



Liver, kidney transplant center eyed at Pampanga Provincial Hospital-Clark

CLARK FREEPORT – The first public hospital in this freeport is set to become a liver and kidney transplant center not only for the region but even for the whole of Luzon.

On Sept. 25, Gov. Lilia “Nanay” Pineda toured Dr. David K. Pillai, proprietor of Zenith International Pharmaceutical and chairman of Transworld Educare and Kings International Medical

Academy, at the Pampanga Provincial Hospital-Clark for health care investment opportunities. “It’s like a hotel. It’s amazing! I’ve seen all the big hospitals in the

PAGE 13 PLEASE

Large-scale estafa raps filed vs. Pampanga BM

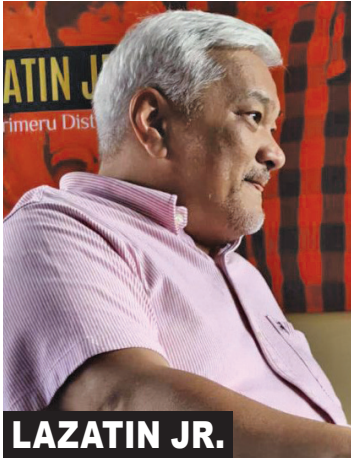
CITY OF SAN FERNANDO – Complaints for large-scale swindling were filed against Pampanga 3rd District board member Estelito P. Lim, alias Shiwen Lim, by 19 persons at the City of San Fernando Prosecutor’s Office here on Sept.

29. Lugging boxes of evidentiary documents, the complainants, led by spouses Janica Faye Lapira and Rowell, cited non-payments of principal and interest for their

PAGE 13 PLEASE



LIM

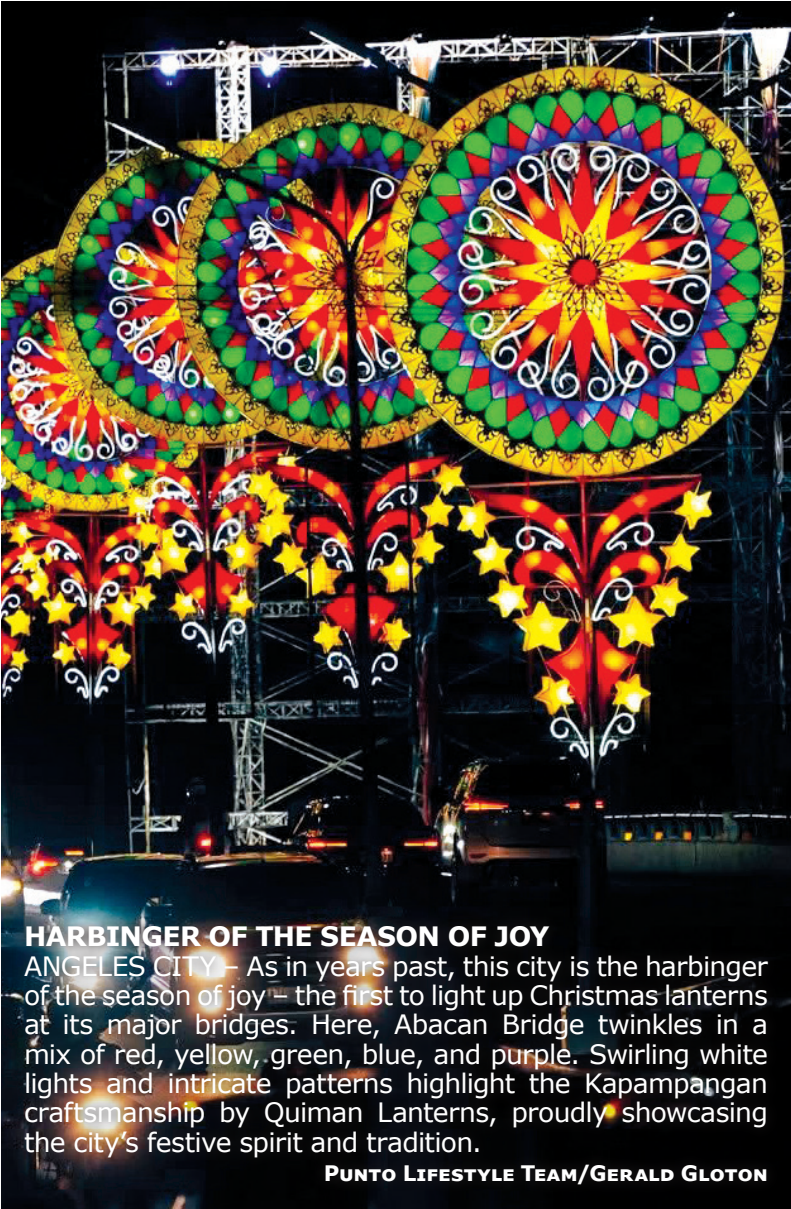


LAZATIN JR.

Cong Pogi opens SALN: P123.974-M net worth

ANGELES CITY – The ledger shows:
Real properties – 15 inherited, one acquired – worth P59,528,579.80.
Personal properties worth P68,695,000 including P35 million cash in bank and P4 million cash on hand.
T o t a l a s s e t s :
P128,223,579.80.
Total liabilities: P4,249,157.87

PAGE 13 PLEASE



HARBINGER OF THE SEASON OF JOY

ANGELES CITY – As in years past, this city is the harbinger of the season of joy – the first to light up Christmas lanterns at its major bridges. Here, Abacan Bridge twinkles in a mix of red, yellow, green, blue, and purple. Swirling white lights and intricate patterns highlight the Kapampangan craftsmanship by Quiman Lanterns, proudly showcasing the city’s festive spirit and tradition.

PUNTO LIFESTYLE TEAM/GERALD GLOTON



200 trainees finish Capitol’s automotive service program

CITY OF SAN FERNANDO – Some 200 trainees graduated from the automotive servicing program of the provincial government on Sept. 29. The six-month training conducted by the Pampanga Manpower Training Center in partnership with Foton Motors

Philippines merited each graduate Automotive NC I and NC II certificates. Gov. Lilia “Nanay” Pineda and Vice Gov. Dennis “Delta” Pineda, together with the sangguniang panlalawigan led the distribution of cash incentives

PAGE 13 PLEASE

21 coastal barangays get gensets, emergency phones from Capitol

CITY OF SAN FERNANDO- To ensure uninterrupted communication between barangays and the provincial Capitol during times of disaster, Gov. Lilia “Nanay” Pineda and Vice Gov. Dennis “Delta” Pineda distributed mobile phones and generator sets to officials of 21 coastal barangays in Pampanga.

These barangays were prioritized in the first batch of distribution being the most remote and often face difficulties in accessing electricity and communication during calamities.

According to the vice governor, the provincial government provided these emergency disaster and monitoring equipment so that barangay halls can serve as charging stations whenever power supply is disrupted. This will allow

officials to stay connected with the municipal or provincial government in case of emergencies or immediate rescue operations.

Each of the 21 barangays received one mobile phone with unlimited call, text, and data services, along with one generator set.

The distribution was joined by board members Fritzie David Dizon, Dr. Kaye Naguit, Vince Clara, and Mymy Gonzales, chief of staff to the vice governor Angelina Blanco, and PDRMO chief Janica Yambao.

Through this initiative, the Capitol reaffirmed its commitment to disaster preparedness and to safeguarding the welfare of Pampanga’s communities.

Pampanga PIO/Photo: Daniel Ombina



Citizens’ group to AC gov’t: Scrap septage ordinance

ANGELES CITY — Scrap altogether the suspended city septage ordinance; craft a new one anchored on fairness, transparency, and accountability.

Thus, the multi-sectoral group Advocates for Genuine and Outstanding Services (AGOS) called on the sangguniang panlungsod during a public hearing of its committee on environment and public utilities on Sept. 24.

AGOS lead convenor Alexander Cauguiran, a former city councilor himself, presented his group’s position paper questioning the monthly collection of septage fees despite desludging services being rendered only once every three to five years.

“Households and establishments are effectively paying years in advance for services not yet delivered,” Cauguiran said, arguing that this collection practice already raises the issue of fairness, accountability, and proper



financial management.

The AGOS position paper maintains that:

Septage fees must be treated as a trust fund. Since payments are made in advance, collections must be safeguarded exclusively for the program.

Interest or financial gains must benefit the public. It would be unjust for private providers to profit from interest on advance collections.

Transparency and accountability are non-negotiable. The service provider and city government must submit regular reports on collections, balances, and utilization, subject to Commission on Audit (COA) oversight.

Safeguards must be institutionalized. For example, fees could be deposited in a special account managed by the City Treasury, with releases tied to actual desludging schedules or operational needs.

Cauguiran further urged

PAGE 9 PLEASE



Cong Pogi wants more dialysis centers nationwide

ANGELES CITY – Pampanga 1st District Rep. Carmelo “Pogi” Lazatin, Jr. filed House Bill No. 4747 on Sept. 23, mandating the establishment of dialysis clinics in all national, regional, and provincial government hospitals and the provision of free dialysis treatments to indigent patients.

Under HB 4747, each facility shall be fully equipped with all necessary machines, supplies, and equipment, and manned by an adequate number of medical practitioners.

Free dialysis treatments shall be provided to all indigent and uninsured patients under the proposed bill.

The facilities shall be initiated by the Department of Health, in coordination with the respective local government units, with priority given to provinces and regions with the highest prevalence of chronic kidney disease (CKD).

“Marami po sa mga mamamayan

natin na may CKD ang hindi nakakapagpa-dialysis dahil hindi nila nakakayanan ang malaking gastos nito, o di kaya naman ay nauubusan sila ng slot sa mga pampublikong ospital,” Lazatin said. “Layunin natin sa panukalang batas na ito ang matulungan sila na labanan ang kanilang sakit.”

The issue of public health is at the forefront of Lazatin’s legislative agenda.

On Sept. 25, Lazatin had a roundtable discussion with doctors from the First District where he assured that more rural health units will be built in Mabalacat City and Magalang town during his term.

During his time as Angeles City mayor, Lazatin led the expansion of the renal care unit at the Rafael Lazatin Memorial Medical Center from 22 to 47 dialysis machines to address the issue of patient backlog. **Team Lazatin-PR/File photo of expanded RCU at the RLMMC**



BOARD PASSERS

ANGELES CITY – The city government takes pride in the achievement of the first Angeleño IPs to pass social worker licensure examination of the Professional Regulation Commission this September 2025: Isaias Pamintuan Baclay and Marie Marie Camela Casteneto, both graduates of Bachelor of Science in Social Work. Isaias’ mother, Annabel Baclay, a licensed teacher was a scholar under the Commission on Higher Education’s Tulong Dunong Program during the incumbency of then-congressman and now Mayor Jon Lazatin. **ANGELES CIO**



Players and partners of the International Series Philippines and BingoPlus on the green.

The largest digital and sports entertainment brands the International Series Philippines and BingoPlus come together to host Media Golf Day



Government officials and media partners in attendance for the Media Golf Day.

AS THE INAUGURAL International Series Philippines presented by BingoPlus set to happen on October 23-26, media representatives were invited at the Sta. Elena Golf and Country Club for the Media Golf Day on September 24, 2025.

Ahead of the 4-day tournament, the Media Golf Day was able to introduce the series of events that will be happening throughout the week, such as the opening gala and the Pro-Am tournament, where professional athletes and amateurs get to compete with each other, as well as the music festival celebrating the end of the week long event. The tournament is said to bring in some of the biggest names in the world of golf, champions and legends of the sport coming together to become part of the most prized pathway in golf.

Our media partners were able to go on the green to get a glimpse of what's to come, they were able to hear from Mr. Rahul

Singh, Head of the International Series he shared his insights and thoughts on the growth of the elite tournament series, stating that... "This is the first time the International Series will be hosted in the Philippines and we hope to provide entertainment and excitement with the idea to show the Philippines that golf can be more and that it is an opportunity to come out and enjoy the outdoors to be with your family or bring out your inner sportsperson, as well as hopefully inspire the next generation of players."

Mr. Singh also commended the partnership with BingoPlus... "Just look at the entire family brands of Digiplus supporting us in a big way, they have seen the vision of bringing the tournament in the Philippines, and none of these would be possible without our partnerships, with the goal to deliver a successful event."

Joining Mr. Singh during the Q&A is Mr. Miguel Tabuena, 3-time Asian

Tour winner and Filipino golf player who commended his co-pro players for joining and coming to play in one of the best golf courses on his home soil. With the tournament commencing in October, one of the star players of the Asian Tour was also present and is said to be part of the long season, competing in the seven out of ten events on this season's calendar, forging his way to the big leagues in the LIV Golf League.

This collaboration not only brings the global presence of the golf tournament to the Philippines but also cements both BingoPlus and the International Series as the top leading brand and entertainment provider in the whole world, supporting sports entertainment and marking the start of a new opportunity for everyone, especially Filipinos to know more about the sport with the first International Series featuring a world class competition happening in the Philippines presented by BingoPlus.



Gawad Madiskarte Celebrates Five Years of Heart, Hustle, and Community

PLDT HOME and Madiskarte Moms PH (MMPH) mark a milestone this year as they celebrate five years of empowering Filipino mompreneurs – women who lead with heart, hustle, and ingenuity. From humble beginnings during the pandemic, the movement has grown into a thriving community of over 215,000 members, with more than 25,000 mompreneurs trained, equipped, and inspired to build businesses that uplift families and transform communities.

This year, MMPH brings back Gawad Madiskarte, the annual awards ceremony that honors exceptional Filipino mompreneurs who embody leadership, compassion, and innovation. More than just awards, Gawad Madiskarte has become a powerful platform for uplifting women whose creativity and determination transform

not only their families, but also their communities—and the nation.

"You work wonders in three different worlds: the world of home, your own personal growth, and the world of business. At PLDT, we believe in the power of community, and our Madiskarte Moms exemplify this through their dedication and innovation," said Menardo "Butch" Jimenez, PLDT Chief Operating Officer and Technology Head.

You Are Seen. You Are Heard. You Are Valued.

