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## DOJ REJECTS VILLARS' PLEA TO RETURN COMPLAINTS TO SEC

MANILA – The panel of prosecutors of the Department of Justice (DOJ) has turned down the request of the Villars to send their insider trading and stock manipulation complaints back to the Securities and Exchange Commission (SEC) for the determination of probable cause.



**PRELIMINARY PROBE.** Securities and Exchange Commission officials Philbert Flores and Jonathan Pancracius swore in to the complaint during the preliminary investigation into the Villar Land's insider trading and stock manipulation case complaints at the Department of Justice on Monday (March 16, 2026). The panel of prosecutors granted the Villars' request for a deadline extension until April 20 to refute charges. (PNA photo by Ben Pulta)

During the preliminary investigation on the case on Monday, Senior Deputy State Prosecutor Peter Ong said that if the Villar Land's defense lawyers insist on returning the complaints to the SEC, the prosecution panel will treat them as counter-affidavits.

Ong said the proceedings in the regulatory body, including a final finding of probable cause, had not been completed.

He added that no particular form is required in finding probable cause, saying the decision by the SEC to file the cases is sufficient.

Last January, the SEC filed a criminal complaint against Villar Land, its related entities and their officers for market manipulation, insider trading and misleading disclosures.

The regulator said they distorted the company's share prices and misled investors in connection with the alleged delays in the release of the audited assets of the company, which prompted a surge in share prices.

The SEC found the company liable for its premature disclosure of its 2024 financial statement that reported a total of PHP1.33 trillion in assets. After adjusting the audited report, the

total assets reached PHP35.7 billion only.

At the preliminary investigation, the respondents, including former senator and Villar Land chair Manuel Villar, former senator Cynthia Villar, and directors Cynthia Javarez, Manual Paolo Villar, Senators Camille Villar and Mark Villar, asked for more time until April 20 to refute charges.

The panel of prosecutors granted the Villars' request for a deadline extension until April 20 to refute charges.

A lone respondent, Garth Castañeda, a former independent director in Villar Land, personally attended to file his counter-affidavit.

SEC officials Philbert Flores and Jonathan Pancracius Paguirigan swore to the complaint. (PNA)

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**MISS UNIVERSE PH CORONATION NIGHT ON**  
PAGE 7 MAY 1 AT SM MALL OF ASIA

~ SOUL FOOD ~  
"Weeping may stay for the night, but rejoicing comes in the morning"  
- Psalm 30:5b -

## PhilHealth empowers youth as YAKAP ambassadors



PhilHealth Regional Office National Capital Region (PRO NCR) holds YAKAP Bench Cheering Competition 2026, bringing together students from various schools in Metro Manila to engage the youth in promoting preventive health. (Photo Courtesy of PRO NCR)

QUEZON CITY — A new generation of primary care advocates is now spearheading efforts to educate families and communities about the accessible and affordable preventive health programs under the Yaman ng Kalusugan Program (YAKAP).

YAKAP, formerly the Konsultasyong Sulit at Tama (Konsulta), is the flagship primary care program of the Philippine Health Insurance Corporation (PhilHealth), which was revitalized in 2025 to further lessen Filipino's out-of-pocket expenses by expanding coverage of free health-care services.

In line with the vision of fostering a culture of health where Filipinos take an active role in protecting their well-being, PhilHealth Regional Office National Capital Region (PRO NCR) brought together students from the sixteen (16) school divisions of the Department of Education (DepEd) NCR to tap into their potential as ambassadors of health literacy.

The initiative took center stage through a high-energy cheerleading competition themed 'YAKAP: Para Malayo sa Sakit.' As a major highlight of the DepEd NCR Regional Festival of Talents (RFOT), the event provided a unique platform for students to demonstrate their health advocacy through a creative performance and translate health benefits into easy-to-understand messages.

By empowering young Filipinos as "YAKAP Ambassadors," PhilHealth ensures that the expanded benefits under the program are both understood and fully utilized at the household level.

From championing the shift toward preventive care to simplifying the digital registration process, these young ambassadors used their voices and choreography to make medical financial protection a household conversation. "Seeing the youth take ownership of health advocacy is truly inspiring. These students are not just cheering for a trophy but for a healthier future for their families and communities," said PRO NCR Vice President Dr. Bernadette C. Lico.

Valenzuela National High School emerged as the champion for delivering a performance that masterfully combined athletic excellence with a compelling advocacy for preventive health. Joining them on the podium were Sta. Lucia High School from Pasig City (1st runner-up) and Marikina Science High School (2nd runner-up). A distinguished panel of experts in health administration and professional athletics evaluated their routines.

The collaboration between PhilHealth NCR and DepEd NCR is part of the government's continuous effort to build a healthier nation by achieving Universal Health Care (UHC).

Beyond the trophies and cheers, these student-advocates will return to their communities as new faces of public health, carrying a vital mission to ensure that every Filipino understands and fully enjoys their right to quality healthcare. (JMP/PIA-NCR).

## ASEAN Economic Ministers prioritize food security, resilient supply chains amid worsening Middle East conflict

The Association of Southeast Asian Nations (ASEAN) Economic Ministers on Friday emphasized the need to safeguard food security, warning that higher energy and transportation costs stemming from ongoing tensions in the Middle East threaten the stability of regional food supply chains.

In a joint statement issued during the 32nd ASEAN Economic Ministers' (AEM) Retreat in Taguig City, the Ministers said volatile energy and transportation costs could affect agricultural production, fertilizer availability, and food distribution systems across the region.

"We commit to fully implement relevant ASEAN economic agreements to minimize disruptions in regional food supply chains, ensure that markets are kept open, and strive to reduce excessive price volatility, particularly price spikes," the AEM statement said.

The AEM underscored the importance of increasing agricultural productivity and diversifying sources of food products and inputs to strengthen the region's food systems.

The statement stressed the need to promote sustainable, climate-resilient, and regenerative agricultural practices while enhancing regional cooperation on food and agriculture supply chains.

The AEM reaffirmed ASEAN's solidarity and economic integration in responding to external shocks, including efforts to facilitate trade and strengthen logistics connectivity to support trade and investment in the region.

"We took note of recent developments in global trade policy and are closely monitoring their implications, particularly rising uncertainty for businesses, weaker investment sentiment, and potential disruptions to production and supply networks amidst challenging global economic conditions," the AEM said.

The AEM statement emphasized the impor-



tance of a rules-based, non-discriminatory, and open multilateral trading system with the World Trade Organization (WTO) and urged its members to "refrain from protectionist measures and unnecessary trade restrictions."

"We supported constructive engagement towards balanced outcomes at the 14th WTO Ministerial Conference (MC14), including the necessary reform of the WTO to improve all its functions," the AEM said.

The AEM statement vowed to remain steadfast in advancing key regional initiatives, including the timely ratification and effective implementation of the Second Protocol to amend the ASEAN Trade in Goods Agreement (ATIGA), which aims to strengthen trade facilitation, transparency, regulatory cooperation, and reduce non-tariff barriers.

The AEM emphasized the importance of concluding and signing the ASEAN Digital Economy Framework Agreement (DEFA) to support deeper digital integration, trusted cross-border data flows, and greater participation in the regional digital economy.

