

# Perlas ng SILANGAN BALITA



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Kawit tricycle operators get free franchise, boat registration in 2026

The local and registration for government of Kawit, tricycle operators Cavite is offering free and fishermen for franchise renewal Turn to page 2

## Group seeks unified fisheries ordinance for Cavite

A fisherfolk group in Cavite is pushing for the adoption of a unified fisheries ordinance that would remove municipal boundaries restricting the movement of small-scale fishermen within the province.

The Pambansang Lakas ng Kilusang Mamamalakayan ng Pilipinas (Pamalakaya) – Cavite said current zoning provisions under Republic



Act 10654, or the Amended Fisheries Code, unfairly limit municipal fishers to fishing only within

their respective towns, even if their boats are properly registered and licensed in Cavite. According to the

group, the ordinance prevents municipal fishers from operating beyond the 15-kilometer

municipal waters of their home towns. For instance, a fisherman from Tanza is allowed to fish only up to

neighboring Naic, restricting his fishing grounds and reducing his production capacity.

Pamalakaya added that the Bureau of Fisheries and Aquatic Resources (BFAR)

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## MOL breaks ground on new seafarer training hub in the Philippines

DASMARIÑAS CITY, Cavite – Mitsui O.S.K. Lines, Ltd. (MOL) announced the groundbreaking of a new seafarer training facility at the MOL Magsaysay Maritime Academy (MMA) here, with the ceremony held on Jan. 19.

The upcoming facility will house

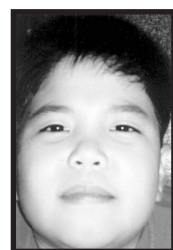
advanced simulators for navigation, engine operations, and cargo handling, along with hands-on training equipment. These features will allow MOL to expand training programs in navigation, engine management, and emergency response.

The center will also include dormitory accommodations and dining facilities to enable trainees to fully focus on their coursework. MOL said the project reflects the growing importance of Filipino seafarers, who form a key part of the company's vessel

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# MIKMIK'S WORLD

• Nehemiah Ezekiel B. Barco



# Perlas ng SILANGAN BALITA

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## 'GDP growth falters, misses 2025 target'

The Philippine economy likely grew below the government's 5.5 to 6.5 percent target in 2025 and at a slower pace compared to 2024, according to economists.

Alvin Arogo, head of research division and chief economist at Philippine National Bank said that the economy is expected to have posted 3.2 percent growth in the fourth quarter of last year. This brings the full-year 2025 growth projection to 4.5 percent, below the 5.7 percent full-year expansion in 2024.

"We believe economic growth slowed down further from four percent in 3Q25 (third quarter 2025) due to the sustained decline in public construction, tapering of government spending post-election, easing of front-loading boost to exports and dip in consumer confidence,"

### (MOL...from page 1)

operations. The firm also plans to open the training programs to seafarers from across Southeast Asia, positioning the facility as a regional training hub. By locating the facility within MMMA, MOL expects stronger collaboration

for municipal fishers. It also reiterated its call for the immediate

Arogo said. Ateneo de Manila University assistant professor Ser Percival Peña-Reyes expects the economy to have expanded by four percent in the fourth quarter last year, matching the pace in the third quarter.

For full-year 2025, he projects growth at 4.7 percent. For Pantheon Macroeconomics chief emerging Asia economist Miguel Chanco, the economy is expected to have posted 4.4 percent growth in the fourth quarter last year, while full-year 2025 growth is estimated at 4.8 percent.

"The modest improvement we expect in the fourth quarter versus the third quarter should come on a quarter-over-quarter sequential basis from both private consumption and net exports, while government spending

will be operated by between instructors, MOL Training Center (Phils.) Inc. and will consist of a three-story reinforced concrete structure with a total floor area of about 5,500 square meters, plus outdoor training facilities. Operations are scheduled to begin in April 2027.

This setup is intended to enhance learning, encourage professional interaction, and broaden cadets' understanding of maritime careers.

The training center passage of House Bill 5606, or the Atin ang Kinse Kilometro

and fixed investment probably remained very weak," he said.

Rizal Commercial Banking Corp. chief economist Michael Ricafort said his gross domestic product estimate for the fourth quarter last year is at 4.8 percent, while his full-year 2025 growth forecast is at 4.9 percent. For her part, Moody's Analytics assistant director-economist Sarah Tan said the economy likely posted a 5.3-percent growth in the fourth quarter last year, bringing the estimated full-year growth for 2025 to 5.1 percent.

While strong demand for electronics may have supported export growth in the latter part of 2025, she said weather disturbances weighed on economic activity, particularly through disruptions to agriculture, infrastructure

MOL said the project aligns with its sustainability goal of promoting "human and community development" by creating jobs and producing highly skilled seafarers who meet global standards for safe vessel operations.

rights within the strengthen municipal fishers' exclusive

consumption.

"In addition, government integrity involving flood control projects likely undermined business confidence, weighing on investment," she said.

Earlier, Department of Economy, Planning and Development Secretary Arsenio Balisacan said that the economy likely grew by 4.8 to five percent last year, below the government's 5.5 to 6.5 percent growth target.

Philippine economic growth slowed to a four-year low of four percent in the third quarter last year from 5.5 percent in the second quarter and 5.4 percent in the first quarter as revelations of flood control irregularities led to a contraction in public construction and dampened consumer and investor sentiment.

MOL said the project aligns with its sustainability goal of promoting "human and community development" by creating jobs and producing highly skilled seafarers who meet global standards for safe vessel operations.

rights within the 15-kilometer municipal waters.

### (KAWIT...from page 1)

2026. Meanwhile, Under Municipal Ordinance No. 9-26, series of 2026, tricycle drivers and operators may renew their franchises at no cost until Feb. 26.

Mayor Armie Aguineldo encouraged operators to take advantage of the program and reminded them to prioritize road safety for both themselves and their passengers.

### (GROUP...from page 1)

imposes fines of up to P2,500 on fishers caught fishing beyond municipal boundaries.

"The zoning ordinance per town is unreasonable because fishing boats are registered in the Province of Cavite. It is only right that fishers registered in the province be allowed to fish anywhere in Cavite," said Richard Catenza, president of Pamalakaya-Cavite.