Every mompreneur in MMPH carries within her dreams, sacrifices, and an unshakable hope—not just for herself, but for those she holds dear. Gawad Madiskarte is more than a set of awards. It is a celebration of courage, purpose, and love. It is a way of honoring the mom who quietly keeps going at dawn, who figures out shipping logistics in her lunch break, who turns

passion into profit—even when the odds seem against her.

What Gawad Madiskarte Honors

Beyond building businesses, mompreneurs are reshaping the meaning of success—proving it is not only about profit, but also about purpose and positive change. At the 4th Gawad Madiskarte, inspiring women from government, business, and entrepreneurship will once again come together to honor these trailblazers.

Winners will be selected under two divisions:

- Start-Up Mompreneurs – for businesses running at least 6 months
- Scale-Up Mompreneurs – for businesses operating 13 months or more and DTI/BIR-registered

Three major awards reflect MMPH's core values:

PAGE 13 PLEASE



To the Point

Prayer for Cebu

LOVING AND Merciful Father,
We come before You in this moment of trial, lifting up to You all our brothers and sisters affected by the recent earthquake. We pray for their safety and protection. Comfort the fearful, strengthen the weary, and surround the injured and displaced with Your tender care.

We offer special intentions for the churches in northern Cebu that have been destroyed. These sacred spaces have long been places of prayer, hope, and refuge. May they rise again as signs of Your enduring presence among us. Inspire the generosity of hearts and hands to help rebuild what was lost.

May this tragedy awaken in us a deeper sense of solidarity, compassion, and faith in Your providence. Amen.

Our Lady of Guadalupe, patroness of Cebu, keep us steadfast in hope and united in love.
Sto. Niño de Cebu, have mercy on us!
(Roman Catholic Archdiocese of Cebu, Oct. 1, 2025)

Our Aspirations, Our Well-Being, Our Rights

THE NUMBER of people over 60 has more than doubled in the past thirty years to 1.2 billion. By 2050, another 900 million older persons will be a part of our human family. This is a profound demographic shift, with far-reaching consequences for economies, health systems and social cohesion.

We must respond with foresight and action. That means ensuring that the rights of older persons are fully respected, their dignity upheld, and their contributions recognised.

As this year's theme reminds us, older persons are powerful agents of change. Their voices must be heard in shaping policies, ending age-discrimination, and building inclusive societies.

All communities and ages benefit from the wisdom of older persons. They have much to teach about navigating uncertainty, resolving conflict, and building solidarity across generations.

Let's commit to listening, learning, and acting. Let's build a world where all people – of every age – can live with respect, security and opportunity.

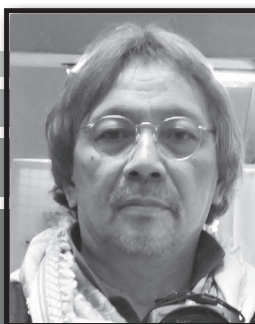
(UN Secretary General Antonio Guterres message for International Day of Older Persons, Oct. 1, 2025)



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Zona Libre

Bong Z. Lacson

Bunutin ang sheet piles: Constant cry unheeded

"BUNUTIN ang sheet pile at magkaalaman kung 36 meters nga ba." Visibly livid, Public Works Secretary Vince Dizon barked during his inspection of the Candating flood control project site in Arayat only last Sept. 24 with Independent Commission on Infrastructure special advisor Benjie Magalong in tow. The Baguio mayor has since resigned from the ICI and the sheet piles remained as buried in the mud, as of Sept. 29.

Dizon deemed the Candating project as substandard, impacting that to the very face of Edgardo Sagum, owner of the project contracting firm Eddmari Construction & Trading, No. 4 in the Top 10 flood control project contractors in Pampanga at P653.780 million.

The flood control project collapsing within a year of completion, not to mention a previous collapse even before a prior completion the year before, has all the red flags of its being substandard, reasoned Dizon. Seeing either faulty planning or flawed implementation as the cause. Of course, there is the possibility of both.

Hence, pulling out the sheet piles will provide the answer. That they have stayed unpulled raises more questions and speculations running the gamut from the righteous to the ridiculous, and yes, malicious.

Especially given how the call to dig out the sheet piles in questionable flood control projects have reverberated across Pampanga at least for the last two years.

"**Bagutan la reng sheet piles,**" Association of Barangay Captains-Mexico president Terence Napao called out in August 2023, referencing alleged anomalies in the flood control projects contracted to A.D. Gonzales Construction & Trading, bearing the very name of then-House Senior Deputy Speaker Aurelio "Dong" Gonzales Jr., representative of the 3rd District of Pampanga.

Napao subsequently haled Gonzales to the Ombudsman on graft and corruption charges which the Ombudsman unceremoniously junked for "lack of evidence," if memory serves right.

Nature fortuitously provided the evidence veritably vindicating Napao, when, in September 2024, heavy rains washed out a P199.495-million flood control project along the Abacan River in Barangay Suclaban, Mexico, unearthing visibly short-of-specification sheet piles.

The contractor: A.D. Gonzales Jr. Construction & Trading. Project duration: June 13, 2022 to June 7, 2023.

The unraveling in Candating came a month earlier, on August 17, 2024 when the flood control project was damaged at the onslaught of Super Typhoon Carina and the southwest monsoon.

"**Bunutin ang sheet piles,**" cried out former

multi-term Candaba Mayor Jerry Pelayo, in the immediate aftermath, during an interview at the "Gising Pilipinas," hosted by Alvin Elchico and Doris Bigornia over DMM Teleradyo.

"Look if the sheet piles [that buckled and collapsed] were properly compacted or if they met standards, else these were cut short of specifications [for the contractor] to increase profits," Pelayo said.

"This was constructed precisely to mitigate flooding, do not reason now that its collapse is due to flooding," the former president of the Pampanga Mayors League and then-consultant at the Department of Agriculture also noted.

In another social media post, Pelayo alleged the Candating dike constructor, Edmarri Construction & Trading, was also the contractor of some other infra projects in San Simon that were "sira la ngan (all damaged)."

"Sobra no pera (they have amassed much money," he said.

In his own turn at Candating, Dizon essentially echoed Pelayo, thus: "Yung dami ng perang binuhos ng gobyerno dito since 2018, tapos Ganyan-ganyan lang...roughly P600 million that is useless now...Pinagkakitaan n'yo lang ito, paulit-ulit."

In a press conference in September last year, former Arayat Vice Mayor Sixto Mallari Jr. articulated the call of the town's barangay chairmen to pull out the sheet piles in Candating dike to determine if these were really short of specifications which could have contributed greatly to its collapse.

"Pero paano po makikita kung pinutol? Nakabaon pa po eh. **Bunutin muna, di ba? Para makita,**" Mallari urged the DPWH. "Pagka binunot po yun, instead na, for example, yung size nga nasa 50 meters, eh kung ang lumabas is 20 meters, talagang pinutol. Di ba?"

Bunutin ang sheet piles. Sounded across two years, amplified with the Public Works Secretary himself making the same call for all to hear. Still unheeded. As of the end of September.

It's getting harder to disbelieve disbelievers of Dizon calling his outrage performative, to the point of ridiculing him as no more than a Marcosian mongrel with all bark and no bite.

COMMENTARY

Steadfast Above the Storm

IN A time when the nation is gripped by outrage over revelations from a multi-billion- peso flood control scandal, the air is heavy with indignation and calls for mass mobilization.

Political tensions run high, and the streets may soon echo with the voices of citizens demanding accountability. In such moments of national trial, institutions are tested—not only for their strength but also for their integrity.

For the Armed Forces of the Philippines, and most especially the Philippine Air Force, clarity of duty has never been more vital. The Air Defense Command (ADC), entrusted with being both the first line and the last line of defense of our skies, stands as a solemn reminder that the AFP's role is not swayed by the currents of politics but is firmly anchored in the Constitution and in loyalty to the Filipino people.

This is the essence of public service. It is the foundation upon which every member of the Philippine Air Force has sworn to serve: to safeguard not only the nation's sovereignty but also the dignity of its democratic institutions. The ADC, with its critical mandate to guard the nation's airspace, embodies this dual responsibility—discipline as the anchor of its operations and nonpartisanship as the assurance of its professionalism.

The present political climate demands vigilance,

but it also demands restraint. The AFP has declared with unwavering resolve that it will not allow itself to be misinterpreted as an instrument of political interest. Its communication must remain uniform, clear, and rooted in honesty and loyalty to the Republic. Civilian supremacy, under civilian authority, is not merely a doctrine; it is the very lifeblood of our democracy.

Even as scandals threaten to erode public trust in governance, the Air Defense Command continues its quiet but resolute mission: strengthening the country's territorial defense posture, maintaining operational readiness, and ensuring that the skies remain secure for every Filipino. This constancy amid turbulence is more than a military function—it is a national assurance.

As the country navigates this storm of political reckoning, the Air Defense Command stands as proof that duty, discipline, and devotion to the people can remain unshaken. Above the noise of partisanship, beyond the pull of self-interest, it keeps its watch over the Republic. And in that steadfast vigilance, the Filipino people may find a measure of stability, even hope. Project Tinta/ ACCS-CMO, ADC



Opinion

The Public Space

Jun Sula

Too many crooks spoil the broth

President Bongbong Marcos must have been nonplussed when he opened --accidentally discovered, so they say—a Pandora's box in public works anomalies when some crooks hiding in plain sight confessed their big time shenanigans, or "sins" if you will.

That is said as a concessional understanding of most Fiipinos' theology given that the Philippines was allegedly the first Christian nation in Asia. That historical or theological concession can be best appreciated in that before the Second World War, the country was second only to Japan in development.

At least, it is much easier to locate it, theologically or developmentally today. South Korea, by comparison, is way, way ahead on both counts. Other much lesser Asian nations are expected to make a breakthrough, another cheery Christian message. The sectarian counterpart is that more Pinoys are now more optimistic, notwithstanding.

Which reminds me of 'what the late Pampanga governor Bren Z. Guiao said that the Kapampangans were congenitally optimistic. He also said that politics is a thankless job, which probably explains why some big time politicians are named as big time crooks. Proportion is perspective or what is power for. Ask a local politician who has never had it like an apotheosis.

Given the current scenario, depressing or otherwise, there were probably less crooks then than there are now sprouting like backyard mushrooms, easily defined as thriving well in darkness. PBBM's discovery of the Pandora's box gave the dark landscape the much-needed sunshine treatment.

Lo and alas!

There is only one way to find out if a man is honest, Groucho Marx said, ask him. If he said "yes", you know he is a crook.

In the subsequent hearing held in the House of Representatives and the Senate, the results were mixed. Some were forthright; some had to be named as less forthright. In the Independent

Commission for Infrastructure (ICI), officials HAVE YET to be evaluated by the Ombudsman for accountability. It may not be soon, given that the Supreme Court has yet to issue a mea culpa in relation to an alleged fictional point in a certain ruling on the vice president's impeachment.

It's amazing, even admirable, how some public engineers had owned up to their crimes, meaning not necessarily the wages is death given the lack of a law for it. A former senator had pushed for it earlier but changed his mind after remembering that some criminals have been making good while serving time in prison.

But politicians, legislators even, have found that the Nile is not only a river in Egypt but a safe place to hide their crimes, notwithstanding the testimonies to the contrary. Luxury cars owned by lucky contractors have been a give-away. The lavish lifestyle of some government engineers have also indicated that where there is smoke, there is fire.

The A merican most notorious criminal Al Capone said that a crook is a crook and there's something healthy about his frankness on the matter. "But any guy who pretends to enforce the law and steals on his authority is a swell snake." The worst

of these punks, he said" is the big politician.

In the Senate hearing, four senators have been implicated in millions, even billions of budget insertions, that led to a slew of anomalous rackets ranging from substandard projects—a commonality according to a whistleblower, ghost flood projects and incomplete ones.

In the wake of such implications, prominent heads and leaders have already rolled. The Senate president, who held on tightly to his post, after being widely criticized for the mucn delayed impeachment trial, resigned after the revelation. Three senators are still clinging to self-serving denial of innocence while the other one awaits another corroborative testimony. The Speaker is also out but not yet safe, to use a popular mantra.

The father of one senator, who is the founder of a big Christian ministry and is a party list representative, has hinted at a possible legal case against a House legislator for the implication of his son, He also pronounced an Biblical anathema- -a curse=against the congressman for the damaging disclosure.

The father's angry reaction was felt by many, especially by Christians, as less than pastoral in tenor and heavily called for falling shorts of the Christian doctrine of forgiveness. The lack of Christian pastoral demeanor draws flak in light of a recent event the United States where the forgiving attitude of the wife of Charles Kirk, a American Christian leader, is contrasted with that of US President T rump and other Christian allies who expressed hatred for the murder.

As it is, Christian doctrines are seen being weaponized, even developed, into a political strategy, against those perceived enemies instead of expressing forgiveness, even love.

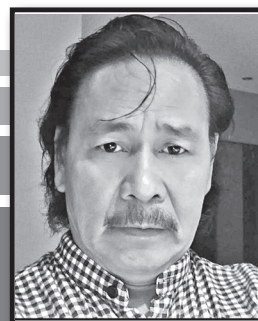
As more are implicated in public works anomalies, the ongoing hearings appear to become more confusing and more discombobulated with changing statements, changing hearts, personal threats and political pressures being thrown at every angle and opportunity.

Even the President's ICC isn't spared from intrigues, especially when he declared he would not spare anyone, ally or kin, if found involved in the great anomaly of the century. The resignation by the ICC special advisor Baguio City Mayor Benjamin Magalong has affected the ICC's credibility. The naming of a new special advisor hasn't cured it.

Senate Blue Ribbon Chairman Senator Ping Lacson has insightfully suggested that political power over personal vulnerability is the root of material exploitations between the politicians and the engineers and contractors.

His simple personal equation: either the head of the agency knows, which means he is complicit, or he doesn't, or is incompetent.

The guessing game now is: who goes to jail first, the government engineer, the contractor or the politician?



