pi.

You are a builder of Pi.

You are part of Pi's foundation.

Your contribution matters — more than you imagine.

Contribution can be simple:

Educating yourself so doubts disappear

Staying calm and not being manipulated by news

Refusing to spread negativity

Strengthening your skills and knowledge

Helping the ecosystem grow

Encouraging unity in your community

When you improve yourself, you improve the

ecosystem.

When you gain clarity, you create value.

When you stay confident, you strengthen OM for everyone.

Your Thoughts Shape Your Reality

What you want from Pi Network is connected to the thoughts in your own heart.

Fear creates barriers.

Confidence creates pathways.

Unity creates success.

This is why I always say:

Don't just ask. Build.

The moment pioneers understand this, Pi Network accelerates forward.

A pioneer's confidence influences the full Open Mainnet, the ecosystem's stability, and even the timing of future price growth.

Let us walk together with clarity, strength, and unwavering belief.

The future of Pi is built by pioneers — not outsiders.
(Doris Yin - Founder Global GCV Movement)

Over 300 Gather for "Pi – GCV Happy Vietnam" Conference and Ambassador Recognition Congress

Ho Chi Minh City hosted a landmark event as over 300 ambassadors, messengers, business leaders, and community members convened at the 415 Hoang Van Thu Conference & Event Center, Tan Binh District, for the "Pi – GCV Happy Vietnam" Conference & Ambassador Recognition Congress. The event celebrated unity, development, and dedication across the Pi – GCV Vietnam ecosystem.

Key Leadership Inspires Attendees

The conference was led by three prominent Vietnamese leaders:

Mr. Dao Duc Viet – Chief Ambassador, Chairman of the GCV Vietnam Industry Alliance

Ms. Nguyen Minh Nguyet – Education Ambassador, Vice Chairman of the GCV Vietnam Industry Alliance

Ms. Vo Thi Dien – GCV Vietnam Ecosystem Development Ambassador

Their speeches emphasized Vietnam's pioneering role in the global GCV ecosystem, highlighting responsibility, discipline, long-term vision, and the importance of building a humane, united, and sustainable community.

International Support Strengthens Global Vision

The gathering was also honored by the presence of international leaders:

Ms. Lumari, President & CEO of GCV and President of the International Industrial Alliance

Mr. Jojo, Vice President of the International Industrial Alliance and Assistant CEO & Strategist of GCV

Their participation reinforced confidence in Vietnam's unique contribution to the global GCV mission.

Businesses Showcase Real-World Impact

Partner businesses from sectors including healthcare, trade, agriculture, education, and technology highlighted practical applications of Pi – GCV. Companies introduced products and services, shared trading models, signed cooperation agreements, and expanded inter-provincial networks, demonstrating the ecosystem's potential for real-world impact.

Honoring 34 Provincial and City Ambassadors

A moving highlight of the conference was the recognition of Ambassadors from 34 provinces and cities. Leadership presented certificates of honor, flowers, and commemorative plaques, acknowledging their tireless work in spreading Pi – GCV values. This recognition celebrated the individuals who laid the foundation for

LUMARI REPORTS



Ms. Lumari

Integration of ACTA Happy Community

The event marked the official integration of the ACTA Happy Community into Pi – GCV Vietnam. This milestone expands the community's strength, enhances collective intelligence, and generates additional resources for ecosystem development, reinforcing the prestige and attractiveness of GCV Vietnam.

Vision, Unity, and Sustainable Development

Over 300 participants brought pride, energy, unity, and optimism for GCV Vietnam's future. The Vietnamese leadership emphasized:

Creating real and sustainable value for the community

Spreading happiness, compassion, and service

Building a strong, transparent, and efficient ecosystem

Bringing Pi into daily life to create tangible impact

A Milestone for GCV Vietnam

The "Pi – GCV Happy Vietnam" Conference and the 34 Provinces & Cities Ambassador Recognition Congress set a new benchmark for unity and inspiration. It marked a significant step forward for GCV Vietnam on the global map, showcasing the country's leadership and commitment to creating a meaningful, real-world ecosystem. (Lumari - Chairperson and Executive Director)

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"WHY PI MUST EVOLVE INTO A GLOBAL MERCHANT CLEARING SYSTEM: And Why GCV Is the Only Model That Allows Pi to Support Real-World Payment Settlement at Planetary Scale"

EXECUTIVE SUMMARY

Pi Network is uniquely positioned to become the world's universal merchant clearing system — a financial layer allowing:

- * stores
- * restaurants
- * service providers
- * e-commerce sites
- * freelancers
- * digital creators

...to accept Pi, settle instantly, convert value predictably, and operate globally without depending on:

- * banks
- * credit card networks
- * remittance companies
- * international transfer fees
- exchange rate fluctuations

But for Pi to serve as a global merchant settlement currency, it must have:

- stable purchasing power
- predictable unit value
- transparent valuation logic
- cross-border consistency
- trust from merchants

This is impossible without:

GCV (Global Consensus Value). This report explains:

- * why Pi must function as a clearing currency
- * how Pi can replace traditional settlement systems
- * why merchants need stability
- * why GCV is foundational
- * how Pi Wallet already reveals settlement architecture
- * how PiDEX will interface with merchant payments
- * how global trade can run on Pi

In short:

GCV ? stabilizes Pi ? enables Pi ? clears global merchant repricing



Jojo

transactions.

1. INTRODUCTION: THE WORLD NEEDS A NEW GLOBAL CLEARING SYSTEM

Today's financial infrastructure is fragmented:

- * Visa/MasterCard charge 2-4% fees
- * PayPal takes up to 7% with currency adjustments
- * SWIFT transfers cost \$15-45 per transaction
- * cross-border payments take 1-5 days
- * merchants must comply with local currency restrictions
- * international freelancers struggle to receive money

Pi has the opportunity to solve these global pain points.

Pi can serve as:

- the universal unit for instant payment clearance.

To do this, merchants must rely on:

- Pi (as the currency)
- GCV (as the stable valuation reference)

Together, they create a planetary clearing network.

2. WHY MERCHANTS REQUIRE A STABLE DIGITAL CURRENCY

Merchants cannot adopt currencies that:

- * fluctuate
- * collapse suddenly
- * behave like speculative assets
- * require daily repricing

* are unpredictable

This is why:

- * BTC is not used for real commerce
- * ETH is not used for real commerce
- * SOL/BNB only serve crypto-native markets
- Real-world merchants require:

Stable - Predictable - Accountable value.

Pi can provide this — but only via GCV.

3. THE FIVE PRINCIPLES OF A GLOBAL MERCHANT CLEARING CURRENCY

Pi must meet five conditions to serve as a clearing asset.

3.1 Principle 1 — Stable Unit of Account

Merchants must:

- * set prices
- * keep books
- * calculate profit
- * pay salaries
- * forecast revenue

If Pi fluctuates:

- merchants lose control
- accounting breaks
- regulators object
- trust collapses

GCV ensures:

Pi = predictable

Pi = consistent

Pi = stable

3.2 Principle 2 — Stable Medium of Exchange

A currency used for payment must:

- * hold value between transactions
- * not devalue daily
- * not scare customers

GCV ensures Pi behaves like:

- * fiat stability
- * crypto security
- * digital convenience

3.3 Principle 3 — Stable Store of Value

Merchants must:

- * keep Pi in reserves
- * hold inventory value
- * manage cashflow

Volatility = destruction of business models.

GCV solves this.

3.4 Principle 4 — Predictable Conversion Model

Merchants often need:

- * Pi - goods
- * Pi - services
- * Pi - local currency (partially)
- * Pi ? merchant tokens

GCV ensures consistent

conversion.

3.5 Principle 5 — Compliance Alignment

Stable-value digital currencies:

- * are easier to regulate
- * align with taxation structures
- * support unified pricing models

GCV gives Pi regulatory clarity.

4. THE ROLE OF PI AS A MERCHANT CLEARING ASSET

Pi must play the central role in:

- * point-of-sale transactions
- * online invoice settlements
- * service redemption
- * supply-chain clearing
- * B2B payments
- * B2C payments
- * microcommerce
- * gig economy payouts

Pi Wallet already shows modules for:

- * merchant token integration
- * ecosystem tokens
- * value routing
- * multi-hop conversions
- * Pi-based LP routing

These are necessary components for merchant payment infrastructure.

5. WHY ECOSYSTEM TOKENS REQUIRE PI AS THE SETTLEMENT CURRENCY

Merchant tokens such as:

- * CoffeeToken
- * TravelToken
- * DiscountToken
- * ServiceCredits
- * LoyaltyTokens

...must ultimately settle into Pi for:

- * accounting
- * redemption
- * cross-merchant compatibility
- * pricing
- * liquidity

Tokens cannot settle into each other.

That would create chaos.

Pi is the single universal settlement point.

But Pi must be stable ? GCV.

6. PI WALLET: THE EMERGING MERCHANT INFRASTRUCTURE

Screenshots reveal:

- merchant-specific token groups

- token visibility controls
- LP tokens indicating merchant liquidity pools
- Test-Pi pairs for clearing simulations
- token metadata built for business functions
- the UI foundation for in-wallet merchant payments
- the hidden Exchange (PiDEX) button

This is not speculative crypto wallet UX.