Catenza argued that enforcement

fishermen are advised to coordinate with the Office of the Municipal Agriculturist to process the free registration of their fishing boats under Municipal Ordinance No. 10-26, series of 2026.

The local government noted that fisheries remain a major agricultural sector in Kawit and other coastal areas of Cavite.

efforts should instead focus on commercial fishing vessels that encroach on municipal waters. He said limiting already small fishing grounds further harms municipal fishers whose incomes have declined due to dwindling fish catch. The group said it will urge the Cavite provincial government to adopt a Unified Fisheries Ordinance that removes municipal boundary restrictions

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

**BANK OF THE PHILIPPINE ISLANDS  
(SUCCESSOR-IN-INTEREST OF  
ROBINSONS BANK CORPORATION)**  
Petitioner-Mortgagee, Creditor,

**File No. FC-DC-2002-25  
EXTRA JUDICIAL FORECLOSURE  
OF REAL ESTATE MORTGAGE  
UNDER ACT 3135, AS AMENDED  
BY ACT 4118**

-versus-

**SPOUSES APOLLO C. SALMORIN  
A.K.A. APOLLO CLAROS SAMORIN AND  
MARICEL S. SALMORIN,**  
Respondents-Mortgagors-Borrowers-Debtor

**NOTICE OF SHERIFF'S SALE**

Upon extra-judicial petition for sale under Act 3135, as amended by Act 4118 filed by the petitioner/mortgagee, **BANK OF THE PHILIPPINE ISLANDS (SUCCESSOR-IN-INTEREST OF ROBINSONS BANK CORPORATION.)** with postal address at BPI Buendia Center 27<sup>th</sup> Flr., BPI Buendia Center Bldg., 372 Sen. Gil Puyat Ave., Brgy. Bel-Air, Makati 1209 against the mortgagors **SPOUSES APOLLO C. SALMORIN A.K.A. APOLLO CLAROS SAMORIN AND MARICEL S. SALMORIN** with postal address at (1) Blk 16 Lot 4, Alta Tierra Homes Olaes, Gen. Mariano Alvarez, Cavite; (2) Lot 12 Block 2, Norfolk Ridge Residential Estates Greenwoods Villages, Ph 7A, Brgy. Paliparan, Dasmariñas City, Cavite and for the satisfaction of the mortgaged debt which as of **NOVEMBER 28, 2025** amounts to **NINE MILLION THREE HUNDRED THIRTY THOUSAND SEVENTY THREE PESOS AND 51/100 (Php 9,330,073.51)**, exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned sheriff will sell at public auction on **MARCH 04, 2026** 10:00 o'clock in the morning or soon thereafter in the lobby of Branch 90, Regional Trial Court, Ground Floor, Dasmariñas Community Affairs (DASCA) Building, Congressional Road, Buro I, Dasmariñas City, Province of Cavite to the highest bidder and for **CASH** or **CERTIFIED CHECK**, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit

**Transfer Certificate of Title  
No. 057-2021010496**

IT IS HEREBY CERTIFIED that certain land situated in BARANGAY OF PALIPARAN, MUNICIPALITY OF DASMARIÑAS, PROVINCE OF CAVITE, ISLAND OF LUZON, bounded and described as follows:

**LOT NO:** 12 **PLAN NO:** PCS-04-028276  
**PORTION OF:** LOTS 16 & 17, BLK. 1, LOTS 1 & 13 BLK. 2, LOTS 1, TO 3 BLK. 3, ROAD LOTS 1, 6 & 7 PSD-04-170739, LOTS 1 TO 9 PCS-04-023936

**LOCATION:** BARANGAY OF PALIPARAN, MUNICIPALITY OF DASMARIÑAS, PROVINCE OF CAVITE, ISLAND OF LUZON

**BOUNDARIES:**

LINE	DIRECTION	ADJOINING LOT (S)
1-2	NE	LOT 11, PCS-04-028276
2-3	SE	LOT 16 (ROAD LOT), PCS-04-028276
3-4-5	SE, SW	LOT 13, PCS-04-028276
5-1	NW	LOT 7289, IMUS ESTATE

**TIE POINT:** MON. NO. 81, IMUS ESTATE

LINE	BEARING	DISTANCE
TO CORNER 1	N. 01 ° 20 ' E	1599.04 M.
1-2	S. 70 ° 54 ' E	14.98 M.
2-3	S. 19 ° 06 ' W	14.18 M.
3-4	S. 89 ° 34 ' W	2.43 M.
4-5	N. 70 ° 48 ' W	12.69 M.
5-1	N. 19 ° 06 ' E	14.97 M.

**AREA: TWO HUNDRED TWENTY FOUR SQUARE METERS (224), MORE OR LESS**

is registered in accordance with the provision of the Property Registration Decree in the name of

**Owner: SPOUSES APOLLO C. SALMORIN AND MARICEL S. SALMORIN, BOTH FILIPINOS, BOTH OF LEGAL AGE**  
**Address: BLOCK 16 LOT 4 ALTA TIERRA HOMES GMA, CAVITE**

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

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

In the event that the public auction should not take place on the said date and time, it shall be held on **MARCH 18, 2026**, at the same time and place without further notice.

Dasmariñas City, Cavite, January 8, 2026.

(Sgd.) **ARLYN P. BARCELON**  
Sheriff IV

(Sgd.) **ATTY. MARCELA L. BAYBAY**  
Clerk of Court VI & Ex-Officio Sheriff

Copy furnished:

**BANK OF THE PHILIPPINE ISLANDS  
(SUCCESSOR-IN-INTEREST OF ROBINSONS BANK**

**CORPORATION.)**  
BPI Buendia Center 27<sup>th</sup> Flr., BPI Buendia Center Bldg., 372 Sen. Gil Puyat Ave., Brgy. Bel-Air, Makati 1209

**SPOUSES APOLLO C. SALMORIN  
A.K.A. APOLLO CLAROS SAMORIN AND  
MARICEL S. SALMORIN**  
(1) Blk 16 Lot 4, Alta Tierra Homes Olaes, Gen. Mariano Alvarez, Cavite;  
(2) Lot 12 Block 2, Norfolk Ridge Residential Estates Greenwoods Villages, Ph 7A, Brgy. Paliparan, Dasmariñas City, Cavite

