

# People and Events

## Southern California Edison begins construction of world's largest solar panel installation project

*First Solar selected in competitive bidding process for initial panels*

**R**OSEMEAD, Calif. —Southern California Edison (SCE) today began installing solar panels at the first of approximately 150 Southern California commercial rooftops that eventually will make up SCE's two square mile solar generation project — the largest solar panel installation in the world.

During the next 45 days, SCE will attach 33,000 solar panels to a 600,000-square-foot commercial roof in Fontana, Calif., leased from ProLogis. When completed, this first installation will be capable of generating 2 million watts of power, enough electricity to supply approximately 1,300 average Southern California households at a point in time. This new, clean power supply will be fed directly into the nearest neighborhood distribution circuit, strengthening grid reliability in the nation's fastest growing urban area, the Inland Empire region of Riverside and San Bernardino counties. SCE expects to connect the first panels to its grid in early September, which will help meet peak summer power needs.

First Solar, developer of an advanced thin-film photovoltaic technology, has been selected as the winning bidder in a competitive solicitation to supply the PV system for this first installation.

"First Solar's successful bid validated our cost forecast to regulators—SCE's solar energy



project will significantly reduce the cost of installed photovoltaic generation in California," said SCE President John R. Fielder. "We are pleased to work with Edison on a project we believe will demonstrate the solar PV system business model needed to dramatically reduce distributive solar electricity costs," said Michael J. Ahearn, CEO of First Solar. "Edison's project confirms the important role of PV solar power plants in delivering clean, affordable electricity to the nation's fastest growing urban areas."

Subject to regulatory approval, during the next five years SCE plans to install 3.5 million of the most advanced photovoltaic panels or 250 megawatts of solar generating capacity—enough capacity to serve approximately 162,000 Southern California homes. Decisions have not yet been made on other building sites or panel suppliers.

SCE asked the California Public Utilities Commission on March 27 for approval to commit a total of \$875 million to the utility's solar project, informing regulators the expected capacity cost per installed watt would be approximately \$3.50, half the average current capacity cost of other photovoltaic installations. Subsequently, on May 8, SCE provided additional cost projections to regulators, telling them the utility forecasts an energy cost of approximately 20 cents per kilowatt-hour after adjusting for time of delivery.

### Numerous potential benefits seen

SCE sees numerous benefits to customers, the region and the state from its solar project. The program will provide a new generation source to areas where customer demand is rising. The solar modules will be connected directly to the nearest neighborhood circuit, eliminating

the costly, time-consuming step of building new transmission lines to bring power to customers. The output of solar panels closely matches peak customer demand—lower in the morning and evening, higher in the afternoon.

SCE anticipates the project will create new jobs in Southern California in the solar industry. The International Brotherhood of Electrical Workers, one of SCE's project partners, is supporting the project through the expansion of its solar apprentice training program.

SCE's massive solar project also is designed to supplement several California environmental programs, especially the Million Solar Roofs program that provides incentives to encourage Californians to install solar projects by 2017. The solar program supports the state's Global Warming Solutions Act, which requires the reduction of greenhouse gas emissions to 1990 levels by 2020, as well as complementing California's renewable portfolio standard, the goal that 20 percent of state's electricity be generated with renewable energy.

### How it works

Solar panels are made of materials that convert sunlight directly into electricity through a chemical process.

Thin semiconductor layers form an electric field, positive on one side and negative on the other side.

When sunlight strikes the semiconductor, electrons are knocked loose from the atoms of the material creating the current.

Wires are attached to the positive and negative sides to carry the electricity from the cell to the device to be powered.



RCBC ALUMNI Group held their 13th get-together at Eagle Rock Resort in Hazleton, Pennsylvania last Aug. 23 and 24, 2008. In attendance top picture from left to right: Rizal Liwanag, Lito Cua, Butch Lucina, Ed Reyes, Nonie Batu, Polly Gonzales, Ador Dalena, George Mitra, Noel Manlicic and Richard Francia; Bottom picture: Naty Reyes, Cora Lopez, Beth Mendoza, Tata Mitra, Ava (Aida) Liwanag, Chito Syngengco, Jean Cua, Corabel Dalena, Baby Encarnado, Dette Batu and Julie Francia Not in picture: Perfecto R. Yasay, Jr.