This is:

A merchant payment and clearing interface.

7. HOW PI GIVES MERCHANTS A HUGE ADVANTAGE OVER TRADITIONAL SYSTEMS

7.1 Zero international transfer fees

A merchant in India can receive Pi from a customer in Brazil instantly.

7.2 No bank gatekeepers

Merchants no longer rely on:

- * SWIFT
- * Visa
- * PayPal
- * remittance intermediaries

Pi becomes the "merchant bank."

7.3 Instant settlement

No chargebacks.

No multi-day delays.

No hidden fees.

7.4 Global customer base

40M+ Pioneers = built-in global customers.

7.5 Programmable payments

Merchants can:

- * issue discounts
- * send service tokens
- * bundle offers
- * build loyalty cycles

This is impossible with traditional fiat.

8. WHY GCV IS THE CENTERPIECE OF THE MERCHANT ECONOMY

GCV stabilizes Pi so

merchants can:

- * plan
- * price
- * store value
- * conduct payroll
- * redeem Pi
- * use Pi in supply chains
- * maintain consistency

Without GCV:

* Pi would behave like

BTC

- * businesses refuse volatile assets
- * merchant adoption collapses
- * token economy becomes unstable

GCV is not optional — it is foundational

9. THE FUTURE: PI AS A GLOBAL MERCHANT CLEARING LAYER

Imagine:

- * A coffee shop in Vietnam accepts Pi
- * A freelancer in Nigeria receives Pi
- * A developer in Indonesia sells service tokens
- * A merchant in Brazil redeems Pi for inventory

* A creator in the Philippines accepts Pi from global fans

* A taxi service in Kenya uses Pi for fares

* A hotel in Turkey accepts Pi for bookings

All transactions settle through:

Pi (GCV-stabilized) ?

PiDEX ? merchants

Pi becomes the world's universal settlement currency.

This is the destiny Pi is being built for.

10. CONCLUSION: PI + GCV = THE FUTURE GLOBAL MERCHANT CLEARING SYSTEM

Pi's unique architecture enables:

- * cross-border commerce
- * merchant adoption
- * predictable pricing
- * scalable token economies
- * seamless service redemption
- * decentralized value routing

* instant global settlement

None of this is possible unless:

- * Pi is stable - GCV.
- * Pi is central ? clearing currency.

This is bigger than crypto.

This is:

The world's first people-powered clearing system

— Pi, stabilized by GCV, connecting merchants of every nation.

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

FORECLOSURE CASE NO. F-669-25

BDO UNIBANK, INC.,
Mortgagee,

-versus-

CLARENCE C. ESPAÑOLA,
Debtor/Mortgagor,

KRIZA MARIELL C. ESPAÑOLA,
Co-Debtor.

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, **CLARENCE C. ESPAÑOLA** and Co-Debtor **KRIZA MARIELL C. ESPAÑOLA**, with residence and postal addresses at (1) Block 110, Lot 21, Phase 3, Tierra Nevada, Brgy. San Francisco, Gen. Trias, Cavite (currently occupied by Third Party) and (2) Block 5, Lot 3, Camella Vita Ph-1, Governor's Drive, Brgy. Santiago, Gen. Trias, Cavite (occupied by Mortgagor), to satisfy the mortgage indebtedness which as of September 26, 2025 amounts to **SIX MILLION TWENTY TWO THOUSAND EIGHT HUNDRED FORTY FIVE PESOS and 59/100 (P6,022,845.59)**, 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. 057-2021042076

Lot No. 3 Block: 5 Plan No. Psd-04-251577

Portion of: Lot 2615, San Franciscio de Malabon Estate, (FRS-04-005776) LRC Rec. No 5964,

Location: Barangay of Santiago, Municipality of Gen. Trias, Province of Cavite, Island of Luzon

BOUNDARIES:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	SE	Road Lot 1, Psd-04-251577
2-3	SW	Lot 4, Block 5, Psd-04-251577
3-4	NW	Lot 22, Block 5, Psd-04-251577
4-1	NE	Lot 2, Block 5, Psd-04-251577

Area: **NINETY NINE (99) 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 05, 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.) JOSELITO L. ANDRADA
Sheriff IV

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

FORECLOSURE CASE NO. F-643-25

RIZAL COMMERCIAL BANKING CORPORATION,
Petitioner-Mortgagee,

-versus-

ROXANNE O. MONTEALEGRE,
Respondent-Mortgagor.