Notice posted at:  
1.The Bulletin Board of Regional Trial Court, Dasmariñas City, Cavite  
2.The Bulletin Board of Dasmariñas City Hall  
3.The Bulletin Board of Dasmariñas City Post Office  
4.The Bulletin Board of Dasmariñas City Public Market

Raffle Date of Judicial Notices: Dec. 23, 2025

Publication : PERLAS NG SILANGAN BALITA  
Dates : January 12, 19 & 26, 2026

# MRT-7, PNR commuter project may open in 2027

Acting City and is expected Transportation to accommodate Secretary Giovanni up to 500,000 Lopez said he is passengers daily. "quite confident" that Meanwhile, MRT-7 will achieve Lopez said the full operations by Valenzuela-to-the second quarter Malolos segment of 2027, or possibly the PNR North-South earlier. He said Commuter Railway he has urged San is also targeted to Miguel Corp., open by 2027. which is handling He noted that the the MRT-7 public- project is already 90 private partnership, percent complete, to accelerate project with the remaining completion. portion delayed MRT-7 will due to right-of-way feature 12 stations issues, which the running from North DOTr aims to resolve Caloocan to North by the second quarter Avenue in Quezon of 2026.

# Distressed fisherman rescued in Bataan

PCG personnel The fisherman aboard BRP Cape sustained burns San Agustin noticed on his thigh after the fisherman accidentally touching waving for help near the exhaust pipe of Hornos Point. his boat's engine. An inflatable He was given boat was immediately medical treatment deployed to retrieve onboard the vessel the 35-year-old before being resident of brought to Mariveles Barangay Biyaan in Harbor for further Mariveles. assistance.

## EXTRAJUDICIAL SETTLEMENT OF ESTATE OF THE LATE DARWIN PANCIPANCI y BONGALOS

NOTICE is hereby given that the estate of the late **DARWIN PANCIPANCI y BONGALOS** who died intestate on July 02, 2025, consisting of the following properties:

- a. A conjugal share over a real property of considerable value which is a parcel of lot with improvements comprising of THIRTY-SIX (36) SQUARE METERS situated at Blk 10 Lot 8 Annex A, Greengate Homes, Malagasang 1-G, Imus, Cavite and covered by TCT. No. 057-2013027829 of the Registry of Deeds of Province of Cavite;
- b. A personal property consisting of a motor vehicle, a motorcycle which briefly described as follows:

Make : Honda Engine No. : JF78E7157125  
Plate No. : Chassis No.: MH1JF787XKK157534  
Body Type: MOTORCYCLE Year Model : 2019  
Series : ACH110CSFKII File No. : 1303-00000934515

has been adjudicated and extrajudicially settled by and among his heirs *in pro-indiviso* equal shares on November 13, 2025 in Imus, Cavite, Philippines before Notary Public Atty. Marvyn L. Maristela and entered in his Notarial Register as Doc. No. 460; Page No. 93; Book No. CLXXXVI; Series of 2025.

(Sgd.) **Surviving Spouse and Surviving  
minor children assisted by their guardian,  
AILEEN B. PANCIPANCI, the mother**

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Dates : January 12, 19 & 26, 2026

## EXTRAJUDICIAL SETTLEMENT OF ESTATE OF THE LATE SPS. BELLA R. BRION AND ROLANDO R. BRION

NOTICE is hereby given that the estate of the deceased **BELLA R. BRION** and **ROLANDO R. BRION** who both died intestate on July 8, 2003 at Manila and on July 15, 2011 at Dasmariñas City, Cavite, respectively, consisting of a parcel of land situated in the Brgy. Salawag, Mun. of Dasmariñas, Prov. of Cavite with an area of SEVEN HUNDRED FIFTY (750) SQUARE METERS, covered by TCT No. T-796382 has been adjudicated and extrajudicially settled by and between their heirs equally on January 8, 2026 at the City of Dasmariñas, Cavite before Notary Public Atty. Reina M. Villa and entered in her Notarial Register as Doc. No. 474; Page No. 95; Book No. 488; Series of 2026.

(Sgd.) **Both Heirs**

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Dates : January 12, 19 & 26, 2026

# Ayala seeks SEC nod for P30-B bond plan

Ayala Corp. is the Philippine Dealing seeking regulatory & Exchange Corp., approval to establish a in line with listing bond shelf registration and trading rules. worth up to P30 billion, A shelf registration giving the conglomerate allows companies flexibility to raise to issue debt more funds through peso- efficiently without denominated debt over securing separate the next five years. approvals for each offering, enabling quicker said its board approved access to favorable the filing of a five-year market windows. Ayala has diversified shelf registration with the Securities and Exchange businesses spanning Commission (SEC), banking, property, allowing the company to telecommunications, issue bonds in tranches energy, water depending on market infrastructure, healthcare conditions. The bonds and logistics. Access to are intended to be offered the domestic bond market through public offerings. remains a key funding The plan still source for large firms, requires approval from particularly amid volatile the SEC, the Philippine global conditions and Stock Exchange and elevated interest rates.

**EXTRAJUDICIAL SETTLEMENT OF ESTATE WITH ABSOLUTE SALE**

NOTICE is hereby given that the estate of the deceased **RICARDO C. BINAUHAN** and **DOROTEA I. BINAUHAN** who both died intestate on August 21, 2021 in Quezon City and on March 3, 2003 in Naic, Cavite, respectively, consisting of one parcel of land located at Brgy. Castanos Lejos, Gen. E. Aguinaldo, Cavite covered by Tax Dec. No. AA-060007 00839, containing an area of TWO THOUSAND FOUR HUNDRED FIFTY TWO (2,452) SQUARE METERS, MORE OR LESS, has been adjudicated and extrajudicially settled by and among their heirs in equal shares; FURTHER, FOR AND IN CONSIDERATION of the sum of SIX HUNDRED THOUSAND PESOS (Php600,000.00), Philippine Currency, they do hereby SELL, TRANSFER, CONVEY and DELIVER by way of ABSOLUTE SALE unto Spouses CARLOS B. ONG JR. and FLORENCIA G. ONG, their heirs assigns and successors in interest on March 21, 2023 in Kawit, Cavite, Philippines before Notary Public Atty. Nathalie Irene M. Velasquez and entered in her Notarial Register as Doc. No. 5; Page No. 2; Book No. XV; Series of 2023.

