

The Voice of FilAmerica

Political empowerment is still a treasure that eludes us as a community here in America. While we are the second largest Asian American community in the United States, we have yet to harvest the power that comes from our numbers. The Voice of FilAmerica features elected and appointed officials – regardless of political affiliation – in the different US states who are of Filipino ancestry. As your Filipino American community newspaper, the Asian Journal recognizes the fact that we all have a responsibility towards bringing political empowerment to fruition, especially for our future generations. It is our hope to have our voices heard all over America.

Eduardo Malapit 1st Filipino American Mayor



Always having the heart of a public servant, Eduardo Malapit's first public office was as a councilman on the Kauai County Council where he served for eight years. In 1974, he

THE first man of Filipino descent who holds the distinction of being the first Filipino American mayor of any United States

municipality is Eduardo Enabore Malapit. Born April 6, 1933 in Kauai, Mala was an American Democratic politician who served as Mayor of Kauai, Hawaii. He was elected for four consecutive two-year terms as mayor of Kauai beginning in 1974. Affectionately called "Mala" by friends, he was widely respected in Kauai and throughout Hawaii for his belief in community service.

Raised in the town of Hanapepe, Mala was said to earn a living in his teen-years, shining shoes in front of the Hanapepe Pool Hall, a business owned by his parents, Eusebio and Leonila Malapit.

Malapit attended Waimea High School in Kauai and obtained a bachelor's degree in economics from the University of Hawaii. He went on to receive a jurisprudence degree from the University of Notre Dame Law School in 1962 and then worked as a public prosecutor after graduation.

was elected as Mayor of Kauai, serving as mayor for four consecutive two-year terms (total of 8 years) from 1974 until 1982.

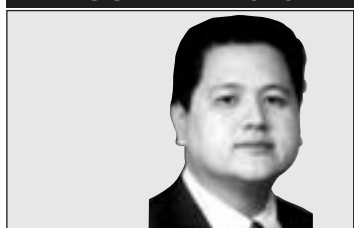
During his terms as mayor, Malapit oversaw a development boom and is often credited with improving and updating Kauai's infrastructure, with the renovation of Kauai's public parks, and the building of new community centers, police stations, fire stations, sewage treatment plants, and garbage transfer stations.

In 1982, Malapit's tenure as mayor ended. He became chairman of the Hawaii state Board of Labor and Industrial Relations from 1983 to 1987. He then served as the governor's representative for the County of Kauai from 1987 to 1990.

Known in Kauai for his leadership in community service, Malapit's other positions were president and legal adviser for the Kauai Pop Warner football league, president of the West Kauai Jaycees, president of the Koloa school PTA and the Koloa Lions Club, director of the Hawaii Visitors Bureau. He was also active on the Kauai Filipino Community Council.

Last year, on Aug 27, 2007 Malapit died at the age of 74. His wife of 45 years, Elizabeth, survived him with their four sons, Kevin, Lon, Kent and Lyle. ■

MINDING YOUR FINANCES



ATTY. RAYMOND BULAON

Are you facing a debt crisis?

How can you tell if you are facing a serious debt crisis? My definition of a "serious debt crisis" is where you can't afford to make even the minimum payments on all your debts every month. When this happens, I see a lot of people resort to borrowing even more. But as I always tell my clients, there is no way you can borrow your way out of debt. For example, if you are using credit cards every month to pay other credit cards, this is inviting financial disaster, plain and simple. It is just a matter of time before your credit cards are maxed out and you will have a bigger mess in your hands. It has never worked and never will, trust me.

NO one ever wants to get into debt but at some point in your life, you may face a debt crisis. The reason is irrelevant. The problem may be self-caused or can be a result of circumstances beyond your control. Whatever the case may be, you need help and you need it fast. Oftentimes, options can be confusing so a lot of people end up doing nothing. This makes things even worse. Don't let this happen to you.

Having debts does not make you a bad person. Things happen. Most people do their best with the resources that they have but sometimes, it's just not enough. Generally, I find that most people find it very uncomfortable to talk about the subject of money and debt so they tend to deal with their problems on their own.