X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Petitioner-Mortgagee, **RIZAL COMMERCIAL BANKING CORPORATION** with business address at 28F A.T. Yuchengco Centre, 25th & 26th Street, Taguig City, M.M. against the Respondent-Mortgagor, **ROXANNE O. MONTEALEGRE**, with postal address at #8 Bac I-II Don Carlos Village, Pasay City, M.M. and collateral address at Block 35, Lot 13, Bria Homes Trece, Brgy. Inocencio, Trece Martires City, Cavite to satisfy the mortgage indebtedness which as of October 1, 2025 amounts to **NINE HUNDRED THIRTY FOUR THOUSAND SIX HUNDRED THREE PESOS and 61/100 (P934,603.61)**, Philippine Currency, inclusive of accrued interests, but exclusive of other interests, penalties and other charges incidental to this foreclosure sale, the undersigned Sheriff will sell at public auction on **DECEMBER 22, 2025 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. 077-2021004404

Lot No. 13 Block No. 35 Plan No. Pcs-04-031443

Portion of: Lots 2629, 2632, 2633 and 2216-N, FLS-290, Sta. Cruz de Malabon Estate

Location: Barangay of Inocencio, City of Trece Martires, Province of Cavite, Island of Luzon

BOUNDARIES:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	SE	Road Lot 36, Pcs-04-031443
2-3	SW	Lot 14, Block 35, Pcs-04-031443
3-4	NW	Lot 8, Block 35, Pcs-04-031443
4-1	NE	Lot 12, Block 35, Pcs-04-031443

Area: **FIFTY FOUR (54) SQUARE METERS**, more or less

All sealed bids must be submitted to the undersigned on the

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BDO UNIBANK, INC.

Consumer Remedial Management
33rd Floor, BDO Corporate Center Ortigas No. 12 ADB Avenue, Mandaluyong City

CLARENCE C. ESPAÑOLA & KRIZA MARIELL C. ESPAÑOLA

(1) Block 110, Lot 21, Phase 3, Tierra Nevada, Brgy. San Francisco, Gen. Trias, Cavite
(2) Block 5, Lot 3, Camella Vita Ph-1, Governor's Drive, Brgy. Santiago, 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.

Publication: SUNDAY TRIBUNE NEWS PUBLISHING

Dates: November 30, December 7 & 14, 2025

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 05, 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:

RIZAL COMMERCIAL BANKING CORPORATION

Legal Services and Documentation Department
A.T. Yuchengco Centre, 25th & 26th Streets, Taguig City, M.M.

MS. ROXANNE O. MONTEALEGRE

(1) #8 Bac I-II Don Carlos Village, Pasay City, M.M.
(2) Block 35, Lot 13, Bria Homes Trece, Brgy. Inocencio, 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.

Publication: SUNDAY TRIBUNE NEWS PUBLISHING
Dates: November 30, December 7 & 14, 2025

AFFIDAVIT OF SELF-ADJUDICATION

CARMELITA ALMANO NAZARENO, of legal age, Filipino citizen and a resident of **134 Lopez Jaena St., Brgy. Kanluran, Naic, Cavite**, after having been sworn to in accordance with law, do hereby depose and state: That she is the sole surviving heir of **BOB NAZARENO**, who died on November 26, 2024 without a last will and testament and known outstanding debts; the deceased left an account with **Metropolitan Bank & Trust Company ("Metrobank") under Account No. 3212321009098** with outstanding balance of USD 1,387.20. That, pursuant to Sec. 1, Rule 74 of the Rules of Court or other applicable laws on succession, she hereby adjudicate unto herself the balance/s of the above-described Account; executed before Notary Public **Atty. Jose A. Mendoza** on November 27, 2025 at Naic, Cavite as per Doc. No. 350; Page No. 71; Book No. XXXII; Series of 2025.

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Dates: November 30, December 7 & 14, 2025

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Cavite...

(FROM PAGE 1)

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 Coidado con el Corazon, and Digital transformation in Entrepreneurship: Harnessing Technology for Growth by Prof. Ronilo M. (R. Tanael)

PGC Leads...

(FROM PAGE 1)

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

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

EXTRA JUDICIAL FORECLOSURE
OF REAL ESTATE MORTGAGE UNDER
ACT 3135 AS AMENDED BY ACT 4118

FC CASE NO. 19608-25

PHILIPPINE NATIONAL BANK,
Petitioner/Mortgagee,

-versus-

SPS. JOSE G. SORIANO AND
MA. CECILIA C. SORIANO,
Debtors/ Mortgagors.