Napag-uusapan Lang

Marvel V. Garcia

Tulay ng San Miguel sa San Simon, wala raw pondo sa susunod na taon

1. Itong tulay sa San Miguel sa may bayan ng SAN SIMON ay wala ng PONDO para daw sa susunod na taon ito'y base sa nakalap naming mga IMPORMASYON na naka-post sa FB page ng CONGRESSWOMAN kahapon ang TWO YEAR'S na pinangakong matatapos ang konstruksiyon malabo na't gugugol pa ng MATAGAL na panahon
2. At dahil wala ng pondo sa taong 2026 kaya't ang mamamayan ng San Simon ay NAGAGALIT lalo ngayong TUMATAAS pa ang level nitong tubig mga BANGKA sa badeo ay hrap ng makatawid mayrong mga residenteng NATATAKOT na tumawid dahil sa lakas ng agos ay talagang MAPANGANIB
3. Mayrong mga nagtatanong kung kailan daw MATATAPOS ang tulay na matagal ng PINONDOHAN ng MAAYOS isa sa mga staff ng MAMBABATAS ay sumagot ang sabi ay mayron namang isang tulay na DETOUR ROAD sa ganitang katanungan sino kaya ang NAG-UTOS? sa mga NAG-UUSISA na ganoon ang isagot?
4. Samantalang nung AUGUST 8 taong 2022 nagkaroon ng GROUNDBREAKING itong nasabing proyekto 316 MILLION nga ang halagang ipinondo galing sa NATIONAL BUDGET mismo ng ating gobyerno hindi natin masisisi kung MAGTANONG man ang tao patungkol dito sa tulay kung ano na ang ESTADO
5. ilang taon pa kaya ang hihintayin ng SIMONIAN bago matapos tulay na NATENGGA na ng matagal lalo ngayong walang pondo na dito ay INILAAN sa taong 2026 buhat sa PAMAHALAAN hanggang kailan MAGTITIIS itong mga mamamayan? sa kalbaryong malaon na nilang PINAGDUDUSAHAN
6. Ang 316 MILLION saan na nga ba NAPUNTA? panahon na upang dito ay mayrong MAG-IMBESTIGA kung magkano ang HALAGA at sino ang KONTRATISTA? at kung sino ang NAGBIGAY at PUMIRMA sa kontrata dahil higit TATLONG TAON na nga sa pagkakatengga ang tulay ng SAN MIGUEL na dapat sana ay tapos na
7. Di lang dapat nakatutok ang mga IMBESTIGASYON sa puno ng kontrobersiya na proyekto sa FLOOD CONTROL isali na pati na rin mga tulay sa SAN SIMON baka may ANOMALYA din na dito ay nakabaon tinatawagan ng pansin si SECRETARY VINCE DIZON ang problema ng SIMONIANS na mabigyan ATENSIYON

wonder how hundreds of billions allegedly entered our financial system with little or no scrutiny at all. In fact, hundreds of millions were withdrawn regularly from a provincial branch, in cold cash and in broad daylight, without raising any suspicion.

What ever happened to the Anti-Money Laundering Act?

Enacted in 2001 and amended several times, the AMLA is supposed to be our shield against dirty money. It mandates that banks conduct "Know Your Customer" (KYC) procedures, report suspicious transactions, and ensure the legitimacy of large deposits. But when the rich and well-connected make those deposits, the red flags are nowhere in sight.

In 2021, the Bangko Sentral ng Pilipinas reported that over 44% of Filipino adults were unbanked, citing incomplete documents and lack of trust in the system. But can we blame them? When regular Filipinos get grilled

over a ₱10,000 remittance, while a privileged few launder millions, sometimes under other people's names, with the full cooperation or inaction of banks, the double-standard becomes unbearable.

Take the case of Marilou Lipana, the supposed housewife-turned-multi-millionaire involved in the scandal. She reportedly had multiple bank accounts in her maiden name - a blatant no-no. But the AMLA mechanisms didn't kick in until the Senate dragged the issue into the sunlight. So, what were the banks doing? Were they playing blind, or just smart enough to know when not to ask questions?

Even regulatory bodies like the Securities and Exchange Commission have called for stripping public officials of their bank secrecy protections, admitting that the current laws allow corruption to flourish. And yet, legislation to lift bank secrecy for public officials remain

PAGE 13 PLEASE



Opinion

Ad Lib

Rey Yumang

Has AMLA become useless?

ONE SAD reality that was highlighted in the ongoing Senate Blue Ribbon Committee hearing on the anomalous flood-control projects is this: opening a bank account in the country today is a test of patience and paperwork for the ordinary Juan's, and a walk in the park for the high and mighty.

Try putting your hard-earned money in a bank and you would realize how the exhausting process seems to assume you are guilty until proven innocent. You need to present two government-issued IDs, a proof of billing, a

certificate of employment or business registration. If you're self-employed, you need to survive an equally grueling question-and-answer portion to explain how every single peso you earned is not laundered money.

But if you're a politician, or a contractor with the right friends in Congress or at the city hall, the rules seem to bend magically, or even disappear conveniently.

As a former bank operations manager myself, I couldn't help but

NOTICE OF EXTRAJUDICIAL SETTLEMENT

Notice is hereby given that the heirs of **ERNESTO L. LACUESTA** who died on July 13, 2009 at Camiling, Tarlac; executed an Affidavit of Extrajudicial Settlement with Waiver of Rights and Deed of Donation on his estate; and more particularly described as follows;

TRANSFER CERTIFICATE OF TITLE NO. 178767
Registry of Deeds for Province of Tarlac

“A parcel of land (Lot 6 of the consolidation and subdivision plan Pcs-03-000314, being a portion of the consolidation Lots nos. 12010 and 12011, Camiling Cadastre LRC Rec. No. 422), situated in the Barrios of Malacampa and Sta. Maria Municipality of Camiling, Province of Tarlac, containing an area of Two Thousand Five Hundred (2,500sqm) Square Meters;

KATIBAYAN NG ORIHINAL NA TITULO BLG. P-17142
Registry of Deeds for Province of Tarlac

“A parcel of land (Lot No. 823 Cad. 383-D. Being S. 55-41W., 938.71M from B.L.L.M No. 1 San Clemente Cadastre), situated in the Barangay of Daldalayap, San Clemente, Tarlac, containing an area of Four Hundred Thirty Five (435Sqm) Square Meters;

before Notary Public Atty. Crema Jean Cayabyab Mergas, as per Doc. No. 92, Page No. 20, Book No. I, Series of 2025.

Punto! Central Luzon: September 21, 28 & October 5, 2025

NOTICE OF EXTRAJUDICIAL SETTLEMENT

Notice is hereby given that the heirs of **ROMANITO P. GONZALES** who died on August 4, 2023 at Angeles City; executed an Affidavit of Extrajudicial Settlement with Sale on his estate; and more particularly described as a parcel of land (Lot 10-J, of the subdivision plan Psd-03-171672, being a portion of Lot 10, Psd-03-001271 (OLT), Rec. No.) situated in the barrio of Mining, Angeles City, containing an area of One Thousand (1000) square meters and covered by Transfer Certificate of Title No. 169905; before Notary Public Atty. Michael Paul A. Escoto, as per Doc. No. 1362, Page No. 64, Book No. III, Series of 2025.

Punto! Central Luzon: September 21, 28 & October 5, 2025

NOTICE OF EXTRAJUDICIAL SETTLEMENT

Notice is hereby given that the heirs of **PORFIRO B. DIMARUCUT** who died on April 02, 2020 in San Fernando City, Pampanga; executed an Affidavit of Extrajudicial Settlement with Renunciation of Shares on his estate; and more particularly described as follows;

TRANSFER CERTIFICATE OF TITLE NO. 043-2012008985

“A parcel of land (Lot 150 of the consolidation-subdivision plan (LRC) Pcs-16220, being a portion of the consolidated lots 1432 & 1442 Concepcion cadastre, Lots 1, 2431-A-1 & 2431-A-2 Pcs-2669; Lot 2-B, (LRC) Psd-73158; Lot 2431-B, Psd-9110; Lots 1443-A & 1443-C, (LRC) Psd-25090; Lots 1448-A, 1448-B, 1448-E, & 2041-B, Psd-7980, LRC Record No. 185) situated in the barrios of San Bartolome, San Antonio, San Vicente & San Nicolas Balas, Municipality of Concepcion, Province of Tarlac, Island of Luzon; Conatining an area of Six Thousand Five Hundred Twenty Two (6,522) Sqaure Meters, More or less.

TRANSFER CERTIFICATE OF TITLE NO. 043-2016001243

LOT NO: PLAN NO: PCN-03-001354
PORTION OF: LOTS 2 AND 3, ALL OF BLOCK 26, PSD-03-140183
LOCATION: BARANGAY OF PULUNG CACUTUD, CITY OF ANGELES, ISLAND OF LUZON
AREA: THREE HUNDRED FIFTY SIX (356) SQAURE METERS, MORE OR LESS.

before Notary Public Atty. Bryan G. Pekas, as per Doc. No. 118, Page No. 25, Book No. XCIII, Series of 2025.

Punto! Central Luzon: September 15, 22 & 29, 2025

NOTICE OF SELF-ADJUDICATION

Notice is hereby given that **MERCY RAMOS DELA CRUZ**, of legal age, married to Ricardo C. Dela Cruz, Canadian Citizen, and with residence and postal address at 4-10 Cristina Drive, Villa Teresa Subd., Brgy. Cutcut, Angeles City; and heirs of RICARDO C. DELA CRUZ who died on April 12, 2025 in Toronto, Canada; executed an Affidavit of Sole Adjudication on his estate; and leaving personal property found at the Bank of the Philippine Islands Account Number 0566-3010-71 with a P52,786.11 deposit; before Notary Public Atty. Jerome T. Paras, as per Doc No. 107, Page No. 56, Book No. XIV, Series of 2025.

Punto! Central Luzon: September 15, 22 & 29, 2025

NOTICE OF EXTRAJUDICIAL SETTLEMENT

Notice is hereby given that the heirs of **BIENVENIDA CUNANAN DE GUZMAN** who died on March 2, 2012; executed an Affidavit of Extrajudicial Settlement with Donation on her estate; and more particularly described as a parcel of land (Lot 1, of the consolidation-subdivision plan (LRC) Pcs-11585, being a portion of the consolidation of lot 16 and 17, Block 46, Psd-3046, 595-C-1, Psd-51517 and 594, Angeles Cadastre, LRC Cad. Rec. No. 124), situated in the barrio of Lourdes, City of Angeles, Island of Luzon; containing an area of Two Hundred Forty (240) Square Meters; before Notary Public Atty. Mycarol Bondoc, as per Doc. No. 7274, Page No. 79, Book No. 74, Series of 2025.

Punto! Central Luzon: September 15, 22 & 29, 2025

NOTICE OF EXTRAJUDICIAL SETTLEMENT

Notice is hereby given that the heirs of **LOURDES L. LIWAG** who died on March 30, 2024, at Pasay City; executed an Affidavit of Extrajudicial Settlement with Waiver of Share on her estate; and left a property Under Orginal Certificate of Title No. 6270, Register of Deeds of City of San Fernando, Pampanga; Technical Descriptions Lot 2446, Pls-476; containing an area of Four Hundred Sixty Six (466) square meters; before Notary Public Atty. Guillermo C. Kadatar, as per Doc. No. 12, Page No. 03, Book No. XVI, Series of 2025.

Punto! Central Luzon: September 15, 22 & 29, 2025

NOTICE OF EXTRAJUDICIAL SETTLEMENT

Notice is hereby given that the heirs of **RAMON R. LUMANOG** who died on November 15, 2024 at Sacred Heart Medical Center, Sto. Domingo, Angeles City; executed an Affidavit of Extrajudicial Settlement on his estate; and more particularly described as follows;

Transfer Certificate of Title No. 042-2017009705

LOT NO: 14 BLOCK NO: 7, PLAN NO: Pcs-03-020017
PORTION OF: The consolidation of Lot Nos. 1345-B-2, Psd-03-94855, 1345-B-1-C, Psd-03-104032 & 1342-G (LRC) Psd-254768, LRC Record No. 372
LOCATION: Barangay of Sta. Cruz, Mun. of Porac, Province of Pampanga
AREA: Ninety Nine (99) Square Meters, more or less xxxxxxx

before Notary Public Atty. Michael Paul A. Escoto, as per Doc. No. 857, Page No. 68, Book No. II, Series of 2025.

Punto! Central Luzon: September 15, 22 & 29, 2025

NOTICE OF EXTRAJUDICIAL SETTLEMENT

Notice is hereby given that the heirs of **HYLENE CLAUDIA CALMA DIZON** who died on July 01, 2025 at Vancouver, Canada; executed an Affidavit of Extrajudicial Settlement on her estate; and more particularly described as follows;

TRANSFER CERTIFICATE OF TITLE (TCT) NO. 556046-R

LOCATION: Municipality of Apalit
AREA: 1,930.00 sq. meters
REGISTERED OWNER: HYLENE CLAUDIA C. DIZON

before Notary Public Atty. Gerson B. Gamas, as per Doc. No. 946, Page No. 190, Book No. XIV, Series of 2025.

Punto! Central Luzon: September 21, 28 & October 5, 2025

NOTICE OF EXTRAJUDICIAL SETTLEMENT

Notice is hereby given that the heirs of **MICHAEL RYAN C. MAGTOTO** who died on September 21, 2021 at Angeles City; executed an Affidavit of Extrajudicial Settlement on his estate; and more particularly described as follows;

TRANSFER CERTIFICATE OF TITLE NO. (174106) 045-2021004706
Registry of Deeds for the Angeles City

LOT NO: 22 BLOCK NO: 18 PLAN NO: PCS-03-020495
PORTION OF: CONSOLIDATED LOTS 69-C-2 TO 69-C-5, PSD-03-123934, LOT 69-C-1-A, PSD-03-135073
LOCATION: BO. OF MINING, ANGELES CITY, ISLAND OF LUZON
AREA: FIFTY FIVE (55) SQUARE METERS

before Notary Public Atty. Arvin M. Suller, as per Doc. No. 5770, Page No. 27, Book No. 130, Series of 2025.