"We agreed to strengthen and expand our economic links with ASEAN's external partners, including our Dialogue Partners, and seek out opportunities for economic cooperation with new partners," the statement said. (PND)

## PBBM calls for unity, peace among Filipinos during Grand Iftar in Malacañang

MANILA — President Ferdinand 'Bongbong' Marcos Jr. underscored the importance of unity, peace, and mutual respect among Filipinos of all faiths during the Grand Iftar 2026 held at Heroes Hall in Malacañang Palace.

Marcos reaffirmed the country's commitment to safeguarding peace and stability, emphasizing the nation's responsibility to make decisions that will secure a safe and prosperous future for the next generation.

Highlighting the progress of the Bangsamoro Autonomous Region in Muslim Mindanao (BARMM), the President reiterated his administration's unwavering support for a people-centered system of governance.

"The journey toward peace and meaningful self-governance is not simple; it requires patience, honest dialogue, and the courage to believe that reconciliation is always possible," the President said.

He called for mutual respect and understanding, emphasizing that recognizing each other's traditions and faiths strengthens the nation's foundation.

"When we recognize the sacredness of each other's traditions, gather in prayer, and com-



mit to respect and solidarity, we build a resilient and inclusive nation," the President said.

The President also reflected on the values of Ramadan—fasting, prayer, and acts of generosity, as guiding principles that strengthen not only personal virtues but also civic responsibility and nation-building.

"Strong nations are built by citizens with hearts and discipline to prioritize the welfare of others. This spirit is reflected in our ongoing efforts for lasting peace in Mindanao and throughout our country," he said.

The event, which marked the breaking of the daily fast at sunset, was attended by officials from the BARMM, national government representatives, and members of the Muslim community. (JPA/NDR/PIA Basilan)

**NOTICE OF DONATION OF REAL PROPERTY**

NOTICE is hereby given that in a document entitled “**Deed of Donation**,” executed by and between **JOY LEGASPI**, formerly Joy Legaspi Spanhoff, a Filipino citizen, of legal age, single, and a resident of Unit 914 A District II, Serendra Condominium, Fort Bonifacio, Taguig City, as **Donor**, and **JORIS GEORGE JACOBUS JOHANNES SPANHOFF**, a Dutch national, of legal age, single, and a resident of Unit 47B West Tower One Serendra, Fort Bonifacio, Taguig City, as **Donee**, the parties declared and made known the following:

1. The Donor is the co-owner of one (1) condominium unit located at **One Serendra, Fort Bonifacio, Taguig City**, covered by **Condominium Certificate of Title No. 164-2017016829**, particularly identified as **Unit 47B, West Tower, One Serendra**, with a total floor area of **Three Hundred Fourteen (314) square meters**, together with **three (3) parking slots**, namely **Parking Slots No. 3488, 3489, and 3490**, each with a floor area of **Twelve and Five-Tenths (12.5) square meters**, or a total parking area of **Thirty-Seven and Five-Tenths (37.5) square meters**;
2. The Donor has the full legal right, capacity, and authority to **absolutely and irrevocably transfer by way of donation her one-half (1/2) share** in the above-described property;
3. The Donee has the full capacity and authority to **accept the donation of the Donor’s one-half (1/2) share**, which together with his existing one-half (1/2) share shall complete the Donee’s **full ownership of the property**;
4. The Donor further confirmed that the property is conveyed **free from all liens and encumbrances**, and that she has no creditors who will be prejudiced by the donation.

The **Deed of Donation** was executed and acknowledged in **Makati City, Philippines**, on **February 2, 2026**, before **Atty. Rosabel Castillo Cui**, Notary Public for Makati City, and entered in the notarial register as **Doc. No. 17; Page No. 5; Book No. V; Series of 2026**.

**THE SENTINEL POST**  
**March 10, 17 and 24, 2026**

**NOTICE OF EXTRAJUDICIAL SETTLEMENT OF ESTATE WITH DEED OF ABSOLUTE SALE**

NOTICE is hereby given that in a document entitled “**Extrajudicial Settlement of Estate with Deed of Absolute Sale**,”executed by **Edgardo Paras Yumul**, and **Marilou Pingol Yumul, Patrick Pingol Yumul, and Laurice Anne Pingol Yumul**, heirs and representatives of the late **Fernando Paras Yumul**, the parties declared and made known the following:

1. **Ricardo S. Yumul** and his spouse **Felina Paras** died intestate on April 7, 1989 and September 18, 2010, respectively, leaving as heirs **Edgardo Paras Yumul** and **Fernando Paras Yumul**, the latter now represented by his heirs above named;
2. The decedents left parcels of land located in **Telabanca, Concepcion, Tarlac**, covered by **Transfer Certificate of Title Nos. 07406, 07399, 10802, and 07402** issued by the Registry of Deeds for Tarlac;
3. Pursuant to **Rule 74, Section 1 of the Rules of Court**, the heirs extrajudicially settled the estate and **sold the properties by way of Absolute Sale** in favor of **JMR Trade & Transport Services Corporation**, represented by its Chief Executive Officer, **Maricel Zamora**;
4. The settlement and sale are subject to the rights of other heirs, creditors, and interested parties under **Rule 74, Section 4 of the Rules of Court**.

The instrument was **executed and notarized before Atty. Adonai Jan R. Aslarona, Notary Public for Makati City**, and entered in his notarial register as **Doc. No. 311; Page No. 64; Book No. 9; Series of 2026**.

**THE SENTINEL POST**  
**March 10, 17 and 24, 2026**

REPUBLIC OF THE PHILIPPINES  
 REGIONAL TRIAL COURT  
 NATIONAL CAPITAL JUDICIAL REGION  
 OFFICE OF THE CLERK OF COURT AND EX-OFFICIO SHERIFF  
 PASAY CITY

**BDO UNIBANK, INC.,**

Mortgagee,

-versus-

**FILE NO. REM 26-028**  
 FOR: EXTRA-JUDICIAL FORECLOSURE  
 OF REAL ESTATE MORTGAGE UNDER ACT  
 NO. 3135 AS AMENDED BY ACT NO. 4118

**ROMEO OLANDRIA ANGELES, JR., AS  
 REPRESENTED BY HIS ATTORNEY-IN-FACT,  
 JEANETTE POSADAS ANGELES,**

Debtor/Mortgagor.