x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon extra-judicial petition for sale under Act No. 3135 as amended by Act 4118 filed by the PHILIPPINE NATIONAL BANK, mortgagee, with principal office address at PNB Financial Center, Pres. Diosdado P. Macapagal Boulevard, Pasay City, against SPS. JOSE G. SORIANO AND MA. CECILIA C. SORIANO, mortgagor, with residential and postal address at Lot 2, Block 19, Road Lot 16, Peras Street, Mary Cris (Chris) Complex Executive Homes (Executive Village) Phase 5, Barangay Malagasang II-G (Malagasang 2), Imus, Cavite and/or No. 20, Apitong Street, Woodstate Village, San Jose, Dasmariñas, Cavite, to satisfy the mortgage indebtedness which as of September 30, 2025 amounts to **ONE MILLION TWENTY THOUSAND EIGHT HUNDRED NINETY NINE PESOS & 00/100 (P1,020,899.00)**, Philippine Currency, including interest and penalty charges but excluding attorney's fees, sheriff's fees, and all other charges incidental to this foreclosure and sale, the undersigned Sheriff IV will sell at public

further enriching the participants' grasp of the PCDP.

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 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)

auction on **February 3, 2026, at 10:00 a.m.** or soon thereafter at the main entrance of the Office of the Clerk of Court, RTC-Imus, Bulwagan Ng Katarungan, Aguinaldo Highway, Imus City, Cavite, to the highest bidder for CASH and in Philippine Currency, the following properties with all the improvements therein, to wit:

TRANSFER CERTIFICATE OF TITLE NO. T-1245120

IT IS HEREBY CERTIFIED that certain land situated in the Mun. of Imus, Prov. of Cavite, bounded and described as follows:

A PARCEL OF LAND (Lot 2, Block 19 of the subdivision plan Psd-04-164887, being a portion of Lot 3256. Imus Estate, LRC Record No.), situated in Brgy. Malagasang - 2, Municipality of Imus, Province of Cavite, Island of Luzon. Bounded on the NE., along line 1-2 by Lot 1, Block 19; on the SE, along line 2-3 by Road Lot 16; on the SW., along line 3-4 by Lot 3; and on the NW., along line 4-1 by Lot 11, both of Block 19, all of the subdivision plan. Beginning at a point marked "1" on plan, being S. 47 deg. 09'W., 1081.40 m. from Mon. #123, Imus Estate; thence S. 12 deg. 01'E., 12.00 m. to point 2; thence S. 77 deg. 59'W., 6.00 m. to point 3; thence N. 12 deg. 01'W., 12.00 m. to point 4; thence N. 77 deg. 59'W., 6.00 m. to the point of beginning, containing an area of **SEVENTY TWO (72) SQUARE METERS**, more or less. All points referred to are indicated on the plan and are marked on the ground by PS cyl. conc. mons. 15 x 60 cm; except points bearings true; date of original survey, during 1907 (Imus Estate), that of the subdivision survey on June 2-11, 16-30, 2003 and was approved on October 10, 2003.

EDGAR D. SANTOS

Actg. Register of Deeds

is registered in accordance with the provisions of the Property Registration Decree in the name of **MA. CECILIA C. SORIANO**, of legal age, Filipino, married to JOSE G. SORIANO.

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 10, 2026**, at 10 a.m. without prior notice.

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

Imus City, Cavite, Philippines, November 5, 2025.

(Sgd.) LUISITO P. MENDIOLA
Sheriff IV

APPROVED:

(Sgd.) ARMIE A FRANCISCO
Clerk of Court VI

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No. 81 West Capitol Drive
Bo. Kapitolyo, Pasig City

SPS. JOSE G. SORIANO AND
MA. CECILIA C. SORIANO

Lot 2, Block 19, Road Lot 16, Peras Street
Mary Cris (Chris) Complex Executive Homes
(Executive Village) Phase 5,
Barangay Malagasang II-G (Malagasang 2)
Imus, Cavite and/or
No. 20, Apitong Street, Woodstate Village
San Jose, Dasmariñas, Cavite

Voices That... (FROM PAGE 1)

paused — perhaps remembering the honor and responsibility behind their work.

Congress Director Alma Ochotorena welcomed the participants, but the moment grew more emotional when the assembly turned its attention to a man whose legacy continues to guide PAPI.

A Tribute to a Fallen Pillar of Journalism

During the opening program, PAPI members and guests offered a heartfelt tribute and

decades-long commitment to defending press freedom.

When Jason Phillip V. Gutierrez of The New York Times and Asia Times took the stage for the keynote address, he spoke candidly about disinformation's growing sophistication and the danger it poses to truth, democracy, and journalists themselves.

Learning, Sharing, and Confronting the Digital Battlefield

Lively open forums reflected a common battle cry from journalists across

the country showcased how far the community of journalism advocates extends.

Day 2: Tourism, Technology, and a Nation's Story

The second day opened with a journey through Bulacan's cultural soul, guided by May Arlene DG. Torres, who presented the province's heritage-rich landmarks, historic sites, and preservation efforts.