(Sgd.) All Heirs and Buyers

Publication : PERLAS NG SILANGAN BALITA  
Dates : January 19, 26 and February 2, 2026

**AFFIDAVIT OF SELF ADJUDICATION**

NOTICE is hereby given that the estate of the deceased **SPOUSES EMILIO TABING** and **SIMPLICIA CAMIT** who both died intestate on March 9, 2006 and on July 31, 2021, respectively, both residents of Imus City, Cavite at the time of their death, consisting of the following:

- A parcel of land with improvements situated at Anabu, Imus City, Cavite, covered by Transfer Certificate of Title No. (T-13200) RT-12582, of the Registry of Deeds for Province of Cavite, Philippines, containing a total area of TWO HUNDRED TWENTY-NINE (229) SQUARE METERS;
- A parcel of land with improvements situated at Imus City, Cavite, covered by Transfer Certificate of Title No. T-6528, of the Registry of Deeds for Province of Cavite, Philippines, containing a total area of FOUR HUNDRED SIXTY (460) SQUARE METERS

has been self-adjudicated by their sole heir **FELIX CAMIT TABING** on May 14, 2025 in Imus City, Cavite, before Notary Public Atty. Marvyn L. Maristela and entered in his Notarial Register as Doc. No. 236; Page No. 49; Book No. CLXXV; Series of 2025.

(Sgd.) Sole Heir / Affiant

Publication : PERLAS NG SILANGAN BALITA  
Dates : January 19, 26 and February 2, 2026

**EXTRAJUDICIAL SETTLEMENT OF ESTATE OF THE LATE ERNESTO CAMAÑAG y FAMILIAR**

NOTICE is hereby given that the estate of the late **ERNESTO FAMILIAR CAMAÑAG** who died intestate on November 20, 2016 in Dasmariñas, Cavite, consisting of a real property of considerable value, comprising of TWO HUNDRED THIRTY-NINE (239) SQUARE METERS, more or less, situated at 238 Brgy. San Jose, Dasmariñas, Cavite, Philippines, and covered by Transfer Certificate of Title No. T-271999 of the Registry of Deeds for the Province of Cavite has been adjudicated and extrajudicially settled by and among his heirs with Waiver of Rights on the part of **JANMAY CAMAÑAG LINA** married to **ENRICO BORINGOT LINA** in favor of **JANUARY CAMAÑAG BAUTISTA** married to **JACOB BAUTISTA** on June 6, 2025 in Imus, Cavite, Philippines before Notary Public Atty. Marvyn L. Maristela and entered in his Notarial Register as Doc. No. 45; Page No. 10; Book No. CLXXVII; Series of 2025.

(Sgd.) All Heirs with marital consent

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**EXTRAJUDICIAL SETTLEMENT OF ESTATE OF THE LATE RAFAEL SARATAN MARTINEZ WITH WAIVER OF RIGHTS**

NOTICE is hereby given that the estate of the late **RAFAEL SARATAN MARTINEZ** who died intestate on June 25, 2001 and at the time of his death was residing at 96 Anabu 1-A, Imus, Cavite, Philippines, consisting of a real property of considerable value, containing an area of FOUR HUNDRED SEVENTEEN (417) SQUARE METERS, situated at 96 Anabu, Imus, Cavite, covered by TCT. No. 10983 of the Registry of Deeds of Province of Cavite has been adjudicated and extrajudicially settled by and among his heirs in *pro-indiviso* equal shares with Waiver of Rights on the part of **VIRGINIA PAKINGAN MARTINEZ** in favor of the heirs of **MARCELINO BERNAL MARTINEZ** and **HERMINIA F. MARTINEZ** on June 6, 2025 in Imus, Cavite, Philippines before Notary Public Atty. Marvyn L. Maristela and entered in his Notarial Register as Doc. No. 47; Page No. 11; Book No. CLXXVII; Series of 2025.

(Sgd.) All Heirs with marital consent

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**AFFIDAVIT OF SELF-ADJUDICATION**

NOTICE is hereby given that the estate of the late **ANALINA SANCHEZ MALABANAN** who died intestate on March 25, 2023 in City of Dasmariñas, Cavite, consisting of a parcel of National Housing Authority (NHA) lot including improvements existing thereon located at Blk. 17, Lot 18, Brgy. Victoria Reyes, City of Dasmariñas, Cavite containing an area of SIXTY (60 sq.m.) square meters by virtue of Affidavit of Self-Adjudication notarized on September 3, 2021 before notary public Atty. Kareen T. Hermosa and entered her notarial registry as Doc. No. 29, Page No. 6, Book No. 139 and Series of 2021 has been self-adjudicated by her sole heir **CARLITO L. MALABANAN** on January 12, 2026 at the City of Dasmariñas, Cavite before Notary Public Atty. Kareen T. Hermosa and entered in her Notarial Register as Doc. No. 333; Page No. 67; Book No. 170; Series of 2026.

(Sgd.) Affiant

Publication : PERLAS NG SILANGAN BALITA  
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**EXTRA-JUDICIAL SETTLEMENT OF ESTATE WITH WAIVER OF RIGHTS**

NOTICE is hereby given that the estate of the late **CESARIA AVELLANA BAUTISTA** who died a widow and intestate on 30 September 2025 in the City of Dasmariñas, Cavite, consisting of a property (house and lot) situated at Blk. 4 Lot 15, Brgy. St. Peter 1, City of Dasmariñas, Cavite containing an area of ONE HUNDRED (100 sq.m.) square meters, embraced and covered by the Transfer Certificate of Title No. T-896351 of the Registry of Deeds for the Province of Cavite has been adjudicated and extra-judicially settled by and among her heirs in *pro indiviso* equal shares with Waiver of Rights in favor of **MA. LOURDES A. BAUTISTA**, single, on January 15, 2026 in the City of Dasmariñas, Cavite before Notary Public Atty. Kareen T. Hermosa and entered in her Notarial Register as Doc. No. 379; Page No. 76; Book No. 170; Series of 2026.