X-----X

**NOTICE OF EXTRA JUDICIAL SALE**

Upon verified petition for sale under Act 3135, as amended by Act 4118, filed by the Mortgagee, **BDO UNIBANK, INC. c/o CONSUMER REMEDIAL MANAGEMENT UNIT** with office/business address at 33<sup>rd</sup> Floor, BDO Corporate Center Ortigas, No. 12 ADB Avenue, Mandaluyong City, against the Debtor/Mortgagor **ROMEO OLANDRIA ANGELES, JR.**, as represented by his **Attorney-In-Fact, JEANETTE POSADAS ANGELES**, with residence/postal/office address at **(1) No. 1988-D, Obis Street, Pandacan, Manila 1011**; and **(2) Unit 1647, Tower C, Shell Residences, Lot 3-A, EDSA corner Sunrise Drive, CBP Island-A, Pasay City**, to satisfy the mortgage indebtedness which as of January 16, 2026 amounts to **Php2,834,696.33**, including/excluding interest, penalties, charges, attorney’s fees and expenses incidental to this foreclosure and sale, the undersigned Deputy Sheriff will sell at public auction on **MAY 7, 2026** between **9:00 a.m. and 4:00 p.m.** at the ground floor (main entrance) of the Hall of Justice, Pasay City to the highest bidder, for CASH and in Philippine Currency, the following described real property/ies, together with all the improvements existing thereon to wit:

**Condominium Certificate of Title**  
 No. **003-2016004311**

(Republic Act No. 4726)

IT IS HEREBY CERTIFIED that the unit identified and described as:

“SHELL RESIDENCES”  
 TOWER C  
 FLOOR LEVEL - SIXTEENTH FLOOR  
 UNIT - 1647  
 UNIT TYPE - 1 BEDROOM WITH BALCONY  
 UNIT AREA - 31.90 SQ.M. MORE OR LESS

In the diagrammatic floor plan appended to the enabling or master deed of the condominium project annotated on **TRANSFER CERTIFICATE OF TITLE 2011000405** which embraces and describes the land located at **EDSA EXTENSION COR. SUNRISE DRIVE, PASAY CITY** with an area of **TWENTY-TWO THOUSAND (22,000) Square Meter**, is registered in the name of:

All sealed bids must be submitted to the undersigned on the above-stated time and date. In the event the public auction should not take place on the said date, it shall be held on **MAY 21, 2026** without further notice.

Pasay City, this 5th day of March 2026.

For the Acting Clerk of Court & Ex-Officio Sheriff

(Sgd.)

**ESTELITA E. IGDON**

Deputy Sheriff, RTC Br. 117, Pasay City

Publication: **SENTINEL POST**  
 Dates: **MARCH 10, 17 & 24, 2026**

*It is absolutely prohibited to remove, deface or destroy this Notice of Sale on or before the date of sale under penalty of law.*

**THE SENTINEL POST**  
**March 10, 17 and 24, 2026**

**Women 4Ps beneficiaries lead ‘Funtawid’ Day in Surigao City**

SURIGAO CITY, Surigao del Norte — In celebration of International Women’s Day, women beneficiaries of the Pantawid Pamilyang Pilipino Program (4Ps) in Surigao City gathered for a meaningful “Funtawid Day” that highlighted the vital role of women in strengthening families and communities.

The Funtawid Day, held on March 8, brought together participants from both mainland and island barangays, emphasizing unity, empowerment, and recognition of women as key partners in the success of the 4Ps program.

The celebration began with a lively, fun walk, symbolizing the collective journey of women toward empowerment and community development. This was followed by a Zumba dance contest of representatives from 15 barangays, where women beneficiaries showcased their enthusiasm, teamwork, and community spirit.

Adding excitement to the celebration was a raffle draw that engaged both onsite participants and beneficiaries who joined the event via Facebook live. Several winners took home

prizes ranging from minor items to major household appliances.

Messages of support and inspiration were delivered by local leaders who reaffirmed their commitment to advancing women’s empowerment in the community. Vice Mayor Casurra, City Social Welfare and Development Officer Lenie Liray, City Gender and Development (GAD) Focal Person Krystal Grace Buniel, City Women’s Federated President Vanessa Tabada, and 4Ps Federated President Cherry Mignon Maravilla emphasized the continuing importance of supporting women as partners in development and nation-building.

Helen, one of the 4Ps beneficiaries, said, “For years, the 4Ps has been more than just financial assistance for my family. It has been a partner in keeping my children in school and ensuring they stay healthy. Because of the family development sessions (FDS), I learned to be a patient parent and a better manager of our small resources.”

“Seeing us all gathered here today, smiling and proud, reminds me that our dreams are valid. We are not just ‘beneficiaries.’ We are parents, dreamers, and survivors who are slowly but surely crossing over to a better life,” Helen added. “Thank you, DSWD, for believing in us even when we found it hard to believe in ourselves. To my fellow 4Ps members: let’s keep going. Our children’s future is worth every effort.”

International Women’s Day serves as an important platform to recognize the contributions, resilience, and leadership of women—values that strongly resonate within the 4Ps, where mothers and women beneficiaries play a central role in promoting responsible parenting, health, and education for their families.

Through their commitment to fulfilling program conditions and actively participating in community activities, these women continue to demonstrate how empowered mothers contribute to stronger and more resilient households. **(SDR, PIA Surigao del Norte with a report from DSWD Caraga/)**

Through their commitment to fulfilling program conditions and actively participating in community activities, these women continue to demonstrate how empowered mothers contribute to stronger and more resilient households. **(SDR, PIA Surigao del Norte with a report from DSWD Caraga/)**

Republic of the Philippines  
 NATIONAL CAPITAL JUDICIAL REGION  
 REGIONAL TRIAL COURT  
 Makati City, Branch 57  
 Email address: rtc2mak057@judiciary.gov.ph  
 Contact number: (8)8701541/09687010340

Since Plaintiff rested its case, and Defendant was declared in default, the case was submitted for decision.

**SECURITY CORPORATION,**

**BANK**

*Plaintiff,*

-versus-

**Civil Case No.  
 R-MKT-22-03938-CV  
 For: Sum of Money**

**CHRISTINE AGNES ASTRID  
 GONZALES VELOSO-  
 NAVARRO,**

*Defendant.*

**Issue**

Whether Plaintiff is entitled to the reliefs prayed for in its Complaint.

**Ruling**

Under Section 1, Rule 133 of the Rules of Court, in civil cases, the party having the burden of proof must establish his case by a preponderance of evidence. While Plaintiff was allowed to present its evidence *ex parte*, and Defendant was declared in default, Plaintiff still needs to establish his claim by the required quantum of proof under the said rule.<sup>8</sup> It is also settled that the parties must rely on the strength of their own evidence, not upon the weakness of the defense offered by their opponent.<sup>9</sup> This principle equally holds true, even if the defendant had not been given the opportunity to present evidence because of a default order.<sup>10</sup>

In this case, Plaintiff claims for the amount of Php2,909,711.30, representing Defendant's outstanding balance under SB MasterCard Credit Card 5156-0390-0014-1357, inclusive of interest and late payment fees from date of demand until payment, filing fees and cost of suit.

However, Plaintiff failed to sufficiently establish that Defendant is liable for interest, late payment fees and attorney's fees, for failure to establish by preponderance of evidence that Defendant agreed to the Security Bank Credit Card Terms and Conditions<sup>11</sup> ("Terms and Conditions").