This was followed by a powerful Zoom lecture by Professor Jeremiah Opiniano, PhD, titled "Combating Misinformation in Advancing Digital Literacy."



prayer for the late PAPI Chairman Emeritus Juan P. Dayang, one of the country's most respected journalists and a towering figure in community media.

His immense contribution, wisdom, and decades-long dedication to Philippine journalism were remembered in solemn reflection. Many delegates bowed their heads, acknowledging the profound void left by his passing—and the responsibility of continuing the work he championed.

It was a moment that anchored the congress in gratitude and purpose, reminding every journalist in the room that they stand on the shoulders of pioneers who fought tirelessly for truth.

Leadership, Commitment, and a Keynote That Hit Home

Following the tribute, a welcome message from Baliwag City Mayor Sonia Viceo-Estrella—delivered through her official representative—affirmed the city's support for responsible journalism.

PAPI Chairman for Media Affairs Nelson S. Santos then took delegates through PAPI's

Luzon, Visayas, and Mindanao: The fight against misinformation must be collective, continuous, and courageous.

Governor's Night: A Celebration of Unity and Diversity

Delegates later returned dressed in striking United Nations-themed attire for Governor's Night—a celebration of cultural pride and journalistic solidarity.

PAPI President Rebecca Velasquez opened the ceremony followed by Vice President for Mindanao Anila Anne Acosta who introduced the guest of honor Governor Daniel R. Fernando, though unable to attend in person, Governor Daniel R. Fernando sent his administrator to deliver a message praising the press as "guardian pillars of truth."

Media leaders, government officials, and innovators echoed their support throughout the night.

A major highlight was the awarding of ₱30,000 in raffle prizes and in-kind items, administered by PAPI Vice President for Visayas, Ms. Giecel Toriano-Albar. Donations from supporters across

His sharp insights mapped the evolving digital battlefield and prepared journalists for the challenges ahead. Closing Remarks were delivered by PAPI Executive Vice President Ian Israel D. Junio who thanked the delegates, speakers, and partner institutions for their support and reaffirmed the organizations commitment to strengthening ethical and investigative journalism nationwide.

Heritage, Innovation, and a Dinner to Remember

Delegates then visited historic Malolos sites before proceeding to Bauertek Pharmaceutical Technologies, where Dr. Richard Nixon Gomez showcased Filipino innovation at its best.

The congress concluded with a heartwarming Christmas boodle fight dinner, also hosted by Dr Richard Gomez—an evening of fellowship, laughter and renewed commitment to the profession.

A Congress That Reignited Purpose

As delegates traveled back to their respective provinces, they carried renewed conviction-- and



the memory of a tribute a fallen giant whose legacy continues to illuminate the path forward. Because in

the age of deception, the Filipino journalist's mission remains clear; To seek truth, expose corruption

and never allow misinformation to prevail. **(G.I.E.C.E.L AN-PAPI VP-VISAYAS)**

Parent Summit... (FROM PAGE 8)

Two insightful learning sessions were presented during the event. Ms. Anna Viela V. Amparo, Population Program Officer I discussed Responsible Grandparenthood, highlighting the important role of grandparents in nurturing, guiding, and supporting the younger generation. Meanwhile, Ms. Liberty M. Guzman,

Nutritionist – Dietitian II of OPHO delivered a comprehensive discussion on Promoting Healthy Ageing Through Health and Nutrition, emphasizing practical ways to maintain physical and mental wellness in later years.

Moreover, a medical mission served as one of the summit's key highlights, complementing

Cavite scholars... (FROM PAGE 8)

for the government's commitment to education.

In his message, Governor Francisco Gabriel "Abeng" Remulla reaffirmed the provincial government's continued commitment to ensuring that Caviteño learners receive sustained support to pursue their dreams.

He was joined by 7th District Congressman Crispin Diego "Ping" Remulla, who encouraged students to stay motivated, value their education, and strive to become future leaders and nation-builders.

Beyond the music and festivities, the event

became a meaningful space for scholars to connect, celebrate milestones, and feel the tangible support of the government behind them.

The energy of the crowd, the unity among young Caviteños, and the shared sense of pride made the evening more than just a concert—it was a reminder that education opens doors, and that the province stands firmly behind its learners.

The Iskolar ng Lalawigan program has already benefitted more than 85,000 students provincewide, reflecting the

provincial government's ongoing investment in developing future leaders and nation-builders.