(Sgd.) Heir / Transferee and Heirs / Transferors

Publication : PERLAS NG SILANGAN BALITA  
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## Tourism offers high investment returns amid growing demand – DOT chief

Tourism Secretary **Christina Garcia Frasco** amid sustained travel demand. highlighted the tourism sector's rising economic contribution and strong demand as she urged private investors to pursue "clear and quantifiable investment opportunities" in the industry.

Speaking at the Big Bold Reforms: The Philippines 2026 Investment Briefing held on Jan. 16, Frasco said tourism has become one of the country's most vital economic sectors, contributing nearly nine percent to gross domestic product

The Philippines demand continues to currently has 335,592 grow. In 2024, domestic hotel rooms nationwide, tourism recorded over but projections show a 134 million local shortfall of more than trips valued at more than \$70 billion. For 120,000 rooms by 2028.

"This investment 2025, the Bureau of gap is an invitation for Immigration reported smart, sustainable, and 5,940,975 international regionally dispersed tourist arrivals, which investments," she increased to 6,484,060 said, particularly in when returning leisure destinations, overseas Filipinos were included.

urban centers and Inbound visitor emerging hubs. "We invite our investors to spending reached partner with us and an estimated P694 billion in 2025, despite build important keys challenges such as late-Frasco added, citing 2025 calamities and a opportunities in more than 93-percent accommodations, cut in the DOT's integrated resorts, promotions budget.

medical and wellness Frasco said tourism, gastronomy, improving connectivity transport-linked assets remains crucial, and experience-based noting that 19 new tourism. She also international routes emphasized the need were launched in for more investments 2025 linking major in aviation and airport Philippine gateways to infrastructure as travel overseas cities.

## Credit card industry renews call to scrap caps on interest rates, fees

The credit card at 3 percent monthly, industry is again with installment add-urging regulators to on rates limited to lift caps on interest 1 percent and cash rates and fees imposed advance fees capped during the pandemic, at P200.

arguing that the BSP data showed controls are no longer credit card receivables necessary as economic reached P1.1 trillion as conditions normalize. of September 2025, up

Credit Card 29 percent year-on-Association of year. Nonperforming the Philippines receivables totaled executive director P52.7 billion, Alex Ilagan said the accounting for 4.82 group is awaiting a percent of credit card decision from the loans.

BSP Monetary Board A CCAP survey on a position paper showed 18.5 million submitted last year. outstanding credit

"We feel that the cards by end-2025, up market will eventually 12 percent.

determine what's the "It will probably best rate," Ilagan grow faster because... said. "In the past, it's there's more always been market-competition coming driven..." in," Ilagan said,

Interest charges referring to fintech on unpaid balances firms expanding are currently capped lending products.

**EXTRA JUDICIAL SETTLEMENT OF ESTATE OF RICHARD I. CATA CUTAN**

NOTICE is hereby given that the estate of the late **RICHARD I. CATA CUTAN** who died intestate on February 23, 2023, at Dasmariñas City, Cavite, consisting of a certain parcel of land with improvements located at St. Charbel South Executive Village, Sampaloc IV, City of Dasmariñas, Province of Cavite, consisting of 163 square meters and covered by TCT No. T-1063771 of the Register of Deeds for the Province of Cavite has been adjudicated and extra-judicially settled by and among his heirs in *pro indiviso* or in equal shares on October 22, 2025 at Tagaytay City, Philippines before Notary Public Atty. Valentin C. Guanio and entered in his Notarial Register as Doc. No. 323; Page No. 66; Book No. 241; Series of 2025.

(Sgd.) **Wife-Heir and Sons-Heirs**

Publication : PERLAS NG SILANGAN BALITA  
 Dates : January 26, February 2 & 9, 2026

**DEED OF EXTRAJUDICIAL SETTLEMENT OF MOTORIZED VEHICLE (OF THE DECEASED ROBERTO CLEMENTE INOCENCIO)**

NOTICE is hereby given that the estate of the late **ROBERTO CLEMENTE INOCENCIO** who died intestate on 12 January 2025 in Imus, Cavite, consisting of a motorized vehicle registered in his name, particularly described as follows:

<b>Make:</b> TOYOTA	<b>Engine Number:</b> 2NRF913693
<b>Series:</b> RUSH 1.5G AT	<b>Chassis Number:</b> MHKE8FF3PKK015785
<b>Plate Number:</b> NGG2165	<b>MV File Number:</b> 1301-00001472584
<b>Body Type:</b> SUV	<b>Denomination:</b> Sports Utility Vehicle
<b>Year Model:</b> 2020	<b>LTO CR Number:</b> 37802414-6

has been adjudicated and extrajudicially settled by and among his heirs on January 13, 2026 in City of Imus, Cavite, Philippines before Notary Public Atty. Crisanto U. Pascual, Jr. and entered in his Notarial Register as Doc. No. 482; Page No. 97; Book No. I; Series of 2026.

(Sgd.) **All Heirs**

Publication : PERLAS NG SILANGAN BALITA  
 Dates : January 26, February 2 & 9, 2026

**EXTRAJUDICIAL SETTLEMENT OF ESTATE OF THE LATE REYNALDO D. BANUA WITH WAIVER OF RIGHTS**

NOTICE is hereby given that the estate of the late **REYNALDO D. BANUA** who died intestate on August 22, 2025 at Carmona Hospital and Medical Center, Carmona, Cavite, consisting of ONE HALF (1/2) CONJUGAL SHARE of the following properties, to wit:

Property No. 1  
**Transfer Certificate of Title**  
**No. 057-2012037708**

A PARCEL OF LAND SITUATED IN THE BO. OF ULONG TUBIG, MUN. OF CARMONA, PROV. OF CAVITE. CONTAINING AN AREA OF ONE HUNDRED THIRTY TWO (132) SQUARE METERS;

Property No. 2  
**Transfer Certificate of Title**  
**No. T-316861**

A parcel of land situated in the Brgy. of Olong Tubig, Mun. of Carmona, Prov. of Cavite containing an area of FORTY ONE (41) SQUARE METERS;

Property No. 3  
**MANILA MEMORIAL PARK**  
**TRANSFER CERTIFICATE OF TITLE NO. 536866**  
**LAWN-REGULAR, SEC. 37, BLOCK 00083, LOT F**