It is a basic rule of evidence that the party has a burden of proving his own affirmative allegations.<sup>12</sup> Thus, Plaintiff, as the credit card provider, has the burden of proving its allegation that Defendant consented to the Terms and Conditions, as held in *Spouses Yulo v. Bank of the Philippine Islands*:<sup>13</sup>

When issuing a pre-screened or pre-approved credit card, the credit card provider must prove that its client read and consented to the terms and conditions governing the credit card's use. Failure to prove consent means that the client cannot be bound by the provision of the terms and conditions, despite admitted use of the credit card.

xxx

When a credit card provider issues a credit card to pre-approved or pre-screened client, the usual screening processes "such as the filing of an application form and submission of other relevant documents prior to the issuance of a credit card, are dispensed with and the credit card issued outright." As the recipient of an unsolicited credit card, the pre-screened client can then choose to either accept or reject it

xxx

As a pre-screened client, petitioner Rainier did not submit or sign any application form as a condition for the issuance of a credit card in his account. Unlike a credit card issued through an application form, with the applicant explicitly consenting to the Terms and Conditions on credit accommodation use, a pre-screened credit card holder's consent is not immediately apparent.

Thus, respondent, as the credit card provider, had the burden of proving, its allegation that petitioner Rainier consented to the Terms and Conditions surrounding the use of the credit card issued to him.

Here, Plaintiff failed to prove that Defendant consented to or accepted the Terms and Conditions. No evidence was submitted showing that Defendant received, read, consented to, and accepted, the Terms and Conditions. In fact, as admitted by the Plaintiff's sole witness, Defendant did not apply for, and was only issued, a credit card as a pre-approved depositor. Hence, Defendant cannot be held liable for interest, late payment fees, and attorney's fees, provided in the Terms and Conditions.

Moreover, Defendant cannot be held liable for the stipulated attorney's fees. It is settled that courts cannot grant a relief not prayed for in the pleadings or in excess of what is being sought by the party.<sup>14</sup> Also, Section 3 (d), Rule 9 of the Rules of Court provides that "[a] judgment rendered against a party in default shall not exceed the amount or be different in kind from that prayed for nor award unliquidated damages." In this case, while Plaintiff alleged that Defendant agreed to pay attorney's fees, Plaintiff did not pray for such attorney's fees. Its prayer was limited to Defendant's outstanding balance inclusive of interest and late payment fees, filing fees and costs of suit.

Nevertheless, it is undeniable that Defendant accumulated unpaid obligation in the credit card.

The evidence shows that Defendant made transactions on the credit card. Based on the Statements of Account,<sup>15</sup> Defendant made the following purchases/advances, and payments /credits:

Statement Date	Previous Balance	Plus: Purchases/Advances	Less: Payments/Credits	New Balance
05/20/2020	Php1,083,528.23	Php157,572.67	Php80,765.06	Php1,160,335.84
06/20/2020	1,160,335.84	294,965.95	150,804.55	1,304,497.24
07/20/2020	1,304,497.24	424,172.43	95,698.83	1,632,970.84
08/20/2020	1,632,970.84	101,611.19	6,773.22	1,727,808.81
09/20/2020	1,727,808.81	248,951.00	131,300.00	1,845,459.81
10/20/2020	1,845,459.81	227,487.04	144,426.20	1,928,520.65
11/20/2020	1,928,520.65	89,872.00	1,954,020.65	64,327.00
12/20/2020	64,327.00	2,001,461.90	3,000.00	2,062,833.90
01/20/2021	2,062,833.90	45,732.88	-	2,108,566.78

**DECISION**

This involves a complaint for sum of money filed by Plaintiff Security Bank Corporation against Defendant Christine Agnes Astrid Gonzales Veloso-Navarro.

**Procedural Antecedents**

Plaintiff alleged<sup>1</sup> that Defendant was issued with Security Bank Mastercard Credit Card No. 5156-0390-0014-1357 upon her acceptance of the Terms and Conditions Governing the Issuance and Use of SB MasterCard Credit Card. By the terms and conditions, Defendant undertook to pay all charges within the period indicated in the Statement of Account, or within thirty (30) days from date of use thereof. Unpaid charges shall earn interest fees at the rate of 3.25% per month, plus late payment fees of 5% of the amount due for every month or a fraction of a month's delay.

Defendant used the credit card in various establishments and as of June 20, 2021, Defendant incurred credit charges plus appropriate interest and late payment fees in the aggregate amount of Php2,909,711.30 which became due and demandable. Demands for payment of the aforesaid obligation were made, but despite such demands, Defendant refused and failed, and still continues to refuse and fail, to settle said obligation.

Under the terms, Defendant agreed to pay attorney's fees equivalent to 25% of the total amount due in case of default by Defendant and the obligation is referred to an attorney for collection.

Plaintiff thus prays for judgment ordering Defendant to pay Plaintiff the amount of Php2,909,711.30, representing her outstanding balance, inclusive of interest and late payment fees, reckoned from date of demand until full payment, filing fee and costs of suit.

The Summons was served by publication.<sup>2</sup> Upon Plaintiff's motion,<sup>3</sup> Defendant was declared in default for failure to file any responsive pleading and the case was set for reception of Petitioner's evidence *ex-parte*.<sup>4</sup>

Plaintiff presented its sole witness, Guilbert Norman G. Torres, who testified through his Judicial Affidavit.<sup>5</sup>

Torres testified that he is an Junior Assistant Manager of Plaintiff and that as such, he monitors and collects past due credit card accounts of clients, sends demand letters to delinquent account holders and performs other functions necessarily connected with Plaintiffs effort to collect.

Based on the records, Defendant was issued with SB Mastercard Credit Card No. 5156-0390-0014-1357. By the terms and conditions, Defendant undertook to pay all charges made through the use of the card within the period indicated in the statement of accounts or within thirty (30) days from date or dates of use thereof. She also agreed that failure to pay any amount due shall render the entire remaining balance to be immediately due and demandable. She also undertook to pay a late payment charge at the rate of 6% on unpaid minimum amount due or Php500, whichever is higher. She also agreed that 3.25% interest per month shall be imposed on the total amount due if payment is not received on the due date. She also committed to pay attorney's fees equivalent to 25% of the total amount due.

Defendant used the credit card in various merchants and incurred an obligation in the amount of Php2,909,711.30, as shown by the monthly statements of account dated June 20, 2021 to May 20, 2020. When Defendant failed to pay, they made repeated demands for payment, but she still failed to pay her obligation. They referred the matter to their external counsel who sent a demand letter to Defendant's residential address. Defendant still did not pay.

Upon clarificatory questions of the court, Torres testified that Defendant became a cardholder because she was pre-approved as a depositor. She did not sign any application form.

Plaintiff offered,<sup>6</sup> and the court admitted,<sup>7</sup> the following documentary exhibits:

Exhibit	Description
"A"	Assistant Corporate Secretary's Certificate dated July 15, 2022
"B"	Security Bank Credit Card Terms and Condition
"C"	Statements of Account from May 20, 2020 to June 20, 2021
"D"	Letter dated October 26, 2022

02/20/2021	2,108,566.78	45,210.87	10,000.00	2,143,777.65
03/20/2021	2,143,777.65	41,813.99	-	2,185,591.64
04/20/2021	2,185,591.64	48,130.09	-	2,233,721.73
05/20/2021	2,223,721.73	45,806.52	-	2,279,528.25
06/20/2021	2,279,528.25	48,240.79	-	<b>Php2,327,769.04</b>

The foregoing shows that Defendant incurred charges in the total amount of **Php2,327,769.04**.