Punto! Central Luzon: September 21, 28 & October 5, 2025

NOTICE OF EXTRAJUDICIAL SETTLEMENT

Notice is hereby given that the heirs of **MICHAEL ZAMORA MANDILAG** who died on January 2, 2024 at Angeles City; executed an Affidavit of Extrajudicial Settlement on his estate; and more particularly described as a parcel of land (Lot 1, Block 317 of the cons-subd., plan, Pcs-03-010648, being a portion of Lots 74-B, 74-C, Psd-57257 and Block 243-A, Psd=03-009243 LRC Rec. No.), situated in the barrio of Capaya, City of Angeles, containing an area of 203 square meters, more or less and covered by Transfer Certificate of Title No. 045-2011002766; before Notary Public Atty. Princess L. Buan, as per Doc. No. 3728, Page No. 82, Book No. CXXII, Series of 2025.

Punto! Central Luzon: September 21, 28 & October 5, 2025

NOTICE OF EXTRAJUDICIAL SETTLEMENT

Notice is hereby given that the heirs of **LOLITA G. SANTOS** who died on February 13, 2014 in Mabalacat City; executed an Affidavit of Extrajudicial Settlement with General Renunciation and Deed of Absolute Sale on her estate; and more particularly described as follows;

Transfer Certificate of Title No. 045-2024005210

LOT NO: 2-B-1, PLAN NO: Psd-03-271103
PORTION OF: Lot 2-B, Psd-03-262503
LOCATION: Barangay of Atlu Bola, City of Mabalacat, Province of Pampanga, Island of Luzon
AREA: Four Thousand Eight Hundred Five (4,805) Square Meters

Transfer Certificate of Title No. 045-2024005211

LOT NO: 2-B-2, PLAN NO: Psd-03-271183
PORTION OF: Lot 2-B, Psd-03-262503
LOCATION: Barangay of Atlu Bola, City of Mabalacat, Province of Pampanga, Island of Luzon
AREA: Four Thousand Five Hundred Eighty (4,580) Square Meters

Transfer Certificate of Title No. 045-2023007067

LOT NO: 2-H, PLAN NO: Psd-03-262503
PORTION OF: Lot 2, Psd-03-013454
LOCATION: Barangay of Atlu Bola, City of Mabalacat, Province of Pampanga, Island of Luzon
AREA: Six Hundred Forty Six (646) Square Meters, More or Less

before Notary Public Atty. Paolo M. Benitez, as per Doc. No. 678, Page No. 16, Book No. 15, Series of 2025.

Punto! Central Luzon: September 15, 22 & 29, 2025

NOTICE OF EXTRAJUDICIAL SETTLEMENT

Notice is hereby given that the heirs of **EDMUNDO CABALTERA GACER** who died on July 31, 2025 at Arayat, Pampanga; executed an Affidavit of Deed of Extrajudicial Settlement with Waiver of Rights dated August 27, 2025 on his estate; and more particularly described as follows;

• BPI Branch-San Fernando Highway (Main); Currency & Type of Account: Peso/Savings; Nature: Jointly held with one person; Account No: 8813076862; Amount as of date of Death, July 31, 2025: 592,702.83; Amount as of date of Request, September 3, 2025: 296,351.42.

• BPI Branch-SM City Pampanga; Currency & Type of Account: Peso/Savings; Nature: Single; Account No.: 1253043543; Amount as of Date of Death, July 31, 2025: 190,038.43; Amount as of Date of Request, September 3, 2025: 190,038.43.

before Notary Public Atty. Leila Mae M. Estabillo, as per Doc. No. 383, Page No. 78, Book No. CIX, Series of 2025.

Punto! Central Luzon: September 15, 22 & 29, 2025

NOTICE OF EXTRAJUDICIAL SETTLEMENT

Notice is hereby given that the heirs of **EDMUNDO CABALTERA GACER** who died on July 31, 2025; executed an Affidavit of Extrajudicial Settlement with Waiver of Rights on his estate; and more particularly described as follows;

TECHNICAL DESCRIPTION
TCT NO. 42-2023035555

A parcel of land (Lot 11, Blk. 1 of the subd. plan Psd-03-086735, being a portion of lot 2485-B, Psd-49425, LRC Rec. No.), situated in the Bo. of San Agustin, Mun. of Arayat, Prov. of Pamp.; containing an area of Eighty (80 SQ.M) Square Meters;

TECHNICAL DESCRIPTION
TCT NO. 42-2023035556

A parcel of land (Lot 12, Blk. 1 of the subd. plan Psd-03-086735, being a portion of lot 2485-B, Psd-49425, LRC Rec. No.), situated in the Bo. of San Agustin, Mun. of Arayat, Prov. of Pamp.; containing an area of Eighty (80 SQ.M) Square Meters;

before Notary Public Atty. Leila Mae M. Estabillo, as per Doc. No. 233, Page No. 48, Book No. CIX, Series of 2025.

Punto! Central Luzon: September 15, 22 & 29, 2025

NOTICE OF EXTRAJUDICIAL SETTLEMENT

Notice is hereby given that the heirs of **SPOUSES VICENTE SINGIAN GUINA** and **DIVINA YAP GUINA** who died on March 13, 2004 at Dau Homesite, Barangay Dau, Mabalacat City, Pampanga and on October 10, 2010 at Ospital Ning Angeles, Barangay Pampang, Angeles City; executed an Affidavit of Extrajudicial Settlement with Partition on his/her estate; and more particularly described as a parcel of land (Lot 7, Blk. 2 of the Subd. Plan (LRC) Psd-176530 being a portion of Lot 27-B, describe on plan Psd-73718, LRC. Rec. No.) 11732) situated in the Bo. of Dau, Mun. of Mabt. Prov. of Pamp. Island of Luzon; Containing an area of One Hundred Eighty (180) Square Meters and covered by Transfer Certificate of Title No. 290878-R; before Notary Public Atty. Kim Cyrille Mei R. Basco, as per Doc. No. 334, Page No. 074, Book No. III, Series of 2025.

Punto! Central Luzon: September 15, 22 & 29, 2025

NOTICE OF SELF-ADJUDICATION

Notice is hereby given that **ANGELITA L. LIWAG**, Filipino, of legal age, widow, resident of Pescadores, Candaba, Province of Pampanga; and heirs of **RICARDO PRADO MALONES** who died on April 8, 2008 at Iloilo City; executed an Affidavit of Self Adjudication on his estate; with property located at the Barrio of Pescadores, Municipality of Candaba, Province of Pampanga, Island of Luzon; containing an area of One Thousand Four Hundred Sixty Four (1,464) Square Meters; covered by Original Certificate of Title No. 5224, Register of Deeds of City of San Fernando, Pampanga Technical Descriptions Lot 2467-Pis-476; before Notary Public Atty. Guillermo C. Kadatar, as per Doc No. 13, Page No. 03, Book No. XVI, Series of 2025.

Punto! Central Luzon: September 15, 22 & 29, 2025

NOTICE OF EXTRAJUDICIAL SETTLEMENT

Notice is hereby given that the heirs of **ADRIANO PANGILINAN MENDOZA** who died on November 10, 2009 at Manabat Hospital, Santo Tomas, Pampanga; executed an Affidavit of Extrajudicial Settlement with Waiver of Rights on his estate; and more particularly described as a parcel of land Lot 31, Block 24 situated in Northville 12 Barangay San Vicente, Sto. Tomas, Pampanga; before Notary Public Atty. Sancho M. Abas, Jr., as per Doc. No. 108, Page No. 21, Book No. XXXV, Series of 2025.

Punto! Central Luzon: September 15, 22 & 29, 2025

NOTICE OF EXTRAJUDICIAL SETTLEMENT

Notice is hereby given that the heirs of **ANITA DAVID ROJAS** who died on August 21, 1997 in Makati Medical Center, Makati City; executed an Affidavit of Extrajudicial Settlement with Waiver of Rights on her estate; and left their rights and interest over a certain housing allocation (house and lot) from the National Housing Authority (NHA) which is particularly identified as Block 108, Lot 29, Bulaon Resettlement Project, City of san Fernando, Pampanga with TCT no. 371548-R and containing an area of Ninety Eight (98) square meters; before Notary Public Atty. Arvin L. Dantis, as per Doc. No. 19, Page No. 4, Book No. XX, Series of 2025.

Punto! Central Luzon: September 15, 22 & 29, 2025

NOTICE OF EXTRAJUDICIAL SETTLEMENT

Notice is hereby given that the heirs of **CONY TUGNAO BULAUN** who died on September 13, 2021 at Dr. Amando L Garcia Medical Center, Inc., Rizal St. Angeles City and **NICSON AVENIR BULAUN** who died on March 24, 2020 at Ouagadougou, Burkina Faso; executed an Affidavit of Extrajudicial Settlement on his/her estate; and more particularly described as follows;

Transfer Certificate of Title No. R-11533

“A parcel of land (Lot 20, Blk. 3 of the cons. subd. plan, Pcs-04-015446 being a portion of cons. of Lot 10A (LRA) Psd-364237, Lot 1-B-1 (LRA) Psd-364238, Lot 1378 & 1379, Cad. 29, Antipolo Cad., LRC Rec. No.), situated in Brgy. Mayamot, Antipolo City containing an area of One Hundred Fifty (150) Square Meters x x x”

Transfer Certificate of Title No. 042-2023035084

LOT NO: 24 BLOCK NO: 29, PLAN NO: Pcs-03-018411
PORTION OF: Lot 4, Pcs-03-008702; LOT 3-D, Psd-03-096132
LOCATION: Barangay of Sapang Maisac, Municipality of Mexico, Province of Pampanga, Island of Luzon
AREA: Sixty Six Square Meters (66), more or less xxxxxxxx

before Notary Public Atty. Noel M. Luzung, as per Doc. No. 520, Page No. 105, Book No. LXXXIII, Series of 2025.

Punto! Central Luzon: September 15, 22 & 29, 2025

NOTICE OF EXTRAJUDICIAL SETTLEMENT

Notice is hereby given that the heirs of **ROMEO BUGARIN HABAN** who died on September 11, 2002 at Bacolor, Pampanga; executed an Affidavit of Extrajudicial Settlement with Waiver of Rights on his estate; and more particularly described as a parcel of land (Lot 22-B of the subd. plan Psd-03-006417, being a portion of Lot 22, Blk. 12 (LRC) Psd-60541, LRC Rec. No.), situated in the Bo. of Calibutbut, Mun. of Bacolor, Prov. of Pamp.; Containing an area of Two Hundred Twenty Six (226) Square Meters and covered by Transfer Certificate of Title No. 200916-R; before Notary Public Atty. Michael Paul A. Escoto, as per Doc. No. 638, Page No. 24, Book No. II, Series of 2025.

Punto! Central Luzon: September 15, 22 & 29, 2025

NOTICE OF EXTRAJUDICIAL SETTLEMENT

Notice is hereby given that the heirs of **CESARIO TURLA FERNANDO** and **CATALINA JIMENEZ FERNANDO** who died on June 05, 2007 and May 07, 2024; executed an Affidavit of Extrajudicial Settlement on his/her estate; and more particularly described as follows;

TECHNICAL DESCRIPTION
TCT No. 042-2019011569

Lot No’ 1-B, Plan No; Psd-03-138647 (AR)
Portion of Lot 1 Block 10 (LRC) Psd-102567
Location: Brgy. San Mateo Arayat, Pampanga
Area: Eight Thousand Five Hundred Ninety Three (8,593 SQ. M.) Square Meters.

TCT No; 042-2019011570

Lot No: 1-C, Plan No; Psd-10-138647 (LRC)
Portion of Lot 1 Block 10 (LRC) Psd-102567
Location: Brgy. San Mateo Arayat, Pampanga
Area: Eight Thousand Five Hundred Ninety Three (8,593 SQ. M.) Square Meters.

before Notary Public Atty. Leila Mae M. Estabillo, as per Doc. No. 296, Page No. 61, Book No. CVI, Series of 2025.

Punto! Central Luzon: September 15, 22 & 29, 2025

NOTICE OF EXTRAJUDICIAL SETTLEMENT

Notice is hereby given that the heirs of **HERMINIHILDA LAPIRA** who died on December 20, 2020; executed an Affidavit of Extrajudicial Settlement with Special Power of Attorney on her estate; and more particularly described as follows;

TECHNICAL DESCRIPTION
TCT NO. 42-2011002151

Lot; 10 Block 10
Portion of Lot 1-A-1 and 1-B-2 LRC, PSU 13474 and 4
Location: Bgy. San Mateo, Arayat, Pampanga
AREA: Twenty Six Thousand One Hundred Ten (26,110 SQ.M) Square Meters XXX...

before Notary Public Atty. Leila Mae M. Estabillo, as per Doc. No. 166, Page No. 35, Book No. CIV, Series of 2025.

Punto! Central Luzon: September 15, 22 & 29, 2025

Game on: GameZone comes onboard for Int’l Series Philippines presented by BingoPlus

(MANILA, PHILIPPINES, 29 September 2025) International Series Philippines, presented by BingoPlus, has named GameZone, the country’s newest digital table game provider, as the Official Entertainment Platform Partner ahead of the LIV Golf-backed event from October 23 to 26 at Sta Elena Golf Club in Manila.

GameZone is viewed as a perfect partner to tap into the country’s many sports and golf fans, a key market for this unique golf event which will bring a dynamic mix of elite-level sport and entertainment to Manila.

Carrying its campaign #GandaNgGameZone, it is positioned to bring a fresh wave of fun and energy into the tournament.

The high-profile date is the sixth of nine elevated events this season that will offer a pathway onto the LIV Golf League through the season-long International Series Rankings race. Alongside the top players

from the Asian Tour competing for that all-important No. 1 spot on the Rankings, sports fans can look forward to watching major champions Bubba Watson, Patrick Reed, Charl Schwartzel, and Louis Oosthuizen in action.

The fourth season of The International Series has already seen tournaments played in India, Macau, Japan, and Morocco. The series will also visit Indonesia, Hong Kong, Singapore, and Saudi Arabia, as well as the Philippines.


On top of the elite-level golf taking place on the course, the event will also offer dynamic entertainment, from a headline concert and exclusive hospitality to atmospheric live music, gourmet dining, and immersive fan activities.

