

IMMIGRANT LIVING: 101 AND BEYOND



MONETTE ADEVA MAGLAYA

The Palin Factor

"I do not propose to be buried until I am really dead."

— Daniel Webster on turning down the vice-presidency in 1848

this woman and needed to find out for themselves. When she debuted on the national stage in her party's convention, cool, calm and composed with her now famous, feisty speech watched by nearly 40 million viewers, Palin negated the DNC media extravaganza and hit a grand slam, particularly with Hillary women voters. It was a stunning development in a largely predictable election year. Her selection by the sly, old, silver fox, who many people believed, didn't stand a chance of winning this election considering what he is up against, threw the opponent in disarray. The nearly comatose Republicans who will pull the lever for him out of partisan politics while pinching their nose suddenly got a shot in the arm and became energized. Nothing like this has ever happened before. The result: The race is a

particularly on the question of the supposed "Bush Doctrine", God, the Iraqi War, Russia, Georgia and abortion. The full transcript of her well-thought out responses are posted in the blogosphere. Yet despite all that, in my opinion, Palin, with her University of Idaho college education, earns an A minus, Princeton-educated Gibson stinks with a D minus and the network, a big, fat F for its dismal failure to provide fair and balanced journalism. Compare and contrast the touchy-feely, lovefest of an interview Gibson gave Obama, asking him about his feelings on breaking the glass ceiling and other innocuous questions. Seek it out in the internet and know the truth. Media's comeuppance will come soon enough. Of that I am almost certain.

While the so called progressive liberals, particularly in the media, may want you to believe that Palin's pro-life stance will make her ticket, unattractive to voters, the opposite is happening, as more and more women identify themselves with this hockey mom who must be good at multitasking and balancing family and work life. Women who shop

at Walmart are proving to be a huge, bankable demographic that this pick for a vice president is attracting in droves. Add the Catholic swing vote to this and the Republicans have a good chance to win this election.

Palin is a game changer. She is drawing Obama-sized crowds wherever she goes. This phenom only need to stay afloat in the political stratosphere for just a few weeks. What she symbolizes for now, is that the time for a woman for the second highest post in the land has come. She knows she stands on the shoulders of Geraldine Ferraro and Hillary Clinton. In 4 years, we might just have a great woman president.

Stay tuned. ***

Nota Bene: My views are my own and do not necessarily reflect the views of AJPI. I encourage you to read my book, "The Complete Success Guide for the Immigrant Life: How to Survive, How to Thrive, How to be Fully Alive." If you have very little time to read, browse through "The Immigrant's Little Quote Book for Success." Your local public library might have these books available or you can request your librarian to purchase copies. These are also available at amazon.com or immigrantsuccess.com Past articles are on the internet at www.asianjournal.com To ask questions, send feedback and requests, e-mail monnettemaglaya@sbcglobal.net or monette.maglaya@asianjournalinc.com

THE vice presidency post, being just a heartbeat away from the presidency of the United States, never got this much attention until Sarah Palin came along. By now, most Americans and perhaps millions more around the world know about this moose-hunting, conservative, pitbull of a woman who upholds the culture of life and who stands to be a major defining element in the outcome of this national election.

"Despite erroneous national perception that Hollywood liberal, left-leaning celebs reflect the sentiments of most Californians, there may yet be some surprises left in this race."

Add the fact that Palin is fresh and wholesome, can connect with millions and a looker to boot — a Ms. Alaska beauty contest contender. During the homestretch of this current national election which has gone on far too long through the dirty, gruelling Democratic Party primaries, it is time to fully engage and put on our thinking cap, slice and dice the issues, vet the qualifications and closely scrutinize the characters of the candidates so that those of us in the community who can make their voices heard by voting prudently can influence the course this nation takes.

In an election which ought to be, by all indications, a slam dunk for the Democratic candidate, something phenomenal and totally unprecedented in American politics, happened with the nomination of Sarah Palin, a virtual unknown who was tapped by McCain as his Vice President. In just 2 weeks, this woman has stolen the thunder from Obama and completely changed the dynamics of the race.