The relationship between a credit card provider and its card holders is that of creditor-debtor, with the card company as the creditor extending loans and credit to the card holder, who as debtor is obliged to repay the creditor.<sup>16</sup> Credit card arrangements are simple loan arrangements between the card issuer and the card holder.<sup>17</sup> Article 1953 of the Civil Code provides that a person who receives a loan of money is bound to pay to the creditor an equal amount of the same kind and quality.

Although Defendant cannot be held liable for interest, late payment fees and attorney's fees, the legal interest on obligations consisting of loan or forbearance of money shall apply.<sup>18</sup>

**WHEREFORE**, premises considered, judgment is hereby rendered in favor of Plaintiff **SECURITY BANK CORPORATION**, and against Defendant by ordering the Defendant to pay the Plaintiff **Php2,327,769.04**, with six (6%) percent legal interest *per annum* from judicial demand on December 16, 2022 until full payment, and filing fees and costs of suit.

Pursuant to Section 13, Rule 13 and Section 11, Rule 13-A of the Rules on Civil Procedure, let a copy of this Decision be also served upon Defendant Christine Agnes Astrid Gonzales Veloso-Navarro by publication, at the expense of the Plaintiff, in a newspaper of general circulation, selected by raffle to be conducted by the Office of the Clerk of Court, Regional Trial Court, Makati City.

**SO ORDERED.**

September 15, 2025, Makati City.

(Sgd.)  
**LOVELY CONCEPCION C. MATILLANO-CHAVEZ**  
Presiding Judge

Copy furnished:  
Details

(Date, Signature and/or Receipt)

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<sup>1</sup> Records, pp. 126 to 148 (Amended Complaint dated May 19, 2022).

<sup>2</sup> *Ibid.*, pp. 267 to 273 (Compliance dated May 17, 2024).

<sup>3</sup> *Id.*, pp. 276 and 278 (Motion to Declare Defendant in Default dated August 1, 2024).

<sup>4</sup> *Id.*, pp. 281 and 282 (Order dated September 6, 2024).

<sup>5</sup> *Id.*, pp. 153 to 159 (Judicial Affidavit dated June 19, 2023).

<sup>6</sup> *Id.*, pp. 307 to 312 (Formal Offer of Evidence dated September 25, 2024).

<sup>7</sup> *Id.*, p. 313 (Order dated July 29, 2025).

<sup>8</sup> Gajudo v. Traders Royal Bank, G.R. No. 151098, March 21, 2006; see also Heirs of De Guzman v. Perona, G.R. No. 152226, July 2, 2010.

<sup>9</sup> Tan v. Hosana, G.R. No. 190846, February 3, 2016.

<sup>10</sup> Spouses Ramos v. Obispo, G.R. No. 193804, February 27, 2013.

<sup>11</sup> Exhibit "B".

<sup>12</sup> Alcaraz v. Court of Appeals, G.R. No. 152202, July 28, 2006.

<sup>13</sup> G.R. No. 217044, January 16, 2019.

<sup>14</sup> Diona v. Balangue, G.R. No. 173559, January 7, 2013.

<sup>15</sup> Exhibit "C" with series.

<sup>16</sup> Pantaleon v. American Express International, Inc., G.R. No. 174269, May 8, 2009.

<sup>17</sup> Bankard, Inc. v. Alarte, G.R. No. 205573, April 19, 2017.

<sup>18</sup> Alcaraz v. Court of Appeals, et al., G.R. No. 152202, July 28, 2006.

## PBBM leads turnover, inspection of Learning Continuity Space in Cebu

President Ferdinand R. Marcos Jr. led the turnover and inspection on Monday of the Learning Continuity Space (LCS) in Cebu as part of government initiatives to support learning continuity following last year's earthquake.

President Marcos, accompanied by Education Secretary Sonny Angara, inspected the LCS in Marcelo B. Fernan-Polambato Elementary School in Bogo City, Cebu, following the devastating September 2025 earthquake in the province.

Upon arrival, the President interacted with the students and teachers holding classes in the newly constructed LCS. The facility was established to ensure that students could continue their learning activities despite the calamities.

The modular classrooms, costing approximately P1.65 million each, were designed to protect students and teachers and can withstand extraordinary conditions. Each LCS can accommodate 40 students.



Built using durable steel structures, the LCS is equipped with a solar power supply, an Internet connection, and a comfort room in every unit.

According to its proponents, Internet connectivity is important for children's digital learning and for ensuring easy access to other online educational resources.

Aside from inspecting the LCS at the Marcelo B. Fernan-Polambato Elementary School, President Marcos also led the rollout of the YAKAP at Kalinga Caravan during the visit.

The initiatives support learning continuity and provide primary healthcare services to students, teachers, and the local community. (PND)

## QC Govt, naglatag ng tulong para sa mga QCitizen OFW sa Middle East

LUNGSOD QUEZON — Binuo ng pamahalaang lungsod ang isang espesyal na inter-agency task force upang magbigay ng proteksyon at tulong sa mga "QCitizen" overseas Filipino workers (OFWs) na apektado ng tumitinding tensyon sa Gitnang Silangan.

Sa pamamagitan ng Executive Order No. 5 s-2026, itinatag ni Mayor Joy Belmonte ang Task Force AGAP-QC OFW o ang Assistance, Guidance, Advocacy, and Protection of QCitizen Overseas Filipino Workers. Inatasan ang Quezon City Public Employment Service Office (QC PESO) na pangunahan ang koordinasyon para sa mga apektadong manggagawa at kanilang mga pamilya.

Magsisilbing mekanismo ng lokal na pamahalaan ang task force para sa crisis response, kung saan makikipagtulungan ito sa mga pambansang ahensya upang bantayan ang sitwasyon, magbigay ng agarang tulong, at mapabilis ang ligtas na pagpapauwi o repatriation ng mga residente ng lungsod.

"Nais nating tiyakin sa ating mga QCitizen sa Gitnang Silangan na hindi sila nag-iisa sa gitna ng krisis na ito," pahayag ni Mayor Belmonte. Idinagdag niya na mahigpit ang pakikipag-ugnayan ng lungsod sa nasyonal na gobyerno para matiyak ang kaligtasan ng mga kababayan at hinimok ang mga ito na manatiling mapagmatayag.

Batay sa pinakahuling datos, tinatayang nasa 1,400 QCitizens ang kasalukuyang naninirahan sa iba't ibang bansa sa Gitnang Silangan, kabilang

ang Saudi Arabia, United Arab Emirates, Kuwait, Qatar, Bahrain, Oman, Israel, Lebanon, at Jordan.

Kasalukuyan nang nakikipag-ugnayan ang QC PESO sa Department of Migrant Workers (DMW) upang mapabilis ang proseso ng pagpapauwi sa mga residenteng nais nang bumalik sa Pilipinas dahil sa gulo.

Bukod sa repatriation, mandato rin ng Task Force AGAP-QC OFW ang pagbibigay ng malawak na suporta gaya ng psychosocial support, job matching, skills retooling, livelihood assistance, at paghahanap ng trabaho sa mga bansang walang nararanasang sigalot.