The Southern California Chapter of the ExPALERS International (former Philippine Airline employees) recently met in Long Beach to finalize plans for their upcoming three-day 2009 Grand Reunion which will be held at the Crown Plaza Hotel LAX on May 22 to 24, 2009. Sitting from left to right: Anabelle Hocson, Tess Garong, Mary Ann Villarete, Barbs Tanquintic, Lulu Kaminski, Evelyn Carlos. Standing from left to right: Becca Buenafior, Brenda Inocentes, Nards Aaraneta and Aimee Belmonte. For more information, contact Evelyn Carlos at (626) 573-2273 or -email her at longiz@aol.com.

## Bicolanos hold 34<sup>th</sup> Peñafrancia celebration in Los Angeles

**U**NITED Bicolandia Los Angeles (UBLA) will once again spearhead the holding of the Annual Peñafrancia Fiesta Celebration at Echo Park near downtown Los Angeles on September 20, 2008. The celebration will start with the traditional traslacion and daily novena at the Immaculate Heart of Mary Parish on September 12, 2007.

The fiesta is celebrated to honor the Patroness of the Bicol Region—Nuestra Señora de Peñafrancia. As in the past, devotees and guests numbering to about three thousand will witness a typical festive barrio fiesta. The celebration at the park commences at 8:00 in the morning with the 9<sup>th</sup> novena prayer, a fluvial procession of Our Ina at Echo Park Lake, followed by a Concelebrated Mass. The festivities will be highlighted by the sumptuous and abundant lunch served at all of the 24 tents of different Bicolano organizations. Sharing a big part in the festivities, before guests can pause to appreciate the samplings of delicacies like the Bicol Express, a cultural presentation showcasing Bicolano talents will unfold. Adding pomp to the fiesta is the booth decoration contest—different organizations decorate their tents to portray the barrio merry spirit.

The Peñafrancia Fiesta is touted as the biggest gathering of Filipinos for a religious tradition in Southern California. Ms. Cyndy Diamante, this year's over-all fiesta chair, promises to make the fiesta celebration even more memorable for the



ever-increasing attendees, devotees and guests. This gathering is often the meeting point of seldom seen relatives, lost friends, unrecognized classmates and officemates from long forgotten years in the Philippines.

A Fellowship Night at the Almansor Court in Alhambra will cap the two-week long celebration this year on September 27, 2008. For tickets and information, please contact Gene Martires-Leano (818) 439-6896 or Nelia Florin-Del Barrio (323) 580-9560. For detailed information and schedule of festivities please check the postings at www.unitedbicolandia.com

## Kultural Enrichment & Language Program (KELP) Filipino school for elementary children

**I**SA...dalawa...tatto – it's off to Filipino School we go! In commemoration of the United Nation's 2008 International Year of Languages, Search to Involve Pilipino Americans (SIPA) is pleased to announce the Filipino Saturday school program entitled, "Kultural Enrichment and Language Program" (KELP).

KELP is an experiential learning program for Filipino American children in elementary grade levels K-4 that emphasizes Filipino language, arts, and culture. Sessions will be held at the Temple Gateway Youth & Community Center, 3200 West Temple Street, Los Angeles, 90026 beginning September 20 and continue until December 20, 2008. SIPA invites parents to pre-register their children by September 12th. This 12-week program features 3 1/2 hours of educational and recreational activities making for a total of 42 hours of instruction.

The goal of the class is not only to teach students the Pilipino (Tagalog) language but also about the different facets of Philippine culture, art, history, literature and geography. The program design follows the curriculum standards adopted by the California State Board of Education for elementary school levels.

Weekly sessions feature songs, activities, sto-

rytelling, hands-on activities, field trips and lessons on culture and history. This is not only a wonderful learning opportunity for the children, but an affordable, quality Saturday childcare option for parents. The cost is \$275 per child including instruction and all supplies. Discounts are available for families with more than one child attending, and scholarships are also available for families who demonstrate financial need.

For more information about the program and to download registration forms, please visit our website at [www.esipa.org](http://www.esipa.org). The deadline to register is Friday, September 12, 2008. Please contact Farzana Nayani at [fnayani@esipa.org](mailto:fnayani@esipa.org) or 213.382.1819 x. 107 if you are planning to have your child participate, or if you have any questions.