ONE FOURTH (1/4) CONJUGAL SHARE of the following property, to wit:

Property No. 4  
**Transfer Certificate of Title**  
**No. T-316862**

A parcel of land situated in the Brgy. of Olong Tubig, Mun. of Carmona, Prov. of Cavite containing an area of SIXTY EIGHT (68) SQUARE METERS;

Deposit of money at LANDBANK OF THE PHILIPPINES which is more particularly described as follows:

**LANDBANK OF THE PHILIPPINES**  
**BIÑAN, LAGUNA BRANCH**  
**PESO SAVINGS ACCOUNT**  
**ACCOUNT NAME: REYNALDO D. BANUA**  
**ACCOUNT NUMBER: 00002386108121**  
**AMOUNT: Php 1,404,136.78**

has been adjudicated and extrajudicially settled by and among his heirs in equal shares; That SUSANA G. BANUA and KARISSA BANUA FRANCO, for their part, do hereby WAIVE and CEDE all their rights, interest and participation over the ONE HALF (1/2) CONJUGAL SHARE OF THE DECEASED AND THE ONE HALF (1/2) CONJUGAL SHARE OF THE SURVIVING SPOUSE, SUSANA G. BANUA in Property No. 2, Property No. 3, and deposits of money at LANDBANK OF THE PHILIPPINES, and ONE FOURTH (1/4) CONJUGAL SHARE OF THE DECEASED AND THE ONE FOURTH (1/4) CONJUGAL SHARE OF THE SURVIVING SPOUSE, SUSANA G. BANUA in Property No. 4 in favor of KRISHNA G. BANUA on January 20, 2026 at City of Carmona, Cavite before Notary Public Atty. Marco Paulo E. Taruc and entered in his Notarial Register as Doc. No. 436; Page No. 88; Book No. I; Series of 2026.

(Sgd.) **All Heirs**

Publication : PERLAS NG SILANGAN BALITA  
 Dates : January 26, February 2 & 9, 2026

Publication Notice  
 R.A 10172

**Republic of the Philippines**  
**Local Civil Registry Office**  
**Province: Cavite**  
**City of: Cavite**

**NOTICE TO THE PUBLIC**

Date: January 19, 2026

CCE - \_\_\_\_\_ R.A 10172

In compliance with the publication requirement and pursuant to OCRG Memorandum Circular No. 2013-1 Guidelines in the implementation of the Administrative Order No. 1 Series of 2012 (IRR on R.A 10172), Notice is hereby served to the public that **JEIEL M. NUIQUE** has filed with this Office, a petition for **correction of clerical error in the entry of sex** from "**MALE**" to "**FEMALE**" in the certificate of live birth of **JEIEL M. NUIQUE** at Cavite City and whose parents are **FAUSTINA R. MICAYABAS AND MARCELO E. NUIQUE**.

Any person adversely affected by said petition may file his written opposition with this office.

(Sgd.) **FLODELIZA M. ALEJO**  
 OIC-City Civil Registrar

Publication : PERLAS NG SILANGAN BALITA  
 Dates : January 26 and February 2, 2026

# InstaPay, PESONet transactions topped P24T in 2025

Digital payments medium enterprises. coursed through The BSP noted that InstaPay and InstaPay transactions PESONet reached have exceeded ATM over P24 trillion in withdrawals in both 2025, reflecting the volume and value accelerating shift since 2020, when the of Filipinos toward pandemic accelerated cashless transactions the shift away from amid government cash. That growth efforts to promote continued last year, with digital finance. InstaPay transaction

Data from the values rising 57 Bangko Sentral ng percent to P11.6 Pilipinas (BSP) showed trillion, while volumes the combined value of climbed nearly 231 transactions handled by percent to 4.7 billion. Meanwhile, PESONet, the two systems jumped which handles larger-value transfers as an 42 percent year-on- which handles larger-value transfers as an Transaction volumes electronic alternative to grew even faster, checks, recorded P13.1 surging 217 percent to trillion in transactions 4.8 billion. in 2025, up 30.9 percent

InstaPay, which year-on-year. The enables real-system processed 117.2 time transfers of million transactions, a up to P50,000, is 16.25 percent increase. commonly used for By 2024, digital retail purchases, toll payments accounted for payments, ticketing 57.4 percent of all retail and e-commerce, transactions, exceeding particularly supporting the government's target of 52 to 54 percent.

## LTFRB crafting policy blocking franchise renewal of dilapidated PUVs

The Land poor condition," Transportation Mendoza said. Franchising and According to him, the Regulatory Board move was prompted (LTFRB) announced by complaints from it is developing a new commuters and his policy that would own observations prevent the renewal of of the deteriorating franchises for public condition of some utility vehicles (PUVs) public transport units, found to be in poor including modernized condition. vehicles.

LTFRB Chair He recalled riding Vigor Mendoza a jeepney in the said the agency Visayas with a large plans to introduce a hole in the passenger stricter confirmation floor. Mendoza monitoring of all commuters. We need a process, under which also cited cases in PUVs, including paradigm shift in how franchises will no Metro Manila where traditional and modern we think and act," he longer be approved if jeepneys had "torn and dirty seats." added.

"I am talking about "We will adopt the modern jeepneys. I don't even want to discuss the traditional confirm any franchise ones, and let me not if the vehicle is in get started on taxis,"

he said. He further guarantee that only noted instances where competent and well- jeepney drivers were trained drivers are "wearing tank tops behind the wheels of and shorts, and even PUVs, and safeguard slippers." the safety, efficiency,

Mendoza said the comfort, and LTFRB is rolling convenience of our out "aggressive passengers," he said. reform programs," "We must start starting with stricter doing these things in inspection and the interest of Filipino monitoring of all commuters. We need a PUVs, including paradigm shift in how traditional and modern we think and act," he jeepneys, taxis, and added.

LTFRB officials "We in the are currently LTFRB are tasked reviewing the by law to regulate proposed measures public transport in to establish clear the country, ensure guidelines under the roadworthiness, planned policy.

## MMDA, Valenzuela conduct river cleanup

The Metropolitan Manila Development Authority (MMDA), together with the Valenzuela City government, conducted a cleanup of the Kalabingkoho River in Barangay Malanday on Jan. 22.