As the Iskolar ng Lalawigan program continues to roll out across Cavite, thousands more students are set to receive educational assistance in the coming days. With every gathering, every stage, and every milestone, the provincial government strengthens its mission to uplift Caviteño scholars — nurturing not only careers and aspirations, but also confidence, community, and hope for a brighter future. **(Office of the Provincial Information Officer)**

Cavite MSMEs BizCon champions digital empowerment for local entrepreneurs

The 2025 Cavite MSMEs Business Conference (BizCon) gathered micro, small, and medium enterprise owners, government partners, and industry experts held recently at Elijah Hotel and Residences, City of Dasmariñas. Organized by the Office of the Provincial Cooperatives Development Officer (OPCDO) in cooperation with DTI-Cavite and the Cavite Small and Medium Enterprises Development Council (CaSMEDC), this year's event carried the theme "Empowering MSMEs in the Digital Era: Building Trust, Security, and Innovation."



MULA SA BAYAN, PARA SA BAYAN

The conference aimed to equip local enterprises with the necessary tools and knowledge to thrive in an increasingly technology-driven market.

In her opening message, CaSMEDC Chair Teresita Leabres underscored the importance of digitalization in sustaining business growth and ensuring long-term competitiveness. DTI IV-A Assistant Regional Director Revelyn Cortez also expressed her support, noting CaSMEDC's continuous efforts to champion MSME development and describing the annual conference as a legacy that will benefit future generations of entrepreneurs.

DTI Cavite OIC- Provincial Director Lilibeth R. Chavez introduced keynote speaker Assistant Secretary Leonila T. Baluyut, DBA, of the DTI Competitiveness and Innovation Group, who delivered her message through a recorded video. ASEC Baluyut highlighted trust, security, and innovation as key pillars that will empower MSMEs to succeed in the digital

economy.

Setting the tone for the discussion, Ms. Liza C. Gabatan, Entrepreneurial Division Head of the OPCDO, provided a conference overview and reaffirmed the provincial government's commitment to advancing MSME capacity-building and digital upskilling initiatives.

The conference proper featured a series of presentations centered on digital transformation. Mr. Robert S. Paguia (DICT) opened the technical sessions with an informative talk on cybersecurity essentials, offering practical measures to guard against cyber threats and secure consumer data. This was followed by Ms. Charisse C. Torio (DILG), who discussed how e-governance initiatives streamline processes and create a more accessible environment for business growth.

Participants also gained insights on building consumer confidence through the DTI Trustmark, presented by Mr. Paulo V. Estrada of the DTI E-Commerce Bureau.

Meanwhile, Ms. Maria Jamaica Soriano discussed the expanding role of artificial intelligence in business operations and encouraged MSMEs to explore AI tools as part of their innovation journey.

Interactive open forum sessions enabled attendees to directly engage with speakers, further enhancing their grasp of digital strategies and practical applications.

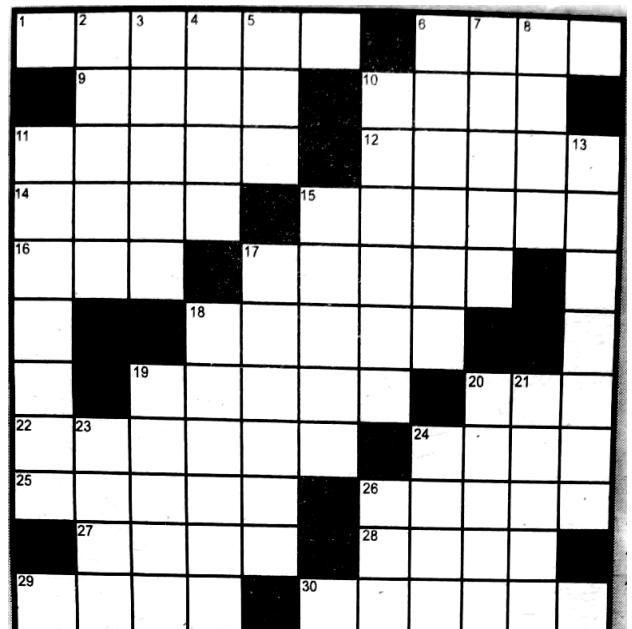
The BizCon also celebrated local success stories. Ms. Jennifer Nuque of Francart Corporation & Deliclass Corporation and Mr. Jerold Chico of Heavenly Favored OPC shared their entrepreneurial journeys

in navigating challenges, adopting innovation, and expanding their businesses in the digital era.

To cap the discussions, Ms. Sallie C. Lacson, Area Vice President for South Luzon of the Philippine Chamber of Commerce and Industry, inspired MSMEs to remain forward-thinking and open to emerging technologies.