Search to Involve Pilipino Americans is a 501(c)(3) community-based, non profit organization located at the Temple Gateway Youth & Community Center, 3200 West Temple Street, Historic Filipinotown in Los Angeles, California. Founded in 1972, SIPA provides health and human services as well as community economic development and arts/cultural programs for youth and families in multi-ethnic Historic Filipinotown and the greater Los Angeles Pilipino American community.

## FilAm Golf Tournament on September 27, 2008

**F**ILAM Golf Club wishes to announce one of its 2008 series of golf tournament on September 27, 2008, 10:00 am (tee time). It will be held in the Knollwood Golf Course, 12040 Balboa Blvd., Granada Hills, CA 91344, tel. no. (818) -363-1810. To get there: from I-5 freeway, take 118 West towards Simi Valley, take Balboa Blvd. exit, turn right on Balboa right to the course. There is a tournament fee of \$80.00 which includes a chance to win a \$600.00 purse money, lunch and low net trophies for Class A, B and C. Confirmation is required by September 16, 2008. Players of all skill levels are invited to call either of the following contact persons for more info: Nick Atienza (626) 485-8546, JR Brillantes (818) 310-2346, Aldrin Edar (323) 255-3071, John Jones (626) 221-4444, Allen Ravago (626) 353-1118. Proceeds shall go to charitable, public benefit projects.

## Will I be liable for the deficiency balance on my defaulted mortgage balance?

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a lawyer on how to avoid the debt.

I wrote about this caller a few weeks ago, who wanted me to help her request for a loan modification, she is \$18K behind and had no way of paying the debt off to be current. I assisted in calling and providing the lender with the necessary documents to have her loan modified. Just recently the lender approved her modification package. What they did was they put the loan balance of \$18K on top of her loan and kept her rate and increased her payments by about \$100. In her case, she wanted to keep the house and had the ability to pay her mortgage but not to bring the loan current, so this will work out for her and now she won't have to worry about the \$18K debt.

She got an advice from someone saying not to pay her mortgage for 2 months before calling the lender and asking for a loan modification. Problem was, the 2 months quickly became 6 months and now she can't keep up. So, before you get an advice make sure that person is qualified to make comments.

Caller: I was defrauded by a countryman, I was behind on my home that I owned for 18 years and was lead to believe that this person was going to use a straw buyer (fake buyer) to buy that property back for the caller. The Agent requested for \$10K as

an escrow deposit for the supposedly straw buyer. After a few months of communication with the agent, he suddenly stops calling. When chased after, the office had no record of the escrow ever being opened. What should I do? My home was foreclosed because I have a notice to move already and the bank won't talk to me any more.

Ken Go: At this point, you have to report that agent to Federal Trade Commission, [www.ftc.gov](http://www.ftc.gov) or call 1-877-ftc-help. I can't even tell you if you will ever get your money back. I would report them to the local authorities too. Unfortunately, as far as your house, since the trustee sale occurred, you are out of options. The best way is to report this person to avoid other people to fall for their scams. This is, by the way, a Federal offense for those who are planning to scam other homeowners.

Caller: I was approached by a lawyer's office who wanted to help me do a loan modification with houses that I own. I have a vacation house that is still ok, but due to high interest rates, I might not be able to afford it anymore. I refinanced my home so I was able to buy the vacation home. My current residence also has a high interest rate that I am paying.

Ken Go: Before paying someone \$2-4K to help you do loan modification, take note of these things. There are non-profit agen-

cies out there that will help you negotiate with your lender for free. You can also do that yourself. Of course, when you have to do it yourself you have to be patient and disciplined to follow up on those calls and the documents that the lender might require. But that could save you \$5K, don't you think it's worth it? Having a Law Office behind you doesn't always mean success. My suggestion is for you to try to sell the home and at the same time request for a loan modification. A vacation home you can't afford is not a vacation home. When you sell, see how much money you will have saved not having to pay the mortgage on that property. Truthfully how often to visit your vacation home? Be frugal, now is not the time to spend carelessly.

Please call me for your inquiries; I am waiting to write more success stories than distressed ones. If you are able to work out a plan with your lender thru an agent, office or lawyer that you are happy about, send me a message. This way we can refer them more people in need of good citizens. Call me at (562) 697-7028 or write to [kennethgo@verizon.net](mailto:kennethgo@verizon.net).

Call Ken Go of 1st Innovative Finance if you have any questions; remember no such thing as a stupid question. (562) 697-7028 or write to [kennethgo@verizon.net](mailto:kennethgo@verizon.net).  
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