The activity forms part of the MMDA's "Bayanihan sa Estero" program.

MMDA General Manager Nicolas Torre III and Valenzuela Mayor Wes Gatchalian led the cleanup, which involved clearing

garbage and silt along nearly two kilometers of the river to improve water flow and reduce flood risks. Torre said the initiative aligns with the agency's broader effort to rehabilitate major waterways across Metro Manila. Under instructions from MMDA Chairman Romando Artes, the agency aims to rehabilitate at least 25 major creeks by 2026, with priority projects targeted for completion before the rainy season.

Gatchalian said the cleanup is especially critical for Valenzuela areas near Meycauayan, Bulacan. "When water level rises, the flow of water toward MacArthur Highway is often obstructed, directly affecting communities along the Valenzuela-Meycauayan boundary," he said.

He added that sustained cleanup efforts would help prevent the river from overflowing during heavy rains.

## Hefty diesel price hikes seen to continue on Jan. 27

Local pump prices are expected to rise again this week as global supply concerns, stronger fuel demand and geopolitical tensions continue to push oil prices higher, according to industry officials.

Jetti Petroleum president Leo Bellas said diesel prices could climb by about P1.20 to P1.40 per liter starting Jan. 27, based on current market forecasts. Gasoline prices may also

increase by around 30 to 50 centavos per liter, supporting the upward pressure on oil prices this week," Bellas said,

referring to trading activity in the first four days of the week.

He added that fuel demand has also picked up sharply in the United States and Europe due to colder weather conditions.

"Worries of tightening near-term supply due to the temporary halting of production at two large oilfields in Kazakhstan and export constraints in the Black Sea are said.

## Manila green park to open soon

A new green park and activity lawns planned in Pandacan, Manila is expected to help reduce pollution along nearby expressways while providing residents with a safe recreational space.

Plaza Azul Senior Citizen and Pet Park will be

constructed beneath Skyway Stage 3. The groundbreaking ceremony was led by

MMDA Chairman Romando Artes, Manila Mayor Isko Moreno and Budget Undersecretary Goddess Hope Libiran.

According to the MMDA, the park will feature "open spaces

and activity lawns for relaxation, a pavilion, a children's playground, outdoor fitness equipment, a jogging path, a senior citizen pavilion, a basketball court, a multi-purpose court for sports, a kiosk area and community events."

Artes said the park will be maintained using a rainwater collection system.

Moreno noted that the project builds on efforts by San Miguel Corp., which operates Skyway Stage 3 and installed lighting beneath the expressway parallel to Osmeña Highway in October 2025.

## Free therapy sessions given to Antique's indigent PWD

Persons with Disability Affairs Office (PDAO) head and Social Welfare Officer V Careen Panaguiton said 14 patients—11 of them children—have already availed of the service since sessions began this year.

Five additional patients are receiving therapy at the Community-Based Inclusive Development Center in San Remigio, where sessions are held twice a month.

"Those wanting to avail of the therapy sessions may coordinate with the Persons

with Disability focal persons in their municipalities so they could be assessed by our therapists and given a schedule," Panaguiton said.

She added that last year, 15 children and three adult stroke patients received therapy once or twice a week, depending on medical assessment. Meanwhile, the Department of Health and the Antique Integrated Provincial Health Office are set to distribute assistive devices such as wheelchairs and canes to persons with disabilities on Jan. 26.

## Beep card SVUs, renewal devices to be removed

Beep announced on Jan. 23 that it will remove all Stored Value Updaters (SVUs) and Express Renewal Devices (ERDs) from rail stations, citing outdated technology as the reason for the move.

In a Facebook post, the Beep Card operator explained that both SVUs and ERDs still rely on 3G technology, which is no longer viable.

Beep Cards will also remain usable through regular ticket vending machines (TVMs) and station tellers.

The Department of Transportation clarified that the cards themselves are not affected and remain valid for use across rail systems, with TVMs still available for transactions.

The agency added that the SVUs and ERDs are expected to be returned within the first quarter of the year.

# Manila Water adds 92.59 kilometers to existing distribution network

Manila Water reported continued expansion of its water distribution system, with the total network length reaching 5,656.23 kilometers as of November 2025. This reflects ongoing upgrades and extensions across the East Zone service area.

From January to

November 2025, the company installed 92.59 kilometers of new pipelines, increasing the network from 5,563.64 kilometers at the start of the year.

The expanded system now supports water delivery to communities serving

over 7.8 million

residents.

The steady pipeline expansion has helped improve system capacity, enhance service reliability, stabilize water pressure, and accommodate the growing number of service connections as demand continues to rise.

In parallel,

Manila Water also strengthened its wastewater infrastructure. As of October 2025, sewer mains totaled 490.61 kilometers, up from 482.36 kilometers in January, representing an additional 8.25 kilometers of sewer lines during the year.

The expansion of sewer facilities has

improved wastewater collection efficiency, increased the number of sewer connections, and contributed to environmental protection and public health.

Manila Water said network expansion remains

central to its goal of maintaining stable

and uninterrupted service across the East Zone. Continued investments in water and wastewater infrastructure are intended to support rising demand, reduce system losses, and improve overall operational resilience as part of the company's long-term service commitment.

and improve overall operational resilience as part of the company's long-term service commitment.

## Cebu Pacific turboprops fully moved to Clark by March

Cebu Pacific is set to complete the transfer of all its turboprop operations from Ninoy Aquino International Airport (NAIA) to Clark International Airport by the end of March, as part of efforts to ease congestion at the country's main gateway.

The Gokongwei-led airline said all remaining turboprop flights will be relocated to Clark by March 29, marking the final phase of a nearly two-year phaseout. Affected routes include Coron (Busuanga) and Naga operated by Cebgo, as well as El Nido flights handled by AirSwift.

Cebgo serves as Cebu Pacific's regional brand, while AirSwift is a wholly

owned subsidiary. The Busuanga and Naga routes are currently operating from NAIA Terminal 2.

Passengers with existing bookings will be offered options to rebook, request refunds or convert tickets into travel fund credits. Cebu Pacific noted that earlier transfers to Clark already covered routes to Masbate, Siargao, Naga (Camarines Sur) and San Jose, Mindoro.