Like a pack of ravenous wolves, the sexist, misogynistic media circled and jumped on Sarah Palin and spread all kinds of stories about her and her family. America became curious about

dead heat. California is not one of the battleground states but with 55 electoral votes at stake, it will not be out of the ballpark to guess that the Republicans may be yet decide to make a play for a state that registers Democratic, having delivered the state to Hillary Clinton in the primaries. There's no telling where the Fil-Am vote will go. Prior to the Clinton years, California was Republican under Reagan. Despite erroneous national perception that Hollywood liberal, left-leaning celebs reflect the sentiments of most Californians, there may yet be some surprises left in this race. Stranger things have happened.

Since the mainstream media can no longer be trusted to provide fair and balanced journalism, as displayed during Hillary's primary run and more recently, with the biased and prejudiced interrogation of Palin by ABC's Charles Gibson hell bent on tripping her up and make a fool of herself on television, it is our individual duty to ferret out those tidbits of information that can help us to decide prudently. The show edited nearly a third of Palin's response, distorting her responses to make her appear as a gun-toting religious zealot par-

THE FILIPINO SURVIVAL KIT



LIZA LEGASPI

LEARNING to use the US freeway system. That's a tough one. For this issue I will share with you how I handled driving and getting familiar with the Los Angeles freeways. Like everyone else who moved from the Philippines to the US, the freeway system is new. We don't have freeways in the Philippines or at least we don't call it freeways. We know them as highways and by the way, we don't have speed limits! We also drive in kilometers rather than miles. So, imagine the way I felt when I accidentally ended up on the 10 Freeway. It was terrifying. I think I prayed one "Our Father" and twenty "Hail Mary's". My mom was with me at the time and suggested that I take the first exit out of the freeway. So, I did. With that experience, I said to myself I will learn the freeway via learning the map and using those step-by-step search engines

Driving on Freeways

i.e. MapQuest or yahoo maps. I tried reading the maps but after a while, it hurt my eyes so much. In other words, I gave up the map. I kept using MapQuest and yahoo maps though. During those days, we did not have navigation systems nor GPS (otherwise known as Global Positioning System). In today's modern technology, it might be easier to purchase a GPS. However, if it is very costly, you can always rely on the web and get

way very, very well and I'd ask for directions. One thing for sure as you drive more often, you will get familiarized or used to those frequently visited places. However, if it is a new place that you are going, always plan ahead. Get step-by-step direction or input the information on your GPS. Allow yourself enough travel time. Remember, traffic in California can never be predicted. Listen to the traffic news also while driving. This will help you prepare and get alternative routes. Anyway, these are my simple tips this week which I learned, of course, the hard way. This column is dedicated to all those who are struggling and trying to learn the US system. At one point in my life, I was a newcomer in the US and would like to let you know — it will get better! So remember to keep

"Imagine the way I felt when I accidentally ended up on the 10 Freeway. It was terrifying. I think I prayed one "Our Father" and twenty "Hail Mary's". My mom was with me at the time and suggested that I take the first exit out of the freeway. So, I did. With that experience, I said to myself I will learn the freeway via learning the map and using those step-by-step search engines i.e. MapQuest or yahoo maps."

the step-by-step direction. The old way still works today.

I was patient in learning the US freeway system. Hence, I practiced a lot. I drove every day to work, to the mall, to the church using the freeway. Any opportunity I get to jump on the freeway, I took it. With enough practice, I used the step-by-step direction less. One thing that I also learned, if I make a mistake on making turns or on getting on a different exit or entrance—is to back track and not panic! I always have my cellphone with me (remember to use your Bluetooth or hands free in California). I would call information for assistance or a close friend who knows the

smiling and just keep on going. Next week, we'll talk about speaking more fluently and learning those American slangs. By the way, if you have certain topics that you would like me to feature, please email me at lizlegaspi@yahoo.com. ***

Liza Legaspi is an experienced marketer both in the Philippines and the US. She has been focusing on diversity groups for over 20 years. Liza is currently employed by a well-known Asian advertising agency. She has a wide range of experience in marketing consumer products and services. ***

Disclaimer: The items listed are mere suggestions with no guarantees that it will work for you. The tips provided worked for me and I am not making any promises nor will I be liable for any outcome.