Pasimplihin din ng task force ang referral system para sa mga social protection services at iba pang programa ng lungsod upang mabilis na makuha ng mga pamilya ng OFW ang kinakailangang ayuda. Inihahanda na rin ang mga mekanismo para sa mga manggagawang hindi makaaalis dahil sa naantalang deployment.

Pinayuhan ng pamahalaang lungsod ang mga OFW na sundin ang mga direktiba at advisory mula sa Embahada ng Pilipinas at iba pang ahensya sa kanilang mga host country.

Para sa mga nangangailangan ng tulong, maaaring makipag-ugnayan sa Quezon City Migrant Resource Center (MRC) sa ilalim ng QC PESO, na nagsisilbing one-stop help desk para sa mga migranteng manggagawa. Nagbibigay ang MRC ng impormasyon, case assistance, at iba pang serbisyong tutugon sa mga suliraning dulot ng migrasyon at krisis. (JLN/PIA-NCR)



## LAW A WEEK

BY: ATTY. SARAH JEANE CARDONA ANTOLIN

### Excise Tax on Fuel in the Philippines: What It Is and How Temporary Suspension Affects Prices

In the Philippines, excise tax on fuel is a specific tax imposed by the government on petroleum products such as gasoline, diesel, and kerosene. It is required under Republic Act No. 10963, also known as the TRAIN Law (Tax Reform for Acceleration and Inclusion). Unlike VAT, which is a percentage of the selling price, excise tax is a fixed amount per liter. This means that for every liter of fuel sold, a specific peso amount is automatically added as tax. Although oil companies initially pay this tax, it is ultimately passed on to consumers through higher pump prices.

In simple terms, when you buy fuel, part of what you are paying goes to the government as excise tax. On top of that, the 12% VAT is also computed on the total price, which includes the excise tax. This means consumers are effectively paying VAT on the excise tax as well, making the overall tax impact higher.

If the government temporarily removes or suspends the excise tax on fuel, pump prices would likely decrease because one fixed cost component is taken out. For example, if the excise tax on diesel amounts to several pesos per liter, suspending it could lower the pump price by roughly that same amount, plus the VAT that was previously applied to it. However, the exact reduction will still depend on other factors such as global oil prices, exchange rates, and supply costs. If world oil prices remain high, prices may still be elevated even without excise tax.

The TRAIN Law provides that the President may suspend scheduled increases in excise tax if certain conditions are met—such as when the average Dubai crude oil price reaches a specific threshold for three consecutive months. Government agencies like the Department of Finance and the Department of Energy monitor these conditions. If the legal requirements are satisfied, the President may order the suspension of the increase. However, completely removing or permanently reducing the existing excise tax generally requires a new law passed by Congress, since taxes are imposed by legislation.

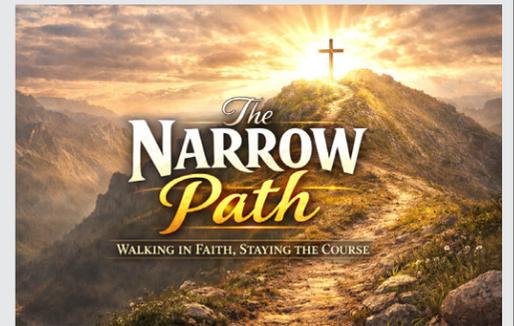
The procedure for suspension involves official monitoring of global oil prices, formal evaluation by concerned agencies, and issuance of an executive order if the legal conditions are met. For a full repeal or reduction beyond what the law allows, Congress must pass an amendatory law, which goes through the legislative process in both the House of Representatives and the Senate, and must be signed by the President.

While suspending excise tax can provide immediate relief to consumers, commuters, and businesses, it also reduces government revenue used for infrastructure projects, subsidies, and public services. Because of this, the government must carefully balance consumer relief with fiscal stability.

In summary, excise tax on fuel is a fixed government tax per liter imposed under the TRAIN Law. Temporary suspension can lower pump prices, but the actual reduction depends on global market conditions. Scheduled increases may be suspended under specific legal conditions, while full removal requires action by Congress.

## Numbering Our Days: Living Wisely Before God

When we talk about “numbering our days,” we are actually referring to Psalm 90:12, which says, “Teach us to number our days, that we may gain a heart of wisdom.” Many people mistakenly connect this to Psalm 91, but Psalm 91 focuses more on God’s protection. Psalm 90, written by Moses, reminds us of the shortness of life and the importance of living wisely before the Lord.



To “number our days” does not mean counting how many days we have left. It means recognizing that life on earth is temporary. Compared to God’s eternity, our lives are brief—like a vapor, like grass that grows in the morning and fades by evening. When we understand this, it changes how we live. We become more intentional. We value time. We prioritize what truly matters.

From a Christian perspective, numbering our days leads us to three important attitudes.

First, it produces humility. When we realize our lives are limited, we stop living as if we are in control of everything. We acknowledge that God is sovereign and eternal. This humility draws us closer to Him in dependence and trust.

Second, it produces wisdom. The verse says that numbering our days gives us “a heart of wisdom.” Biblical wisdom is not merely knowledge—it is living according to God’s will. When we remember that time is short, we are more careful with our choices, relationships, words, and actions. We forgive more quickly. We love more deeply. We avoid wasting time on sin and distractions that do not glorify God.

Third, it produces urgency with eternal perspective. Christians believe that life does not end at death. Because eternity is real, our daily decisions carry eternal significance. Numbering our days reminds us to invest in things that last—our relationship with God, our service to others, and the sharing of the gospel.

Although Psalm 90 emphasizes life’s brevity, Psalm 91 balances this truth by reminding us of God’s protection and faithfulness. Even though our days are numbered, they are held in God’s hands. He is our refuge and fortress. This gives believers peace—not fear—about the future.

In practical terms, numbering our days means:

- Starting each day with prayer and gratitude.
- Living intentionally rather than carelessly.
- Making time for family, ministry, and meaningful relationships.
- Seeking God’s purpose in every season of life.

Life is a gift, but it is also brief. When we ask God to teach us to number our days, we are asking Him to help us live wisely, purposefully, and faithfully—so that when our earthly days end, we have lived them well for His glory.

## MMDA revives heat break policy, provides water rations for field staff

MANILA – Traffic enforcers and other field personnel of the Metropolitan Manila Development Authority (MMDA) will once again take heatstroke breaks as part of the agency’s policy for the welfare of their personnel.

In a media interview at the MMDA Timog Base in Quezon City on Monday, MMDA Chair Romando “Don” Artes said the reimplementation of the policy is effective March 16 based on Memorandum Circular No. 03, Series of 2026.

The memorandum allows the reimplementation of a 30-minute break with prescribed schedules to protect field personnel from heat-related illnesses while performing their duties.

“The policy aims to protect frontline personnel who continue to manage traffic and maintain cleanliness along major thoroughfares despite extreme weather conditions,” Artes said.

The MMDA chief also led the distribution of gallons of drinking water and insulated, reusable water bottles to field personnel in partnership with water concessionaires Maynilad Water Services, Inc. and Manila Water Company, Inc.