Details of the exciting concerts and the family-friendly entertainment offering onsite at Sta Elena Golf Club will be announced soon.

“The International Series is focused on expanding golf’s reach across Asia,” said Rahul Singh, Head of The International Series. “In the Philippines, our goal is to engage audiences beyond the traditional golfing community and create new opportunities for them to discover the sport.”

“Through our partnership with GameZone, we’re able to connect with a wider audience and give them the chance to enjoy the energy and excitement of an International Series tournament live on the ground.”

PAGE 13 PLEASE



STA. MONICA PAWNSHOP, INC.

Notice of Public Auction

Date: October 10, 2025

Time: 9:00 AM-5:00 PM

Contact no: (045) 901-3540

Branches Covered:

B. Mendoza Branch:
B. Mendoza St., Brgy. Sto. Rosario, CSFP

Esse! Park Branch:
Unit H, Esse! Commercial Center, Brgy. Telebastagan, CSFP

St. Francis Branch:
Emerald Business Center, McArthur Hwy, Brgy. Dolores, CSFP

Jumbo Jerra Branch:
Stall# 118 Jumbo Jerra Mall, McArthur Hwy, Brgy. Sindalan, CSFP

Sindalan Branch:
No. 1 Maligaya St., Brgy. Sindalan, CSFP

Apalit Branch:
Stall 02, Sonza Bldg., San Vicente, Apalit, Pampanga

Bulaoon Branch:
Blk 84 Lot01, Stall B-2 Bldg., Bulaoon Public Market, Bulaoon Resettlement, CSFP

San Matias Branch:
No. 1 Paralaya St., San Matias, Sta. Tomas, Pampanga

Madapdap Branch:
Blk155 Lot65, Madapdap Resettlement, Mabalacat City, Pampanga

Pandacaqui Branch:
Blk 23 Lot 3, Brgy. Pandacaqui Resettlement, Mexico, Pampanga

Arayat Branch:
F. Macapagal Bldg., 426 J.M. Espino St., Panga Cocodut, Arayat, Pampanga

Mexico Branch:
Stall 01, 076 First St., OG Road, Brgy. Parian, Mexico, Pampanga

Candaba Branch:
Stall 02, Candaba Business Center, Brgy. Buas, Poblacion, Candaba, Pampanga

Sta. Ana Branch:
Stall #1, 123 C. Dizon Ave. Poblacion, San Joaquin, Sta. Ana, Pampanga

DM Guagua Branch:
#4 Coldz Building, San Matias, Guagua, Pampanga

PS Guagua Branch:
Stall 02, Poblacion Plaza Burgos, Guagua, Pampanga

Masantol Branch:
Stall no. 3, J. Lacap St. Masantol Public Market, Brgy. Sta. Nilla, Masantol, Pampanga

Sto. Domingo Branch:
Unit 1, Mc Arthur Highway, Brgy. Sto. Domingo, Minalin, Pampanga

Porac Branch:
Stall #2, 203 Gen. Luna St. Cangatha, Porac, Pampanga

Salapungan Branch:
No. 11 Magalang Road, Salapungan, Angeles City, Pampanga

Mawaque Branch:
Stall #1 Fredi-Lucila Dela Cruz Stalls, Corner Mawaque Road, Mabiga, Mabalacat, Pampanga.

B. Mendoza II Branch:
Rice & Noodles Bldg., B. Mendoza St. Barangay Sta. Rosario, CSFP

Floridablanca Branch:
Municipal Annex Stall 15B Unit, Brgy. Apalit, Floridablanca Resettlement, Floridablanca, Pampanga

Lubog Branch:
Aurora Arcade Building, JP Real St., Sta Cruz, Lubao, Pampanga

Sasman Branch:
#075 George's Arcade, Purok Payaya, Brgy. Sta Lucia, Sasman, Pampanga

Columpit Branch:
Stall #6, Columpit St. Peter Commercial Center Inc., Corazon, Columpit, Bulacan

Macabebe Branch:
Sto. Rosario (Poblacion), Macabebe, Pampanga

Baliwag Branch:
G/F Lapuz Building, Plaza Naning, Poblacion, Baliwag, Bulacan

Malolos Branch:
Paranacillo St., Brgy. Sta Nino, Malolos City, Bulacan

PS Poblacion Branch:
Macabulos St., Poblacion, Floridablanca, Pampanga

Calulut Branch:
1942 Purok Pau, Calulut, City of San Fernando, Pampanga

Sta. Rita Branch:
Unit 2 Agtives Building, Gosiaco St., Brgy. San Vicente, Sta. Rita, Pampanga

ALL UNRESERVED LOANS GUARANTEED FROM JANUARY 1-30, 2025, ARE IMMEDIATELY SUBJECT FOR AUCTION. 1. Lahan ng mga hindi nasasagapang magmamula HUNTO 1-30, 2025 na hindi na nasasagapang ay kasama na sa subasta na OCTUBRE 10, 2025. 2. Maaari rin na pang-talabuin ang mga ito ng mga kumapangang interest at panatili hanggang sa OCTUBRE 9, 2025.

NOTICE OF EXTRAJUDICIAL SETTLEMENT

Notice is hereby given that the heirs of **FRANCISCA P. GARCIA** who died on July 18, 2009, at Dau, Mabalacat, Pampanga; executed an Affidavit of Extrajudicial Settlement with Deed of Absolute Sale on her estate; and more particularly described as a parcel of land (Lot 2, Blk. 11 of the cons-subd. plan (LRC) Pcs-16958, being a portion of the cons. lots 36-A-1, 36-A-2 & 36-A-3, LRC Cad. Rec. No. 132), situated in the Bo. of Dau, Mun. of Mabalacat, Prov. of Pampanga; containing an area of One Hundred Eighty (180) Square Meters; and covered by Transfer Certificate of Title No. 412831-R; before Notary Public Atty. Ernesto S. Bayog, as per Doc. No. 381, Page No. 78, Book No. 41, Series of 2025.

Punto! Central Luzon: September 28, October 5 & 12, 2025

NOTICE OF EXTRAJUDICIAL SETTLEMENT

Notice is hereby given that the heirs of **ERLANDO EVITE BERMUDO** who died on October 7, 2018 at Angeles City; executed an Affidavit of Extrajudicial Settlement with Sale on his estate; and more particularly described as a parcel of land (Lot 2, Block 5 of the subdivision plan (LRA) Psd-367551, approved as a non-subdivision project, being a portion of Lot 87-B, Psd-03-000208; L.R.C. Cad. Rec. No. 124), situated in the Barrio of Tabun, City of Angeles; containing an area of Eighty Eight (88) Square Meters; and covered by Transfer Certificate of Title No. 120119 Registry of Deeds for the City of Angeles; before Notary Public Atty. Arvin M. Suller, as per Doc. No. 3186, Page No. 22, Book No. 127, Series of 2025.

Punto! Central Luzon: September 28, October 5 & 12, 2025

NOTICE OF EXTRAJUDICIAL SETTLEMENT

Notice is hereby given that the heirs of **FLORENCIO S. CRUZ** and **FILIPINAS M. CRUZ** who both died on September 03, 2020 and December 19, 2024; executed an Affidavit of Extrajudicial Settlement with Deed of Absolute Sale on his/her estate; and more particularly described as follows;

TRANSFER CERTIFICATE OF TITLE NO. 042-2020006097

Registry of Deeds of San Fernando Pampanga

A parcel of land (Lot No. 4336-A-3-B-2 of the Plan No. Psd-03-240352, being a portion of Lot 4336-A-3-B under Psd-03-236209), situated in Barangay Panipuan, City of San Fernando, Pampanga; containing an area of Two Thousand Five Hundred (2,500) Square Meters;

TRANSFER CERTIFICATE OF TITLE NO. 042-2020006096

Registry of Deeds of San Fernando Pampanga

A parcel of land (Lot No. 4336-A-3-B-1 of the Plan No. Psd-03-240352, being a portion of Lot 4336-A-3-B under Psd-03-236209), situated in Barangay Panipuan, City of San Fernando, Pampanga; containing an area of Seven Thousand Five Hundred (7,500) Square Meters;

before Notary Public Atty. Jezerel A. Santos, as per Doc. No. 87, Page No. 19, Book No. I, Series of 2025.

Punto! Central Luzon: Septembser 28, October 5 & 12, 2025

NOTICE OF EXTRAJUDICIAL SETTLEMENT

Notice is hereby given that the heirs of **ROSALINO G. CUDIA** and **MARIA DELA CRUZ CUDIA** who died on January 3, 1976 and February 3, 2018; executed an Affidavit of Extrajudicial Settlement on his/her estate; and more particularly described as follows;

TECHNICAL DESCRIPTION

Transfer Certificate of Title (TCT) No. 134452-R

“Beginning at a point marked “1” on plan, H-92992, S. 31 deg. 46'E., 952.02 m. from BLLM No. 29, thence N. 43 deg. 05'E., 482.01 m. to pt. 2; thence S. 16 deg. 26'E., 400.26 m. to pt. 3; thence S. 59 deg. 25'W., 455.43 m. to pt. 4; thence N. 42 deg. 11'W., 68.43 m. to pt. 5; thence N. 6 deg 32'W., 220.98 m. to pt. 1; point of beginning, Containing an area of 14.9065 Hectares XXX”

before Notary Public Atty. Leila Mae M. Estabillo, as per Doc. No. 297, Page No. 61, Book No. CVI, Series of 2025.

Punto! Central Luzon: September 15, 22 & 29, 2025

NOTICE OF EXTRAJUDICIAL SETTLEMENT

Notice is hereby given that the heirs of **BIENVENIDO S. CATANGAL** who died on July 29, 2015 and **ROSITA F. CATANGAL** who died on February 06, 2022 both a resident of Lot 240-B-5, described on plan Psd-15053, G.L.R.O Casd. Rec. No. 132), situated in the San Francisco, Mabalacat City, Pampanga; executed an Affidavit of Extrajudicial Settlement on his/her estate; and more particularly described as follows;

TCT NO. 200230-R

A parcel of land (Lot 1, Block 3 of the subd. plan Psd-25565, Sheet 1, being a portion of Lot 240-B-5, described on plan Psd-15053, G.L.R.O Casd. Rec. No. 132), situated in the Barrio of San Francisco, Mun. of Mabalacat, Prov. of Pampanga; containing an area of Four Hundred Forty-Eight (448) Square Meters, More or Less.

TCT NO. 200231-R

A parcel of land (Lot 1-A, Block 3 of the subd. plan Psd-25565, Sheet 1, being a portion of Lot 240-B-5, described on plan Psd-15053, G.L.R.O Casd. Rec. No. 132), situated in the Barrio of San Francisco, Mun. of Mabalacat, Prov. of Pampanga; containing an area of One Hundred Eighty-Eight (182) Square Meters, More or Less.

TCT NO. 12067

A parcel of land (Lot 2 of the subd. plan Psd-03028130 (OLT) being a portion of Lot 567-B, Psd-149889, L.R.C. Rec. No.), situated in the Bo. of Sapang Balen, Mun. of Mabalacat, Prov. of Pampanga; containing an area of Thirty Five Thousand Seventy-Three (35,073) Square Meters, More or Less.

before Notary Public Atty. Alfredo O. Abarillo, as per Doc. No. 346, Page No. 131, Book No. XI, Series of 2025.

Punto! Central Luzon: Septembser 28, October 5 & 12, 2025

NOTICE OF EXTRAJUDICIAL SETTLEMENT

Notice is hereby given that the heirs of **MATILDE MANARANG** who died on September 17, 2009 at Purok Paraiso, Sindalan, City of San Fernando, Pampanga and **RAFAEL MANARANG** who died on June 26, 1991 at Purok Paraiso, Sindalan, City of San Fernando, Pampanga; executed an Affidavit of Extrajudicial Settlement with Waiver of Share on his/her estate; and more particularly described as follows;

TRANSFER CERTIFICATE OF TITLE NO. 600851-R

“A parcel of land (Lot 2 of the cons-subd., plan Psd-03-014103 being a portion of cons lot 3786-B-2-A & 3786-B-2-B, Psd-03-139858 L.R.C. Record No.), situated in the Bo. of Sindalan, Mun. of San Fernando, Prov. of Pampanga; containing an area of One Hundred Ninety One (191) Square Meters;

TRANSFER CERTIFICATE OF TITLE NO. 600852-R

“A parcel of land (Lot 3 of the cons-subd., plan Psd-03-014103 being a portion of cons lot 3786-B-2-A & 3786-B-2-B, Psd-03-139858 L.R.C. Record No.), situated in the Bo. of Sindalan, Mun. of San Fernando, Prov. of Pampanga; containing an area of Five Hundred Twelve (512) Square Meters;

before Notary Public Atty. Leila Mae M. Estabillo, as per Doc. No. 247, Page No. 51, Book No. CIX, Series of 2025.

Punto! Central Luzon: September 28, October 5 & 12, 2025

NOTICE OF EXTRAJUDICIAL SETTLEMENT

Notice is hereby given that the heirs of **RUBEN LAO TANPOCO** who died on May 03, 2023 in Angeles City; executed an Affidavit of Extrajudicial Settlement on his estate; and that the decedent left cash deposit in ChinaBank under Philippine Peso Account No. 137102031143 with balance Php29,661,577.15; before Notary Public Atty. Aldin C. Ayson, as per Doc. No. 226, Page No. 23, Book No. XVII, Series of 2025.