MINDING YOUR FINANCES



ATTY. RAYMOND BULAON

Many Homeowners In Foreclosure Also Struggle With Credit Card Debts

is only expected to get worse in the days ahead. Obviously, when homeowners can barely afford to even make their mortgage payments, other debts such as credit cards simply have to wait to get paid. Some of the biggest lenders like Advanta, GE Money Bank and HSBC are reporting increases of 50% or more on delinquent accounts compared with the same period a year ago. Economists are predicting that delinquencies and defaults will rise further as the foreclosure crisis worsens. What does all of this mean to

rent real estate market condition where property values in some areas are down as much as 50% from just a few years back, these same homeowners are finding it impossible to refinance their mortgage or obtain an equity line of credit. Because banks are no longer willing to loan money like they used to, a lot of homeowners are left with no option but to miss payments on their monthly debt obligations.

If you are facing serious debt problems, the time to seek help is now, not later because the longer you wait, more often than not, the more you limit the options that may be available to you. If you are one of the thousands of homeowners in this country who are dealing with a foreclosure

"If you are facing serious debt problems, the time to seek help is now, not later because the longer you wait, more often than not, the more you limit the options that may be available to you."

remember that time is of the essence and important legal and property rights may be at stake. Seek counsel immediately from an experienced and knowledgeable bankruptcy attorney who can advise you regarding possible legal options. In most cases, it's not as bad as you think but it is important to act quickly before it's too late. For a free attorney consultation, please call our office at Toll-Free 1-866-477-7772. We have offices in Glendale, Cerritos and West Covina. ***

most people? Well, I think what this means is that uncontrolled debt problems can easily leak into other areas of your finances unless you are careful. For example, some people tell me that the only way they are able to make their credit card payments each month is by borrowing from other credit cards. This may work for a short period of time but if you continue to do this, you will end up being bankrupt when you can no longer pay the increasing monthly payments. Trying to borrow your way out of debt is committing financial suicide. It simply doesn't work. Just a few years ago, a lot of debt-ridden homeowners were at least able to tap into their home equity (as a last resort to avoid bankruptcy) and use the cash to pay debts. But with the cur-

None of the information herein is intended to give legal advice for any specific situation. Atty. Ray Bulaon has successfully helped over 4,000 clients in getting out of debt. For a free attorney evaluation of your situation, please call Ray Bulaon Law Offices at TOLL FREE 1-866-477-7772. (Advertising Supplement)

Insurance Companies and Employers have their own attorneys to protect them.

WHO WILL PROTECT YOU?

Benefits under your insurance policies - Homeowners, Auto, Life, Disability, Annuity or Health. Claims for Serious Personal Injuries and Wrongful Death.

You need an attorney on your side.

Employee's claims for overtime and meal break compensation, employee's rights against disability discrimination and retaliation. Consumers damaged by unlawful business practices.

You need an attorney to fight for you.



With more than 21 years of skilled advocacy and experienced representation, the firm has obtained significant million dollar recoveries for injured consumers, policyholders and employees.

Backed by a solid track record, the law firm has consistently fought for the rights of Filipinos and their families seeking justice against big businesses, insurance companies and employers.

Law Offices of C. JOE SAYAS, JR.

Tel. No. 818.291.0088

www.joesayaslaw.com

700 N. Central Avenue, Suite 235 Glendale, CA 91203

Our attorneys' accomplishments have been recognized by The Los Angeles Daily Journal, Million Dollar Advocates Forum, and various community organizations.

Your inquiries are welcome and at no cost to you.