The airline said freeing up slots at NAIA will allow it to increase flight frequencies on high-demand routes from Manila. Weekly flights to Bacolod will rise to 63 from 56; Butuan to 46 from 39; Cagayan de Oro to 69 from 62; and

Cebu to 108 from 98.

Flights to Davao will increase to 90 weekly from 81; Dumaguete to 42 from 38; Ozamiz to 14 from 11; Tacloban to 49 from 42; and Zamboanga to 45 from 38.

International routes will also expand, with Hong Kong flights increasing to 35 weekly from 28, while the Kaohsiung route will operate five times a week instead of three.

The turboprop transfer follows a directive from the Manila Slot Coordinating Committee, which ordered a gradual phaseout of turboprop flights at NAIA starting December 2024 to improve air traffic flow and reduce congestion.

## All rice imports due next month – DA

Around 300,000 metric tons of imported rice must arrive in the Philippines by Feb. 28, or risk being returned to their countries of origin, according to the Department of Agriculture (DA).

"It (imported rice) needs to arrive on or before the end of February so it does not coincide with the bulk of the harvest in March and April," DA Assistant Secretary Arnel de Mesa told reporters.

The measure aims to prevent imported rice from disrupting the peak local harvest season following the lifting of the four-month import ban that began in September, marking the country's return to the global rice market at the start of the year.

Agriculture

Secretary Francisco Tiu Laurel Jr. said traders committed to continue buying palay at a minimum of P17 per kilo for wet and P21 per kilo for dry rice, depending on quality.

"Farmer prices are non-negotiable. Whatever import volume we agree on, farmers must be protected," Tiu Laurel said.

Harvesting has already started in Nueva Ecija and Nueva Vizcaya, with Pangasinan, Ilocos, Bulacan and La Union expected to follow next month.

Shipments arriving past the deadline will be denied release and returned at the importer's expense.

Large harvest volumes are projected by mid-March, with milling activity

expected to intensify further in April.

The DA said import volumes will be managed carefully to stabilize supply without harming farmgate prices, noting that the initial February import volume remains subject to review.

As of mid-January, about 178,000 metric tons of imported rice had already arrived in the country.

De Mesa said rice prices have slightly increased due to the peso's weakness against the dollar, but global supply conditions have helped temper price pressures.

"It (rice prices) is slightly increasing, but it is not that high because the production data of India and Vietnam is also good. They also have a record harvest," he said.



# SPNEC rebrand sparks buzz over MGreen listing

SP New Energy Corp. (SPNEC) is set to undergo a corporate rebrand in line with Meralco PowerGen Corp., a move that has fueled speculation about a possible backdoor listing of MGEN's renewable energy unit.

In a disclosure to the stock exchange, SPNEC said its board approved changing the company's name to MGEN Renewable Energy Holdings Inc. and updating its stock symbol to MGENR. The firm also filed the necessary application with the Securities and Exchange Commission.

MGEN, the power generation arm of Pangilinan-led Manila Electric Co., said the name change is part of a broader rebranding initiative launched last August.

"It aims to strengthen alignment and consistency across the One MGEN group as it presents a unified identity for its diversified power generation portfolio, including renewable energy," the company said. "The filing is intended to enhance clarity and ease of identification for stakeholders and does not involve any changes to SPNEC's ownership structure, operations or existing renewable energy projects," it added. Despite the clarification, the move prompted speculation that MGEN Renewables (MGreen) could pursue a backdoor listing due to the similarity between the names. "I think this confirms that Meralco PowerGen will push through with the backdoor infusion of its renewable energy business into the listed company," investment banker Juan Paolo Colet said. Meralco and MGEN chairman Manuel V. Pangilinan earlier confirmed that MGreen was assessing which assets could be infused into SPNEC as part of

preparations for a potential listing.

Under Philippine Stock Exchange rules, a backdoor listing occurs when a listed firm "acquires the shares or assets of an unlisted company," or the reverse.

Colet also said the rebranding could be intended to distance SPNEC from associations with Batangas Rep. Leandro Leviste's businesses.

"The timing may have also been prompted by a need to distance the company from the controversy surrounding Leandro Leviste's Solar Philippines," he said. Solar Philippines, which helped make Leviste the country's youngest self-made billionaire, is facing a P24-billion penalty after the Department of Energy canceled 33 service contracts due to nonperformance.

Solar Philippines holds a 16.3-percent stake in SPNEC, while the Meralco Group controls 57.33 percent through MGreen.

# Bacolod City SPED Center advocates for autism awareness, acceptance

The public school expressed its support for House Bill 3379, which seeks to establish a comprehensive national autism spectrum disorder program. The measure was filed by Bacolod Lone District Rep. Albee Benitez.

"In line with the celebration, the Bacolod City SPED Center is campaigning for autism awareness and acceptance," the school said in a Facebook post. Benitez urged

lawmakers to pass the bill, which proposes providing families of persons with autism a monthly P4,000 allowance under the Autism Support Allowance Program of the Department of Social Welfare and Development.

## Sugarcane planters worried over declining millgate prices

The concern was outlined in a position paper submitted by the Confederation of Sugarcane Producers Association Inc. (CONFED) and presented by former Sugar Regulatory Administration (SRA) chief Rafael Coscolluela during a joint Senate and House public consultation in Talisay City.

CONFED attributed the sharp drop in millgate prices to an oversupply of imported refined sugar, high raw sugar inventories, unregulated molasses imports, and the unchecked entry of sugar substitutes.

Rising labor costs, manpower shortages, pest infestations, and natural disasters were also cited as contributing factors. From October to December 2025 alone, the price decline resulted in foregone revenues of P5.3 billion from sugar sales and P1.73 billion from molasses sales, bringing total losses to P7.28 billion. House agriculture committee chair Rep. Wilfrido Mark Enverga said the consultation would inform an upcoming congressional inquiry in aid of legislation. "This public consultation will be used for our official inquiry in aid of legislation. This is definitely not a show," Enverga said. Sen. Kiko Pangilinan said the Senate would review recommendations on sugar importation procedures, stressing the need to establish accurate consumption and demand baselines. He also committed to pushing for cash assistance to sugar farmers and small planters to cushion the impact of declining prices.