In a message to reporters, MMDA press officer Ashley Moreno said there will be regular distribution of drinking water to MMDA field personnel until May 31.

MMDA General Manager, Undersecretary Nicolas Torre III, said all MMDA bases will be provided with drinking water, with an estimated 4,000 traffic enforcers to benefit from the initiative.

“This will help ensure the health and wellness of all our field officers while also making sure that they will still be able to effectively perform their duties on the road,” Torre said.

Under the circular, traffic aides are given one

30-minute break at specific times depending on their shift.

Meanwhile, Metro aides and street sweepers are given either 30-minute or one-hour breaks, depending on their shift.

In case of extreme heat in Metro Manila, such as when the heat index reaches 40 degrees Celsius or higher, an additional 15-minute break will be implemented.

“The heat stroke break schedule will be implemented alternately among personnel assigned in the same area to maintain visibility and ensure that traffic management and road clearing operations are not hampered,” Torre said.

The policy is regularly adopted by the MMDA during the summer season.

In 2025, the MMDA implemented the break from March 3 to 31. (PNA)

# TSP SHOWBIZ ROUND-UP

## MISS UNIVERSE PH CORONATION NIGHT ON MAY 1 AT SM MALL OF ASIA



Miss Universe Philippines is with Pina Beauty Philippines and 3 others.  
7h · 🌐

Save the date, PILIPINAS! 🇵🇭

The much-awaited Miss Universe Philippines 2026 Coronation is happening this May 1, 2026 at the SM Mall of Asia Arena. ✨

Stay tuned for ticket details and more updates!

Images courtesy of Facebook: Miss Universe Philippines

## EDU MANZANO AND ANN CUISIA OFFICIALLY LIFE PARTNERS



Image courtesy of Instagram: pgmnoofficial

## GENEVA CRUZ FULFILLS HER DREAM OF GRADUATING COLLEGE



Geneva Cruz · 6h · 🌐

As I approach my golden age in less than a month, I realize that some of my dreams are still coming true. Thirty-three years in the making, but I finally did it! Look, ma, I'm now a college graduate!!! 🎓

This is for nineteen-year-old Gen, who had to grow up fast and work hard after choosing to become a young mom. Thank you for being brave and for finally learning to love yourself. 🥰❤️ #itsnevertoolate #BSOA

Images courtesy of Facebook: Geneva Cruz



## CHIMMY PHILIPPINES

As a brand that delivers #OriginalFilipinoBlendYogurt goodness, Chimmy lets everyone enjoy the health benefits of yogurt without it being too sour and just the right amount of sweetness perfect for the Filipino palate. Chimmy offers the best of both worlds as it satisfies your cravings to indulge and at the same time provide you with a healthy body.

## Chimmy

Original Filipino blend Yogurt  
Experience EUPHORIA

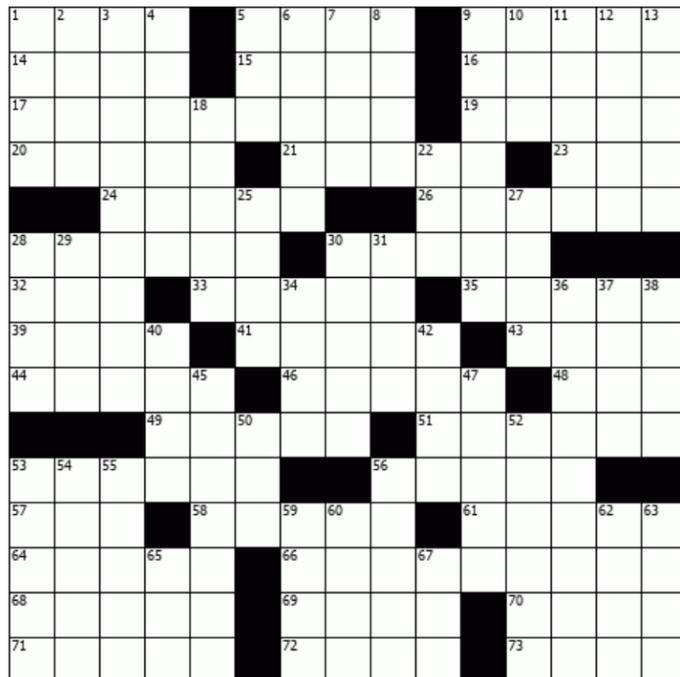


## CROSSWORD PUZZLE

### Across

1. Physical discomfort
5. Window ledge
9. Havana export
14. Munitions, for short
15. Suggestion
16. Avoid
17. Symbolize
19. Hosiery material
20. Tangle
21. Proficient
23. Music or painting
24. Wave type
26. Deletes
28. Gets up
30. Copper, e.g.
32. Dixie general
33. Recommend
35. Shoe fasteners
39. Harmonized
41. Fable writer
43. Mumbai attire
44. Chose
46. Item of value
48. Apparatus
49. Weepy
51. Unlock again
53. Established in advance
56. Fixed gaze

57. Snaky swimmer
58. Ziti, e.g.
61. Yule visitor
64. Range
66. Genuine
68. Cassettes
69. Amtrak depots (abbr.)
70. Heredity unit
71. Used money
72. Scavenger
73. Notable periods

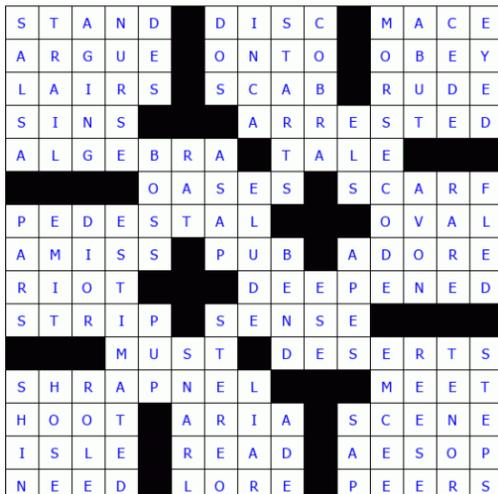


### Down

1. Standards
2. Prayer close
3. Intolerant of delay
4. Martial artist Chuck \_\_\_\_
5. Brother's sib
6. Perfect
7. Let borrow
8. Not punctual
9. New York's \_\_\_\_ Park
10. Climbing plant
11. Festive events
12. Revere
13. Leases
18. Senior
22. Stroke lovingly
25. Floating
27. What a pity!
28. Likewise
29. Cut grain
30. Disordered
31. Greek god
34. Fright
36. Woodworker

37. Buffalo's waterfront
38. Omen
40. Understands
42. Cheeky
45. Least shallow
47. Tantalize
50. "One Day \_\_\_\_ Time" (2 wds.)
52. Juice fruit
53. Irritating ones
54. Brief summary
55. Secretly marry
56. Lucifer
59. Cumberbund
60. Ballerina's skirt
62. Rocker \_\_\_\_ Turner
63. Fighter pilots
65. Farm enclosure
67. DDE's predecessor

### LAST WEEK'S ANSWER:



## SUDOKU

### TODAY'S PUZZLE:

	3		8	7				
		2	3		6			7
6				9	1			
5	6	1	9		3	2	7	
3		4		8		9		5
	9	8	5		7	6	3	4
			4	6				9
7			1		5	8		
				2	9			5