Punto! Central Luzon: September 28, October 5 & 12, 2025

NOTICE OF EXTRAJUDICIAL SETTLEMENT

Notice is hereby given that the heirs of **SPS. FLORENCITA L. SICAT & RIZALINO P. SICAT** who died on February 29, 1991 & November 03, 2020 and **SPS. OMEGA L. ESPIRITU & CELEDONIO S. ESPIRITU** who died on February 3, 1998 & August 10, 2020 and that the decedents were all residing at Angeles City; executed an Affidavit of Extrajudicial Settlement with Waiver of Rights on his/her estate; and more particularly described as follows;

TRANSFER CERTIFICATE OF TITLE NO. 91060

LOT NO: Lot 9 Block 11

PLAN NO: Psd-25092

PORTION OF: Lot 1

PLAN NO: Psd-2497

LOCATION: Barrio of Pampang & San Nicolas, City of Angeles, Pampanga

LOT AREA: Two Hundred Ninety-Three (293) square meters more or lesss

TRANSFER CERTIFICATE OF TITLE NO. 91061

LOT NO: Lot 10 Block 11

PLAN NO: Psd-25092

PORTION OF: Lot 1

PLAN NO: Psd-2497

LOCATION: Barrio of Pampang & San Nicolas, City of Angeles, Pampanga

LOT AREA: Three Hundred Fifty-Two (352) square meters more or lesss

before Notary Public Atty. Rodolfo T. Tobias, as per Doc. No. 893, Page No. 85, Book No. XLIII, Series of 2025.

Punto! Central Luzon: September 28, October 5 & 12, 2025

Department of Transportation

LAND TRANSPORTATION FRANCHISING AND REGULATORY BOARD

Regional Office No III

City of San Fernando, Pampanga

Application for Extension of Validity of a Certificate of Public Convenience to operate a **Transport Network Vehicle Service**.

SONIA M. ZABALA
/Applicant

Case No.:2019-00362TNVS

NOTICE OF HEARING

Applicant is a grantee of a1 Certificate of Public Convenience to operate a **Transport Network Vehicle Service** within **PAMPANGA** accessible to motor vehicle traffic and vice versa with the use of **ONE (1) units**, which certificate is valid up to/expired on **October 25, 2025**. In the application filed on September 03, 2025. Applicant requests for the extension of validity of said certificate with the use of the same number of unit authorized.

NOTICE is hereby given that this Application will be heard by this Board on **November 06,2025 at 9:00 AM** at its office at the above address.

Applicant is hereby ordered to publish this Notice at least **FIVE (5) days** before the above date of hearing once in a newspaper of general circulation in **REGION III**.

Parties opposed to the granting of the Application must file their written oppositions supported by documentary evidence on or before the above date, copy of the same be furnished to the applicant, and may if they so desire appear on the said date and time.

This application will be acted upon by this Board on the basis of the records of this case submitted by the parties, unless the Board deems it necessary to receive additional documentary evidence for the judicious resolution of the same.

City of San Fernando, Pampanga, 24th September 2025

Atty. Carl Sha Jemimah F. Marbella
Hearing Officer
Attorney IV

/ctg

Copy Furnished:

- Applicant's: hameszabala@gmail.com

- File

NOTE: **Please bring the original and photocopy of the required documents**
Kindly visit LTFRB website (ltfrb.gov.ph) for your reference.

Punto! Central Luzon: September 28, 2025

NOTICE OF EXTRAJUDICIAL SETTLEMENT

Notice is hereby given that the heirs of **LUCIANO C. BIAG III** who died on December 26, 2020 at Angeles City; executed an Affidavit of Extrajudicial Settlement with Sale on his estate; and more particularly described as a parcel of land (Lot 34, Block 15, of the cons-subd. plan Pcs-03-0-0457, being a portion of the cons. Lots 2249-B to 2249-E all of the Psd-035413-066575 LRC Rec. No.), situated in the Barrio of Nueva Victoria, Mun. of Mexico, Prov. of Pampanga; containing an area of One Hundred Fifty (150) Square Meters; and covered by Transfer Certificate of Title No. 651589-R; before Notary Public Atty. Noel T. Canlas, as per Doc. No. 197, Page No. 41, Book No. I, Series of 2025.

Punto! Central Luzon: September 28, October 5 & 12, 2025

NOTICE OF EXTRAJUDICIAL SETTLEMENT

Notice is hereby given that the heirs of **EMILIANO MENDOZA SANTOS** who died on January 19, 2025 at the Makati Medical Center, located at 2 Amorsolo Street corner Legaspi Street, Barangay San Lorenzo, Makati City, Metro Manila; executed an Affidavit of Extrajudicial Settlement with Waiver of Rights on his estate; and leaving certain Unit Investment Trust Funds (UITF) with the Bank of the Philippine Islands (BPI), Makati Main Branch, with outstanding balance of One Million Eight Hundred Ninety-Two Thousand Six Hundred Thirty-Six Pesos and 94/100 (P1,892,636.94), under Account No. 000000000366917;

before Notary Public Atty. Mycarol Bondoc, as per Doc. No. 7843, Page No. 88, Book No. 75, Series of 2025.

Punto! Central Luzon: Septembser 28, October 5 & 12, 2025

NOTICE OF SELF-ADJUDICATION

Notice is hereby given that **NORMITA F. ABELLA**, of legal age, Filipino, widow, resident of #95 Broadway St., Marisol Village, Barangay Ninoy Aquino, Angeles City, Philippines; and heirs of **VIRNADETH F. ABELLA** who died on March 13, 2024 in Angeles City, Philippines; executed an Affidavit of Self Adjudication on her estate; and she left behind a parcel of land with improvements located at Blk. 15 Lot 14, Maginoo Street, Fiesta Communities, Barangay Mining, Angeles City, covered by Transfer Certificate of Title (TCT) No. 045-2015007723; before Notary Public Atty. Donnie Ray B. Muli, CPA, as per Doc No. 265, Page No. 15, Book No. 4, Series of 2025.

Punto! Central Luzon: September 28, October 5 & 12, 2025

Republic of the Philippines

CITY CIVIL REGISTRY OFFICE

Province of Pampanga

City of San Fernando

NOTICE TO THE PUBLIC

In compliance with Section 5 of R.A. 9048 a notice is hereby served to the public that **KENT A. GALANG** filed with this office a petition for Change of First Name from **“JOSIFINA” to “JOSEFA”** in the birth Certificate of **JOSEFA MAGCALAS DUQUE** who was born on June 19, 1956 at San Fernando, Pampanga and whose parents are **MARCELO DUQUE** and **ROSITA MAGCALAS**.

RIMANDO E. UMALI
City Civil Registrar

Punto! Central Luzon: September 28 & October 5, 2025

REPUBLIC OF THE PHILIPPINES

DEPARTMENT OF HUMAN SETTLEMENT AND URBAN DEVELOPEMENT

Kagawara ng Pananahanang Pantao at Pagpapaunlad ng Kalunsuran

NOTICE

Notice is hereby given that the developer **B.A. TONGOL REALTY & DEVELOPEMENT CORPORATION** has filed with this office a sworn registration statement for the residential subdivision house and lot of **NORTHVIEW HEIGHTS N.E – PHASE 2 at Brgy. Castellano, San Leonardo, Nueva Ecija** and covered with TCT Nos. 041-2024001535 to 041-2024001751.

All papers relative thereto shall, upon request and payment of the processing fee, be available for inspection during business hours by any person having legal interest thereon.

Absentary legal impediment the aboved-cited project is deemed registered and a certificate, in evidence thereof, shall for with be issued after five (5) days from the last day of Publication.

Brgy. Maimpis, City of San Fernando, Pampanga.

Atty. Richard L. Manila, CE
Regional Director

Punto! Central Luzon: September 28 & October 5, 2025

PUNTO! CENTRAL LUZON • SEPTEMBER 28 - OCTOBER 4, 2025 • SUNDAY - SATURDAY

7

Game on! Outdoor pickle ball now open at SM City Telabastagan

LOOKING for a fun new way to stay active and hang out with friends? SM City Telabastagan just launched its brand-new Outdoor Pickle Ball Courts, bringing a fresh and exciting activity to the city's outdoor scene.

Whether you're a total beginner or already hooked on the sport, these new courts are the perfect place to move, play, and enjoy the game under the open sky.

Here's what to know:

- 4 outdoor Pickle Ball courts
- Open daily from 2:00 PM to 11:00 PM
- Court rental: ₱450/hour
- Open play: ₱250/hour
- Paddle rental: ₱100/paddle

Gather your family, friends, or workmates for a match and experience the growing craze that's taking the world by storm.

Stay tuned for more updates, events, and promos by following @smcitytelabastagan on Facebook and Instagram. **SM-PR**



Clark tops regional investment rankings

CLARK FREEPORT – Securing the largest share of pledged investments in the whole of Central Luzon, Clark has emerged as the top investment destination in the region for the first half of 2025.

“Among the four key investment and promotion agencies in the region, Clark Development Corp. captured the biggest investment share,” said Department of Economy, Planning and Development-Region 3 director Nerissa Esguerra during the recent Philippine Economic Briefing 2025 held at Hilton Clark Sun Valley Resort.

“Large investments at Clark Freeport Zone were recorded for tourism, [Information and Communication Technology] ICT, industrial, commercial, and services industries,” she noted.

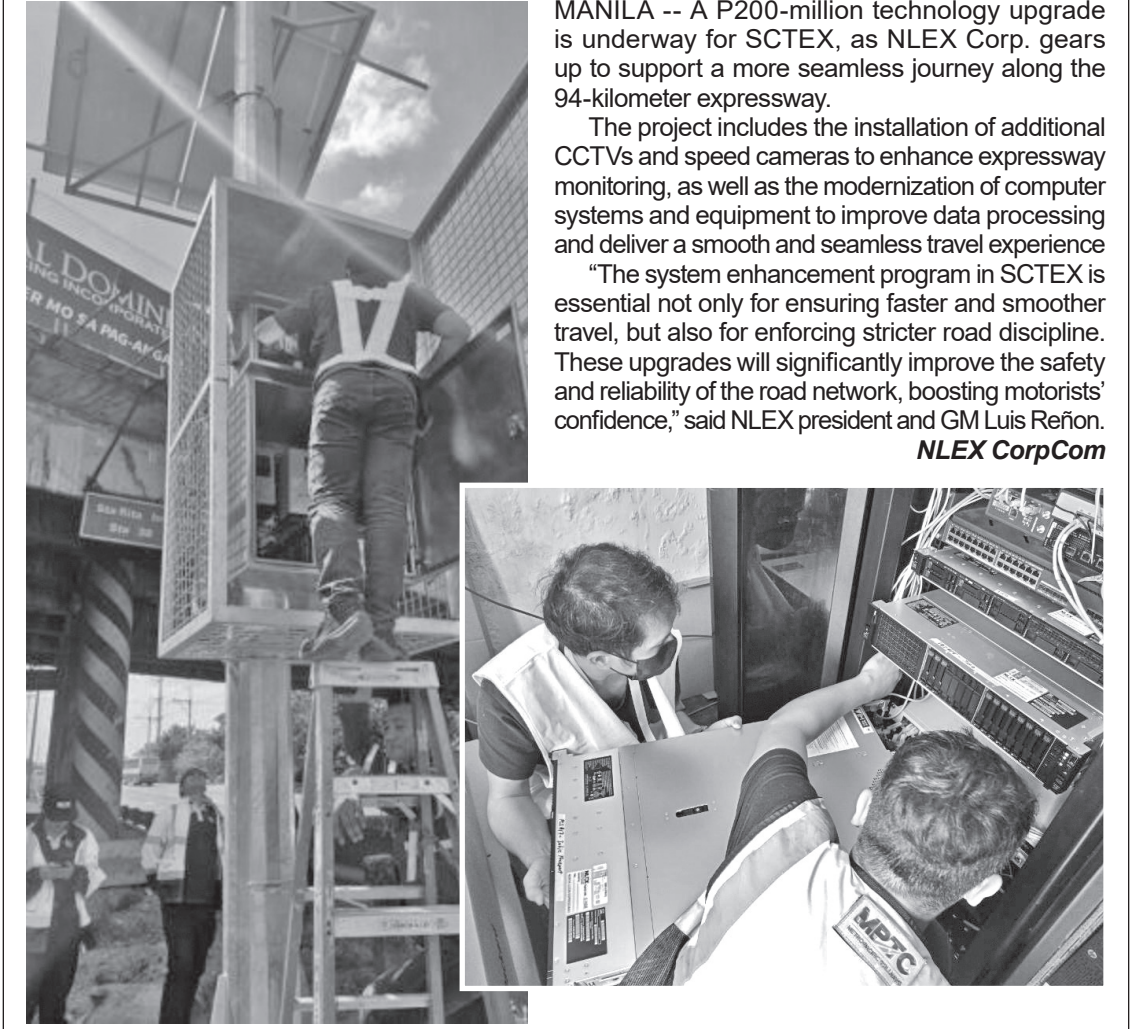
Central Luzon also ranked third among the most preferred investment destinations nationwide, capturing 11% of total local and foreign pledges, according to Esguerra.

CDC president and CEO Atty. Agnes VST Devanadera joined the briefing alongside Department of Economy, Planning and Development under secretary Carlos Abad Santos, Department of Budget and Management assistant secretary Romeo Balanquit, Department of Finance assistant secretary Neil Cabiles, and Bangko Sentral ng Pilipinas director Lara Banapin.

The PEB is a flagship initiative of the Philippine government aimed at fostering transparency, investor confidence, and inclusive growth through timely updates on economic performance and policy direction.

The event convened national and regional government officials, business leaders, and investors to discuss the country's economic trajectory and emerging opportunities. **CDC-PR**

NLEX rolls out P200-M SCTEX upgrades



Citizens' group...

FROM PAGE 2

the council to hold barangay-level consultations so residents themselves can voice concerns before any new ordinance is enacted.

Committee chair councilor JC Aguas noted that public hearings are crucial in fine-tuning policies and reminded her council peers to heed the public outcry during the 2025 elections over the controversial septage fees. She added that this was why she requested Mayor Carmelo “Jon” Lazatin II to entrust to her the chairmanship of the environment and public utilities committee.

This, even as she affirmed that environmental fees and septage management programs their positive impact on public health, sanitation, and environmental protection, explaining that revenues are normally categorized across sectors, from residential households to commercial establishments and large industries, to ensure equity and sustainability.

It can be recalled that on July 1, the very day of assumption of the mayoralty, Lazatin issued Executive Order No. 1 suspending the collection of environmental and septage fees which effectively stopped water utilities and accredited providers from collecting fees and performing desludging operations pending review and amendment of the city ordinances. **Punto News Team/ Contributed photo**



Career Opportunity in DF GANGNAM CORPORATION

Position Title : ACCOUNTING MANAGER

Job Description:

- Responsible for overseeing the financial strategy, planning, and management of the organization. This role ensures financial health through effective budgeting, forecasting, reporting, and compliance, while supporting long-term business growth and sustainability.