The event concluded with closing remarks from OPCDO Officer-in-Charge Myrachel P. Cuadra, who expressed her gratitude to all partners, speakers, and participants, recognizing their collective contribution to advancing Cavite's MSME sector. (R.Dones)

PAL AISIPAN



PAHALANG

- 1 Uri ng halamang singaw
- 2 Utos
- 3 Uri ng kakainin
- 4 Namin
- 5 Gapok
- 6 Pag-alis
- 7 Panginbabaw
- 8 Palahaw
- 9 Brand ng infant formula
- 10 Paggawa ng banig
- 11 Sensilyo
- 12 Taga-Samar
- 13 Walang katulad
- 14 Hinandog
- 15 Udyok
- 16 Kuwelyo
- 17 Kulam
- 18 Puwesto
- 19 Ligaya
- 20 Kalunus-lunus

PABABA

- 1 Pagmamadali
- 2 Bayan sa Sorsogon
- 3 Tawag sa kapatid: pabalbal
- 4 Tunog ng katok
- 5 Rami
- 6 Maputing babae
- 7 Sakit sa balat
- 8 Suhay
- 9 Sinoli
- 10 Nginuya
- 11 Daanan sa ibabaw ng ilog
- 12 Bulagsak
- 13 Malinamnam
- 14 Waglit
- 15 Ihanay
- 16 Kapatid na lalaki ng asawa
- 17 Titik sa musika
- 18 Pagkasabik sa tubig
- 19 Hukay

SAGOT SA NAKARAAN



Cavite scholars gathers in a night of music, unity, and celebration under Iskolar ng Lalawigan program



The Caviteño youth lit up the CvSU Main Campus in Indang on December 5, as thousands of scholars came together for the Iskolar ng Lalawigan ng Cavite Music Festival – a vibrant celebration of talent, youth empowerment, and the Provincial Government of Cavite's unwavering support to education.

From the moment the gates opened, the venue pulsed with excitement. Students filled the grounds with cheers, laughter, and shared anticipation as they proudly gathered as beneficiaries of the Iskolar ng Lalawigan program. As night fell, the stage came alive with performances from December Avenue, Sunkissed Lola, Soapdish, and other guest artists, transforming the campus into a sea of waving lights and joyful voices singing in unison.

The program opened with welcome remarks from CvSU President Dr. Ma. Agnes Nuestro, who expressed pride in the scholars and appreciation ► **CAVITE SCHOLARS** • 6



Parent Summit 2025 highlights responsible grandparenthood and healthy ageing

The Provincial Government of Cavite, through the Office of the Provincial Population Officer (OPPO) headed by Ms. Eloisa L. Comia, successfully conducted the Parent Summit 2025 with the theme "Responsible Grandparenthood and Healthy Ageing: Celebrating the Honorable Roles of our Lolo and Lola." The event was held recently at the Cavite Collaboration Center for Public Health in Trece Martires City.



The summit brought together members and officers of the Federation for Senior Citizens Association of Cavite Inc., recognizing their vital contributions to family, community, and society. The gathering

served as a platform to empower grandparents through meaningful discussions promoting their well-being and continued involvement in family development.

8th District Board Member Jasmin Angelli ► **PARENT SUMMIT** • 6

Maligaya-Bautista graced the activity, underscoring the Provincial Government's commitment to supporting programs that uplift the welfare of senior citizens.

SUNDAY TRIBUNE

NEWS PUBLISHING

News Worth Knowing

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Mayor Davey Reyes-Chua Expresses Gratitude to Governor Abeng Remulla for Continued Support to Noveleta Residents

"Maraming salamat po, Governor Abeng Remulla, at hindi mo talaga nakakalimutan kami dito sa Bayan ng Noveleta. Sana mas marami ka pang mapasaya dito sa ating programang 'Ugnayan sa Barangay.'" – Mayor Davey Reyes-Chua to Governor Abeng Remulla.



Joining Mayor Chua in this important event were First District Board Member Jgys Gandia and some members of the Noveleta municipal council, who also showed their full support for the Ugnayan sa Barangay program. Their collective presence underscores the

commitment of local leaders to work together with the provincial government to address the needs of the community.

Governor Abeng Remulla, together with Vice Governor Ram Revilla-Bautista, extended their early Christmas gift to the residents of

Noveleta, providing each attendee with 5kg of rice and snacks.

This initiative highlights the ongoing commitment of the provincial leadership to support and uplift the communities of Cavite, especially during the holiday season. (F.Tamio)



Let us support DepEd's Peace Camp together with the young Peace Ambassadors from elementary and high schools of our town. Hope you enjoyed this part of your camp too and that you are able to share what you've learned with your friends and fellow youth! #InaNgPusoAtMalasakit #RatedTripleA #PusoAtMalasakitParaSaAtingKawit #MayorAguinaldo