### LAST WEEK'S ANSWER:

9	1	5	7	2	8	3	6	4
2	8	3	1	6	4	7	5	9
7	6	4	3	5	9	8	1	2
3	4	7	9	8	1	6	2	5
1	5	9	2	3	6	4	8	7
6	2	8	5	4	7	9	3	1
8	9	1	6	7	5	2	4	3
5	3	6	4	9	2	1	7	8
4	7	2	8	1	3	5	9	6



## Criss Cross' Villados named Spikers' Turf Player of the Week

**TALENTED PLAYMAKER.** Adrian Villados of Criss Cross tosses the ball during the game against Savouge in the Spikers' Turf Open Conference at the Playtime FilOil Centre in San Juan last March 13, 2026. He played a key role in keeping the King Crunchers unbeaten after seven outings. (PVL photo)

MANILA – For his leadership and efficient playmaking in the Spikers' Turf Open Conference, Criss Cross setter Adrian Villados was voted as Press Corps Player of the Week presented by Pilipinas Live for the period of March 9 to 13.

He played a key role in keeping the King Crunchers perfect, orchestrating the offense in two more victories to improve their league-best record to 7-0.

Villados made 12 excellent sets in their 25-17, 25-18, 25-13 victory over the Alpha Insurance Protectors last Wednesday at the FilOil Centre in San Juan.

Two days later, he dished out a career-best 39 excellent sets as the King Crunchers conquered the Savouge Spin Doctors, 25-21, 25-19, 20-25, 25-19.

"For us, we don't really think about the sweep. Our focus is one game at a time. As a setter, it's my job to make sure the team is calm and composed on the court. My teammates and I always have the mindset of just following our system and trusting the preparation we did in training. What's important to us is consistent performance every game so we can get closer to the ultimate goal," said Villados in a news release Monday.

Villados stressed the importance of spreading the offense and keeping all of Criss Cross' deadly attackers involved, which has proven to be an important factor in the team's streak.

"Reading the game is really important for a setter. I look at who has good rhythm and where we have an advantage against the opponent's blockers. I also make sure all our hitters get touches so they stay confident and involved in the offense. Also communication on the court and in training so I know what kind of set is comfortable for each spiker and middle," explained the Adamson University graduate.

Villados beat teammate Alche Gupiteo, AEP-Cabstars' Jay Rack Dela Noche and Jared Schnake, and 3B's John Vincent Ramos and Christian Olaes, for the weekly honor, which is deliberated by print and online reporters covering the country's premier men's volleyball league organized by Sports Vision.

Villados said the King Crunchers are determined to stay sharp as they push towards their ultimate goal this conference.

"A good performance is a big boost, but for me, everything that happens on the court is still a team effort. I will use that confidence to be more vocal and steadier in decision-making while setting. My only goal is always to put my teammates in the best position to score and help the team reach the end of the tournament," he said.

The King Crunchers will try to keep their momentum against the Cabstars on March 18. (PNA)

## UST's Ybañez, Poyos lead MVP race

MANILA – University of Santo Tomas outside hitters Josh Ybañez and Angge Poyos topped the Most Valuable Player race after the first round of the UAAP Season 88 collegiate volleyball tournament.

Ybañez stayed on course to claiming his third MVP honor after garnering 158,000 Statistical Points (SP).

National University's Michaelo Buddin (153,750 SP) and Leo Ordiales (152,083 SP) ranked second and third, respectively.

Far Eastern University's Dryx Saavedra (127,083 SP) placed fourth followed by teammates Mikko Espartero (124,583 SP) and Lirick Mendoza (124,167 SP).

The league's top scorers, University of the Philippines' Olayemi Raheem (120,741 SP) and University of the East's Raquim Acheron (120,385 SP) were seventh and eighth, respectively followed

by NU's Jade Disquitado (120,000 SP) and FEU's Amet Bituin (110,167 SP).

Meanwhile, Season 86 Rookie of the Year Poyos has accumulated 156.22 SP, holding a 9,322-point lead over closest rival, Adamson University's Shaina Nitura.

Nitura, last year's top rookie, has 147,200 SP followed by De La Salle University's Angel Canino, the Season 85 Rookie MVP, with 142,800 SP.

Rounding out the Top 10 were Adamson's Frances Mordi (139,200 SP), FEU's Gerzel Petallo (137,500 SP), La Salle's Shevana Laput (131,600 SP), FEU's Jaz Ellarina (126,667 SP), NU rookie Sam Cantada (123,704 SP), UST's Reg Jurado (120,000 SP), and Adamson's Fhei Sagaysay (118,000 SP).

The second round will start on Wednesday at the Smart Araneta Coliseum. (PNA)

## Creamline eyes crucial win vs. Farm Fresh



**POWER SPIKE.** Creamline's Tots Carlos tries to score against three Akari defenders during the PVL All-Filipino Conference at the Playtime FilOil Centre in San Juan on March 12, 2026. The Cool Smashers lost, 21-25, 26-28, 25-17, 21-25. (PVL photo)

MANILA – Creamline seeks a qualifying-round berth against Farm Fresh on Tuesday in the Premier Volleyball League All-Filipino Conference at the Santa Rosa Sports Complex in Laguna.

The Cool Smashers meet the resurgent Foxies at 6:30 p.m.

Creamline failed to advance last Thursday after bowing to Akari, 21-25, 26-28, 25-17, 21-25, sliding to a 5-2 record and throwing the battle for the last two qualifying spots wide open.

PLDT and Signal have already secured their places in the Qualifying Round, but the remaining two slots are still up for grabs in a tightly packed race involving Creamline, Nxled, Akari and Farm Fresh.

Nxled ranked fourth with a 4-4 record but has only one game left.

Akari is close behind at 4-3, while Farm Fresh remains in contention at 3-4 with two matches still to play.

After Farm Fresh, Creamline will face Signal on Saturday to close out the grueling preliminaries.

Should the Cool Smashers stumble in their final two matches and two of the chasing teams finish at 5-4, a tiebreaker scenario could determine which squads secure the last two qualifying-round berths. That possibility only heightens the pressure as the race intensifies entering the final stretch of the prelims phase.

Teams finishing from No. 5 to No. 10 will drop to the Play-In stage, where they will be divided into two groups. The two group winners will then challenge the losers of the crossover match-

es among the Top Four for the final semifinal spots.

Jema Galanza, Tots Carlos, Bernadeth Pons, Michele Gumabao, Pangs Panga and Bea de Leon are expected to lead Creamline's bid to bounce back from back-to-back losses.

Farm Fresh, on the other hand, will rely on Trisha Tubu, the conference's second-leading scorer, with setter Alohi Robins-Hardy orchestrating the offense alongside veterans Ces Molina, Royse Tubino, Mylene Paat, Ara Galang and Riri Meneses.

Meanwhile, Akari aims to extend its remarkable turnaround when it battles struggling Galerie Tower in the 4 p.m. opener.

The Chargers are favored against the Highrisers, who have dropped their last three games after an earlier upset of the Nxled Chameleons. (PNA)



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