Qualifications:

- Bachelor's Degree in Accounting, Finance, Economics, or related field (Master's/ CPA preferred).
- Proven experience in senior financial management (typically 5+ years).
- Strong knowledge of financial planning, corporate finance, and accounting principles.

Place of Deployment: Clark, Freeport Zone, Pampanga

Applications may be sent to:

For Walk- Ins: DF Gangnam Corporation- Lilly Hill Commercial Complex, CM Recto Ave., Clark Freeport Zone, Pampanga

Email Add: dfgangnamhumanresources@gmail.com

Company/ Employer	Name of Foreign National Intending to Apply for the Position
DF Gangnam Corporation Lilly Hill Commercial Complex, CM Recto Ave., Clark Freeport Zone, Pampanga	MR. WONSEOK JO Address: Clark Freeport Zone, Pampanga Nationality: Korean Intended Period of Employment: 2 Years

Nature of Business: Duty Free

DF Gangnam Corporation hereby declares that the above-named foreign national is able, willing, and qualified to perform the services and job description for the Finance Director role. The company has the intention to employ the said foreign national and apply for an Alien Employment Permit (AEP) with the Department of Labor and Employment- Region III located at Matalino cor. Mahusay St., DMGC, Maimpis, City of San Fernando, Pampanga.

If there are any objection or inquiries, please contact the concerned DOLE Regional Office.

Any Filipino jobseeker who is competent, able, and willing to perform the services for which the foreign national is intended to be hired for, may file an objection at Department of Labor and Employment- Region III located at Matalino cor. Mahusay St., DMGC, Maimpis, City of San Fernando, Pampanga after this publication.

Please inform the Department of Labor and Employment- Region III if you have any information on criminal offenses committed by the foreign national.



Republic of the Philippines
City of Angeles
SANGGUNIANG PANLUNGSOD
20TH Council

ORDINANCE NO. 745, S-2025
(PO-486-08-25)

AN ORDINANCE SUSPENDING THE IMPLEMENTATION OF SECTION 6 PARAGRAPH A (III) AND B (II) AND SECTION 7 OF ORDINANCE NO. 487, S-2019: ORDINANCE NO. 640, S-2022: ORDINANCE NO. 697, S-2023, AND ORDINANCE NO. 698, S-2023 “PENDING AMENDMENTS THEREOF.”

WHEREAS, Sections 6 of Paragraph A (iii) and B (ii) and Section 7 of City Ordinance No. 487, S-2019 entitled “An Ordinance requiring all Business Establishments in Angeles City to have their respective Septic Vaults, siphoned and vacuumed annually” mandated annual siphoning of septic tanks for all commercial and industrial establishments and institutional structures. The aforesaid Ordinance also required the appropriate clearance from the CENRO for the renewal of business permits:

WHEREAS, City Ordinance No. 640, S-2022 entitled “ An Ordinance amending City Ordinance No. 343, S-2014 otherwise known as an Ordinance providing for the Water Quality and Septage Management Systems in Angeles City imposed the payment of “Septage Fee/ Environmental Fee” for desludging/siphoning and septage treatment for all residential, commercial, industrial, governmental and institutional stuctures or establishments in the amount of Php 5.00 per cubic meter of water consumed. It also designated the Water Service Providers and/or Water Utilities within the jurisdiction of the City to serve as the collecting arm for the septage fee;

WHEREAS, City Ordinance No. 697, S-2023 entitled “ An Ordinance amending Ordinance No. 692, S-2023 entitled “ An Ordinance amending Section 15 of Ordinance No. 640, Series 2022 otherwise known as “An Ordinance Providing for the Water Quality and Septage Management System in Angeles City provided for the amended rate of septage fee to be at Php 5.00 per cubic meter with a minimum monthly charge of ten (10) cubic meter and maximum monthly charge of thirty-five (35) cubic meter of water consumed by the water utilities’ customers/subscribers. Likewise, it required the payment of Php 10.00 as septage fee for all annual desludging/siphoning services for all classifications of commercial, industrial, governmental and institutional structures or establishments with a minimum monthly charge of fifty (50) cubic meter and maximum charge of one hundred fifty (150) cubic meter;

WHEREAS, City Ordinance No. 698, S-2023 entitled “An Ordinance amending City Ordinance No. 640, S-2022 entitled “An Ordinance amending City Ordinance No. 343, S-2014 otherwise known as “An Ordinance providing for the Water Quality and Septage Management Systems in Angeles City” allowed the collection of an “administrative fee” against the chosen accredited service provider by the Water District;

NOW THEREFORE, be it ordained as it is hereby ordained by the Sanguniang Panlungsod of Angeles City in session assembled that:

Section 1. That an Ordinance suspending the implementation of Section 6 Paragraph A (III) and B (II) and Section 7 of Ordinance No. 487, S-2019: Ordinance No. 640, S-2022: Ordinance No. 697, S-2023, and Ordinance No. 698, S-2023 “pending amendments thereof” be, as it is hereby, approved.

Section 2. Effectivity. This ordinance shall take effect upon its approval and publication in newspaper of local circulation.

Sponsored by Councilors, **Joan Crystal DJ. Aguas, Arvin M. Suller**, Maricel Morales-Agoncillo, Marino D. Bañola and Edgardo D. Pamintuan, Jr.

Seconded by Councilors Jezreel Aaron L. Pineda, Alexander P. Indiongco, Michelle M. Bonifacio, Jeselle Ann V. Dayrit, Raco Paolo S. Del Rosario, Danilo M. Nacu, Richard DC. Gaza and Carlos P. Salvador

UNANIMOUSLY APPROVED by the Members Present during approval: Councilors Arvin M. Suller, Joan Crystal DJ. Aguas, Marino D. Bañola, Maricel Morales-Agoncillo, Edgardo D. Pamintuan, Jr., Jezreel Aaron L. Pineda, Alexander P. Indiongco, Michelle M. Bonifacio, Jeselle Ann V. Dayrit, Raco Paolo S. Del Rosario, Danilo M. Nacu, Richard DC. Gaza, Jr. and Carlos P. Salvador during Regular Session No. 15 held on August 5, 2025.

Approved by His Honor, the City Mayor on _____.

APPROVED:

CARMELO D. LAZATIN, II
City Mayor

AMOS B. RIVERA
City Vice Mayor & Presiding Officer

ATTESTED:

ATTY. NOEL M. LUZUNG
City Administrator

ATTY. MARK PHILIP B. LUMBOY
City Secretary/Department Head II



Republic of the Philippines
City of Angeles
SANGGUNIANG PANLUNGSOD
20TH Council

ORDINANCE NO. 746, S-2025
(PO-473-07-25)

AN ORDINANCE ADOPTING SECTION 30, ARTICLE V, OF REPUBLIC ACT NO. 12001, OTHERWISE KNOWN AS THE “REAL PROPERTY VALUATION AND ASSESSMENT REFORM ACT” (RPVARA), AUTHORIZING THE GRANT OF TAX AMNESTY ON REAL PROPERTY TAXES AND SPECIAL LEVIES ON REAL PROPERTY WITHIN THE TERRITORIAL JURISDICTION OF THE CITY OF ANGELES, FOR A PERIOD OF TWO (2) YEARS UPON THE EFFECTIVITY OF THE ACT OR UNTIL JULY 6, 2026.

SECTION 1. Republic Act No. 12001 or the Real Property Valuation and Assessment Reform Act (RPVARA), provides among other things, for the grant of real property tax amnesty. Section 30 of this law states that:

“Section 30. *Grant of Tax Amnesty on Real Property Taxes and Special Levies on Real Property.* – There is hereby granted on a real property tax amnesty which shall cover penalties, surcharges, and interests from all unpaid real property taxes, including Special Education Fund, idle land tax, and other special levy taxes, prior to the effectivity of this Act: Provided, That the real property tax amnesty hereby authorized and granted can only be availed within a period of two (2) years after the effectivity of this Act.”

SECTION 2. The proper assessment for delinquent real properties availing of such tax amnesty shall be:

- a. Penalties, surcharges, and interests from ALL unpaid real property taxes that were incurred prior to the effectivity of the Act on July 5, 2024 shall be waived;
- b. The period of tax amnesty is within two (2) years after the effectivity of RPVARA or until July 5, 2026;
- c. The delinquent property owner has the option of one-time payment or installment payment of the delinquent real property tax until July 5, 2026. However, payment made starting July 6, 2024 will incur 2% monthly penalty interest not exceeding thirty-six (36) months until the delinquent tax is fully paid.
- d. Tax amnesty shall be granted until July 5, 2026, However, since this date falls on a Sunday, the deadline will be extended to Monday, July 6, 2026 in accordance with Section 63: Computation of Periods provided in the IRR of R.A. No. 12001.

SECTION 3. This amnesty shall not extend to the following real properties:

- a. Delinquent real properties which have been disposed of at public auction to satisfy the real property tax delinquencies;
- b. Real properties with tax delinquencies which are being paid pursuant to a compromise agreement; and
- c. Real properties subject of pending cases in court for real property tax delinquencies

SECTION 4. This ordinance shall take effect upon its approval.

Sponsored by Councilors **Arvin M. Suller**, Marino D. Bañola, Edgardo D. Pamintuan, Jr.,
Jezreel Aaron L. Pineda, Alexander P. Indiongco and Michelle M. Bonifacio

Seconded by Councilors Raco Paolo S. Del Rosario, Jeselle Ann V. Dayrit, Danilo M. Nacu,
Richard DC. Gaza and Carlos P. Salvador

UNANIMOUSLY APPROVED by the Members Present during approval: Councilors Arvin M. Suller, Marino D. Bañola, Edgardo D. Pamintuan, Jr., Jezreel Aaron L. Pineda, Alexander P. Indiongco, Michelle M. Bonifacio, Jeselle Ann V. Dayrit, Raco Paolo S. Del Rosario, Danilo M. Nacu, Richard DC. Gaza, Jr. and Carlos P. Salvador during Regular Session No. 16 held on August 12, 2025.

Approved by His Honor, the City Mayor on _____.

APPROVED:

CARMELO B. LAZATIN, II
City Mayor

AMOS B. RIVERA
City Vice Mayor & Presiding Officer

ATTESTED:

ATTY. NOEL M. LUZUNG
City Administrator

ATTY. MARK PHILIP B. LUMBOY
City Secretary/Department Head II

AC Sacred Heart Medical Center @ 16: New facilities for patient-centered care

ANGELES CITY — Two major healthcare facilities highlighted the 16th founding anniversary of AC Sacred Heart Medical Center (ACSHMC) on Sept. 26, reaffirming its commitment to accessible, advanced, and compassionate medical services.

Themed “16 Years of Alagang Galing sa Pusong,” the celebration featured the blessing and ribbon-cutting of the hospital’s new 3D Mammogram (Breast Tomosynthesis) unit and the expanded Hemodialysis Center, both designed to enhance patient experience and improve health outcomes.

The 3D Mammogram introduces advanced imaging technology for earlier and more accurate breast cancer detection. Key features include wide-angle visualization, stereotactic biopsy capability, and reduced discomfort during screening. The service is covered by PhilHealth’s Yaman ng Kalusugan Program (YAKAP) for Breast Cancer Screening and select HMOs, with promotional rates also available.

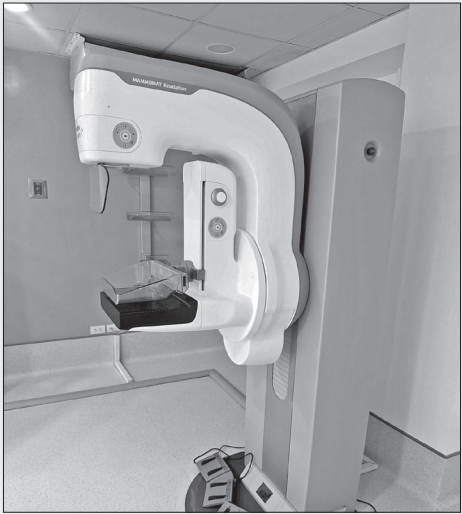
The Hemodialysis Center has been relocated to a larger, patient-friendly space, currently housing 28 dialysis units and soon expanding to 50, positioning it among the largest in the region. The upgraded facility includes isolation rooms, a landscaped garden, entertainment systems, and a patient-centered layout that integrates medical records, clinics, and support services under one roof.

Patients benefit from no-balance billing and minimal cash-out packages through PhilHealth. ACSHMC also announced the expansion of its bed capacity to 115, allowing the hospital to serve more patients with quality and affordable care.

Additionally, its accreditation under the PhilHealth YAKAP Program provides access to primary care services, cancer screening, select laboratory tests, and essential medications.

“Our 16th anniversary is both a celebration and a promise,” said Dr. Maria Josefina T. Tan, ACSHMC medical director. “With new facilities, expanded services, and programs like PhilHealth YAKAP, we reaffirm our commitment to making healthcare more accessible, innovative, and patient-centered.”

Founded in 2009, ACSHMC continues to be a leading provider of Mother and Child Care, Cancer Care, Kidney Care, and Advanced Surgical Services in Central Luzon. The event concluded with a guided tour of the new facilities, highlighting ACSHMC’s role in shaping future-ready healthcare for the region.



NLEX Road Warriors Fired Up After First-Ever Fan Send-Off in Pampanga

MABALACAT, Pampanga – The NLEX Road Warriors kicked off their PBA Season 50 journey with an exciting send-off, as an enthusiastic crowd gathered at SM City Clark to rally behind the team.

Bringing the Road Warriors closer to their loyal northern fanbase, the “Arangkada Send-Off” gave supporters a rare chance to meet the team up close and personal, creating an atmosphere of excitement and anticipation for the upcoming season.

Leading the send-off was NLEX Corporation

PAGE 13 PLEASE



Large-scale estafa...

FROM PAGE 1

investments, ranging from P100,000 and above.