If your debts are huge but you are at least able to meet your monthly payment obligations, you may not be in a serious debt crisis but you may be in what's called a "debt trap" if most or all your monthly payments are just barely covering interest charges. It's called a trap because that's exactly what it is. It means that you will be stuck in debt for the rest of your life with no way out.

It's not a place that you want to be but sadly, it's a reality for a lot of people who are living way beyond their means.

It doesn't take a rocket scientist to figure out that the first thing that you need to do when you are in more debt than you can handle is that you should stop borrowing. Maybe you need to prioritize your debts and determine which ones should be paid first but do not borrow any more. Cut up your credit cards if you cannot control yourself. If you need to take money out of your credit cards, it's not your money and you are not free to spend it any way you want especially if you have no way of paying it back. The truth can't be any simpler.

As an attorney, I see a lot of people who are so buried in debt that without filing for bankruptcy, they simply have no other way out. Of course, bankruptcy is a serious decision and should not be taken lightly. Some people are too hard on themselves and instead of focusing on finding a solution, they continue to dwell on past mistakes. But I always tell these clients that their past does

not equal their future and if they can learn from their mistakes, the future still holds a lot of opportunities to rebuild their finances and their credit. Bankruptcy is nothing more than a fresh start for most people who need a second chance.

If you are facing a serious debt crisis, do not panic. Like most problems in life, what you are going through is most likely temporary and will soon pass. No financial problem is beyond help but it is important for you to find the right solution for your situation. Get informed on all your options and keep an open mind.

If you need an attorney on your side to help, we would welcome the opportunity to meet with you. To schedule a free office consultation, call us Toll-Free at 1-866-477-7772. We have offices in Glendale, Cerritos and West Covina.

None of the information herein is intended to give legal advice for any specific situation. Atty. Ray Bulaon has successfully helped more than 4,000 clients in finding solutions to their debt problems. To schedule a free attorney consultation, please call Ray Bulaon Law Offices at TOLL FREE 1-866-477-7772. (Advertising Supplement)

IMMIGRATION HIGHLIGHTS



ATTY. CRISPIN LOZANO

CSPA now applies retroactively to F-2A and derivatives

For F-2A and derivative beneficiaries, the age of the child is determined by certain mathematical calculations.

Question: How do F-2A and derivative beneficiaries benefit from retroactive application of CSPA?

Answer: There are steps needed to determine if the F-2A and derivative beneficiaries qualify for retroactive application of CSPA.

The first step is to determine the adjusted age of the child by deducting the time the I-130 is pending to the biological age.

If the adjusted age is below 21 years of age, check if the visa is available to him on or before August 6, 2002.

If the visa is available check if the child did apply for an immigrant visa within one year from the time the visa is available.

These children may not have an immigrant visa application pending on August 6, 2002. In addition, they should not have been denied if they have a visa application on or before August 6, 2002.

Question: What is the current procedure of USCIS if the child is found to be below 21 years based on the above computation?

Answer: The USCIS is now applying CSPA retroactively only to those whose visa became available on or after August 7, 2001. The reason for this is that the Department of State has a one year filing deadline for those whose visa becomes available. This period covers one year from August 7, 2001 to August 6, 2002, the effective date of CSPA.

Question: What should the relatives of those F-2A and derivative beneficiaries do to determine if they are covered by the retroactive application of CSPA?

Answer: They should consult with an experienced immigration attorney to evaluate and analyze their case.

Note: This is not a legal advice. Each case is has its own circumstances and you may need to talk to an immigration attorney.

Hot news of the week
We again have successfully obtained a waiver of fraud or misrepresentation in Immi-

gration Court for a green card holder who entered as single but is actually married. The green card holder who has been in the United States for 17 years has a mother who is a US citizen.

We have just received approval from Administrative Appeals Office of I-601 Waiver. The applicant entered with an assumed name but she has a US citizen spouse and a US citizen child. The I-601 waiver application was initially denied by the USCIS District Office but the denial was reversed on appeal. She now has received her green card.

Green cards without expiration date should be renewed. They have the alternative of applying for naturalization. Please call our office for questions about renewing green cards.

Tips of the week
Waiver for misrepresentation at the time of entry (entered as single but is actually married) may be waived if you have a parent, spouse, son or daughter who is a US citizen or lawful permanent resident. Once approved

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