Among the documents attached to their complaints is a certification by the Securities and Exchange Commission confirming that Lim's SLGroup Restaurants Inc. which operated the now closed Umpukan eatery here is "not authorized to issue, sell or offer for sale to the public, securities such as but not limited to, shares of stock, investment contracts, debt instruments and virtual currencies without prior registration statement approved by the Commission."

The complainants allege that most of Lim's 11 companies were not registered with the SEC.

Aside from Lim, three of his staff included as respondents to the complaint are Arturo Canlas III, alias LJ Canlas, Geraldine Tionsgon, and Evelyn Dayrit.

Large-scale estafa is not bailable if the crime is considered syndicated estafa under Presidential Decree 1689 or if the amount involved is P100,000 or more under

Cong Pogi...

FROM PAGE 1

— all for four car loans taken with the BDO.

Net worth : P123,974,421.92.

Pampanga 1st District

SWORN STATEMENT OF ASSETS, LIABILITIES AND NET WORTH

As of JULY 1, 2025
(Required by S.A. 0713)

Declarant: LAZATIN, CARMELO JR.

Address: (Family Name) (First Name) (Last Name) (M.I.)

Position: HOUSE OF REPRESENTATIVES

Agency/Office: QUEZON CITY

Unmarried Children Below Eighteen (18) Years of Age Living in Declarant's Household:

NAME	DATE OF BIRTH	AGE
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ASSETS, LIABILITIES AND NETWORTH

(Provide full description of assets, liabilities and net worth)

1. ASSETS

DESCRIPTION	KIND	EXACT LOCATION	AMOUNT	CURRENCY	YEAR	MODE	ACQUISITION DATE	ACQUISITION COST
Land	Agri		12,500.00	PHP	1998	INHERITED	N/A	N/A
Land	Agri		28,500.00	PHP	1998	INHERITED	N/A	N/A
Land	Res.		250,000.00	PHP	1998	INHERITED	N/A	N/A
Land	Office		11,350,000.00	PHP	1998	INHERITED	N/A	N/A
Land	Agri		4,500.00	PHP	1998	INHERITED	N/A	N/A
Land	Com.		85,000.00	PHP	1998	INHERITED	N/A	N/A
Land	Com.		65,000.00	PHP	1997	INHERITED	N/A	N/A
Land	Res.		300,000.00	PHP	1997	INHERITED	N/A	N/A
Land	Res.		100,000.00	PHP	1997	INHERITED	N/A	N/A
Land	Res.		100,000.00	PHP	1997	INHERITED	N/A	N/A
Land	Res.		100,000.00	PHP	1997	INHERITED	N/A	N/A
Land	Com.		700,000.00	PHP	1998	INHERITED	N/A	N/A
Land	Res.		400,000.00	PHP	1997	INHERITED	N/A	N/A
Land	Com.		100,000.00	PHP	1997	INHERITED	N/A	N/A
Land	Res.		10,000.00	PHP	1997	INHERITED	N/A	N/A
Land	Agri		12,500.00	PHP	1998	INHERITED	N/A	N/A

2. LIABILITIES

NATURE	NAME OF CREDITORS	OUTSTANDING BALANCE
CAR LOAN	BDO	645,485.87
CAR LOAN (BMW)	BDO	855,331.00
CAR LOAN (TOYOTA LAND CRUISER)	BDO	850,207.00
CAR LOAN (FORD RANGER)	BDO	2,052,032.98

NET WORTH: Total Assets less Total Liabilities = PHP 123,974,421.92

3. BUSINESS INTERESTS AND FINANCIAL CONNECTIONS

4. RELATIVES IN THE GOVERNMENT SERVICE

5. PERSONAL PROPERTIES

6. SIGNATURE

NLEX Road Warriors...

FROM PAGE 10

President and General Manager Luis S. Reñon, who shared high hopes for the season. "We are hoping to finally break through to the semifinals and hopefully win it all. Our players are motivated, and the support of our fans makes all the difference."

"In my years as a coach in the PBA, this is something completely new. I'm glad to be part of it," said NLEX head coach

Strong Take-up...

FROM PAGE 14

community gatherings and events such as Al Fresco Nights, which highlight local businesses and talent.

"These community events not only bring people together

General Order No. 54, a government search site shows.

The complaint is just the most recent of Lim's legal entanglements.

Garnishment

On July 28, 2025, the Municipal Trial Court in Cities Branch 2 issued a notice of garnishment – Civil Case Mo. 10761 (Collection of Sum of Money and Damages) – to the manager of Land Bank of the Philippines, JASA, City of San Fernando upon the account of Lim and "all other accounts...goods, stocks, interest in stocks and shares and any other personal properties" of Lim in the bank's possession and control sufficient to cover P1,130,000 "with conventional interest of 6% per annum from May 30, 2023 until its full satisfaction."

The garnishment was signed by Christian Anthony A. Concepcion, Sheriff III.

Sum of money writ

On Aug. 13, 2025, Sheriff Marvin Minay served a writ of execution from the Metropolitan Trial

Rep. Carmelo "Pogi" Lazatin Jr. on Sept. 26, made full disclosure of his statement of assets, liabilities and net worth (SALN) filed on July 16,

OFFICE OF THE CITY PROSECUTOR

COMPLAINT

DATE RECEIVED: 2025-08-11

RECEIVED: 2025-08-11

RECEIVING STAMP: 2025-08-11

COMPLAINANT'S Name, Sex, Age & Address: JUANITA PATE LIMAN AND REMELY, ET AL

RESPONDENT'S Name, Sex, Age & Address: ESTEBAN P. LIM AND JUANITA PATE LIM

OFFENSE(S) COMMITTED / LAW(S) VIOLATED: RA 9165 (DRUG TRAFFIC LAWS)

AMOUNT INVOLVED: 1. 2. 3.

DATE & TIME OF COMMISSION: 2025-08-11

PLACE OF COMMISSION: CITY OF SAN FERNANDO

1. Has a similar complaint been filed before any other office? YES NO

2. Is this complaint in the nature of a counter-charge? YES NO

3. Is this complaint related to another case before this office? YES NO

I CERTIFY, under oath, that all the information on this sheet are true and correct to the best of my knowledge and belief, that I have not commenced any action or filed any claim involving the same issues in any court, tribunal, or quasi-judicial agency, and that if I should thereafter learn that a similar action has been filed and/or is pending, I shall report that fact to this Honorable Office within five (5) days from knowledge thereof.

SUBSCRIBED AND SWORN TO before me this 11 day of August, 2025.

RECEIVED WITHOUT EVIDENCE

The evidence is under the custody of: (Name and Signature)

J. T. LEONARDO S. SANTOS

Administrative Prosecutor / Officer

Court Branch 115, Taguig City against Lim ordering him to pay Zyneserve Inc. the amount of P435,528.95 and P8,556.18 (cost of suit) reckoned from July 12, 2024. The sheriff said it took them a year to determine where Lim could be found. His election to the board pointed to them to the sangguniang panlalawigan office to serve the writ.

2025.

"I am publicly disclosing my SALN in response to the people's clamor for transparency, and in solidarity with my

Arrest order

The Municipal Circuit Trial Court, Third Judicial Region in Mexico town issued a warrant of arrest signed August 11, 2025 by Presiding Judge Richard Gazzingan Evangelista against Lim for three counts of estafa.

Lim posted bail for this arrest warrant.

Punto News Team

colleagues in the House of Representatives who have also done the same," Lazatin said.

Earlier, the congressman made a public declaration of his support to the call of House Speaker Faustino "Bojie" Dy III (Isabela 6th District) for government officials, particularly lawmakers, to reveal their SALN to the public, in the wake of issues of widespread corruption and collusion among legislators, contractors, and officials of the Department of Public Works and Highways.

"Public office is a public trust. With the recent issues on anomalous infrastructure projects, we have seen an erosion of the public's confidence in our officials and institutions. The public disclosure of government officials' SALN is one small step to slowly rebuild trust and confidence," Lazatin said.

Punto News Team

Liver, kidney...

FROM PAGE 1

Philippines but not as good as this one. This reflects good leadership and the fantastic vision of the government for the people," said the visibly impressed Indian businessman-philanthropist- educator.

Pillai has expressed his plans to build a transplant building and medical school within the provincial hospital compound to bring world-class healthcare services right here in Pampanga

200 trainees...

FROM PAGE 1

to the graduates to help them transition smoothly into the workforce.

One of the program's success stories is Ronaile Sagum, 26, who has been employed for four months as an operations dealer at Foton Motors Philippines after completing the program.

"Sobrang thankful po ako sa PMTC, dito po sa programa nina Nanay at Vice Gov, marami po talaga silang natulongang mga tao. Sobrang sayo po kasi nung nagtratrainng ako, pangarap ko po talagang makapasok sa Foton," he said.

Of the 200 graduates, 70% are now employed. To ensure inclusivity, Governor Pineda emphasized that

Ad Lib

FROM PAGE 5

stuck in the committee, like everything else that might inconvenience the powerful.

Clearly, the AMLA works only when it's targeting OFWs sending money to their families, sari-sari store owners trying to open bank accounts, or freelancers depositing hard-earned cash. But when it's about politicians and their bagmen moving obscene amounts of public funds, the AMLA becomes "Assume the Money Looks Acceptable."

Gawad Madiskarte...

FROM PAGE 3

Diskarteng Angat – for growth and innovation

Diskarteng May Puso – for social good and community impact

Diskarteng Eco-Friendly – for sustainability and environment stewardship

Special awards include Diskarteng Digital (for creative digital use), the Mompreneurs' Choice Award (voted by the MMPH community), and the Madiskarte Icon (for an exemplary leader and inspiration).

Stories of Triumph

Last year's winner of Diskarteng Angat – Scale-Up Division Award Heidie Ricca del Rosario, founder of HTP Clothing,

Game on...

FROM PAGE 7

Stay tuned for further updates by hitting the like and follow button on the following official social media pages of GameZone.

Official website: https://gzone.ph/

so patients need not go to India for major transplant operations.

A facility of this kind will give the Kapampangans access to affordable kidney and liver transplants, world-class healthcare, and training for local medical practitioners in specialized fields.

A partnership agreement between Pillai's group and the Pampanga Provincial Government will cover the administration of the organ transplant facility.

Pampanga PIO

those who have yet to secure jobs will be profiled and integrated into the Sustainable Livelihood Program of the Department of Social Welfare and Development.

Graduates also received national certification from the Technical Education and Skills Development Authority, further validating their skills and enhancing their employability.

This initiative highlights the provincial government's strong commitment to equipping Kapampangans with the skills, certifications, and support needed to move from training to meaningful employment.

Pampanga PIO/Photo: Daniel Ombina

In addition to the massive corruption in flood-control projects, the Senate Blue Ribbon hearings have also shown the systemic inequality embedded in the very mechanisms meant to uphold financial integrity. Bank secrecy becomes a shield, not for privacy, but for impunity.

To be fair, the law is not broken; it never was. It is just being ignored. Even worse, it is selectively enforced when it is safe, convenient, or politically useful.

turned a humble preloved clothing business into a thriving local fashion brand that empowers community seamstresses.How to Apply

Mompreneurs with inspiring stories and impactful businesses are invited to apply. Winners will receive cash prizes, capital support, and national recognition to help propel their businesses forward.

Application deadline: November 15, 2025

Apply now through the Madiskarte Moms PH Facebook Group and the official MMPH website and learn more about the 4th Gawad Madiskarte, its categories, and past awardees.

Strong Take-Up at Cresendo Highlights Tarlac's Rising Property Market

TARLAC CITY, PHILIPPINES — Investor demand is accelerating at Cresendo, Ayala Land's 290-hectare estate in Tarlac, as commercial lots sell out quickly and national brands establish presence in the province.

Phases 1 and 2 of Cresendo's commercial lots have been fully taken up, prompting the developer to roll out Phase 3 inventory worth ₱4.4 billion. Its 32-hectare industrial park is also 98 percent sold, with locators expected to generate around 2,000 jobs once operations commence.

The estate's growth comes as Tarlac posts a 6.7 percent GDP expansion, outpacing the national average and benefiting from infrastructure

links such as SCTEX and proximity to Clark International Airport. Rising household incomes and urban migration have also contributed to sustained property demand.

Brands and Institutions Move In

Several national retailers have opened at Cresendo in recent months, including McDonald's, which unveiled its first "Green & Good" sustainable store in Tarlac. MerryMart Supermarket and 7-Eleven are now operational, while Don Bosco Tarlac has expanded its programs with Senior High School and technical-vocational courses.

Upcoming establishments such as

21st Bean Café, Velvet Vibes, and MiPanda are also expected to boost foot traffic as Cresendo positions itself as a new downtown district for northern Central Luzon.

"The speed of take-up reflects strong confidence in Tarlac's potential as the next commercial hub north of Metro Manila," said Clarence Carcellar, project development manager for Cresendo.

Community and Civic Features

Beyond commercial activity, Ayala Land has integrated civic and lifestyle spaces into the estate. A 1.5-hectare town plaza, multipurpose field, and themed garden are already serving as venues for

PAGE 13 PLEASE





PSHSS NCE 2025

NATIONAL COMPETITIVE EXAMINATION

Philippine Science High School - Central Luzon Campus

APPLICATION PERIOD

DATE OF EXAM

JUNE 16 to NOVEMBER 7 2025

JANUARY 31, 2026



CRITERIA FOR ELIGIBILITY:

A Grade 6 Elementary pupil from a duly recognized school by the Department of Education who meets the following criteria is eligible to apply for the PSHS National Competitive Examination (NCE.)



HE/SHE MUST:



Final Grade of 85% or better in Science and Mathematics



Have at least a Satisfactory on his/her Character Rating in report card (SY 2024-2025)



Not be more than 15 years old by June 30, 2026



Have not previously applied for admission in PSHS



Filipino Citizen

Note: no pending or approved application as immigrant to any foreign country



Good health and fit to undergo a rigorous academic program



Registration Link: <https://nce.pshs.edu.ph/>



Lunes Malinis



PUNTO! CENTRAL LUZON • SEPTEMBER 28 - OCTOBER 4, 2025 • SUNDAY - SATURDAY

14