

DEBT RELIEF



ATTY. LAWRENCE YANG

# Creditor tells debtor to eat less

my many years of bankruptcy law practice, I had never heard a creditor, trustee or even a judge, tell a debtor that she was spending too much money on food. But times certainly are changing.

*"I had never heard a creditor, trustee or even a judge, tell a debtor that she was spending too much money on food. But times certainly are changing."*

I thought that creditor was totally out of line in telling client that she spent too much on food. But that's what happens when you're at the mercy of the creditor. They talk to you, any which way they want. They tell you how to live your life. Indeed, they even tell you how much food you can buy to feed yourself and your family! Not to worry. All is not lost because our President-elect has just shown that the money problems of ordinary Americans like us, is nothing to worry about. I

*"The point of getting rid of your debt is to allow you to control your own destiny again and for you to become the king of the castle again."*

heard on the radio that he has just chartered the biggest plane available, a 767, from United to fly himself and his family from Chicago to Hawaii, to a rented \$9 million villa along the coast of Hawaii. Last I checked, these villas are renting at \$10,000 a day. This is called leading by example. A 767 can fly several hundred people from here to Asia or Europe without refueling. If our president elect can spend extravagantly for a Christmas vacation for himself and his family in this economy, I don't

see why creditor should be allowed to tell client that spending \$1,500 a month to feed her family of 5 is too much. When even Toyota expects a loss of \$1.8 billion this year, with sales in America and Europe down

more than a third from last year, and your creditor tells you that you are spending too much on food to feed your family, the world has turned upside down.

If you don't ever want to have your creditor tell you that you spend too much money on food to feed your family but you have too much debt, I would seriously suggest to you that you consider filing a Chapter 7 petition to get rid of your accumulated debt. The point of getting rid of your debt is to allow you to control your own destiny again and

for you to become the king of your castle again.

If you need debt relief, contact my office. I will analyze your case personally.

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Lawrence Bautista Yang specializes in bankruptcy, business, real estate and civil litigation and has successfully represented more than five thousand clients in California. Please call Angie, Barbara or Jess at (626) 284-1142 for an appointment at 1000 S. Fremont Ave., Bldg. A-1 Suite 1125 Unit 58, Alhambra, CA 91803.

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PROBLEM SOLVED



ATTY. KELLY O'REILLY

# It's worth it

ed States to a man, woman, or child whose name passed from a steamship manifest sheet to an inspector's record book.

One such individual was my great grandfather Cyril O'Reilly who emigrated from Ireland to that very facility. His name was on the registry, and as my wife and I read it I felt a sense of pride in his perseverance and courage in leaving his native country to come to the US for a better life. It was a difficult trip, and I am sure at times he doubted his decision but today it's impact for good has influenced generations. The effort, the work, the sacrifice was worth it.

As I stood in the great registry room on Ellis Island and I reflected on what all of this meant, it caused me to think of another immigrant to this country who also had to sacrifice and work.

A few years ago I represented a young man from Cambodia who at the age of four years emigrated with his parents to the US. Subsequently, the family started a business, bought a home, kids went to school and their American experience culminated with US citizenship, that is, all but this young man.

Too busy, he never bothered to take the step towards citizenship and now was facing deportation. Incarcerated in an overcrowded holding facility and not wanting to fight the system, this young man was ready to give up and expressed such to the Immigration Judge. When all seemed lost his father asked the court for permission to be heard and his request was granted.

His father in broken but articu-

late English recounted for his son how the Khmer Rouge in Cambodia killed his whole family. That he had carried him and his sister at night over the course of seven days through rough terrain in an attempt to leave Cambodia safely. He knew that if he were caught it would spell certain death for him and his family but that it was worth it because life in the US was worth it. He finished his statement by saying that at many points along the way he thought of giving up but he knew that he had to fight on for the good of his family and now he was asking his son to do the same thing.

With tears clearly apparent, the boy told the judge that he wanted to change his plea and fight the deportation because, as his father said, it is worth it.

There are many reasons for coming to the US, and today immigrants face the same type of difficulties as those who preceded them. But like those who traversed great waters and even greater tribulations, the end result is worth it.

If you are here in the US and undocumented or out of status see an immigration attorney and take whatever steps necessary to legalize your stay here no matter how difficult it may seem because millions who have preceded you will testify that it is worth it.

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Kelly S. O'Reilly is a principal and a founding shareholder in the law firm of Wilner & O'Reilly.

Please contact Kelly S. O'Reilly at (562) 207-6789 or 1-877-7MABUHAY. Wilner & O'Reilly, APLC, is located at 17777 Center Court Drive, Suite 200, Cerritos, CA 90703. Visit [www.wilneroreilly.com](http://www.wilneroreilly.com).

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WHILE celebrating our wedding anniversary, my wife and I had the opportunity to spend a week in New York City. It was an entertaining and enjoyable week but my personal highlight wasn't found in Times Square or Central Park but on Liberty and Ellis Islands.

Approaching Liberty Island and seeing the Statue of Liberty in person was a very moving and majestic experience. As we toured the Island, I couldn't help thinking of all those immigrants burdened with awkward possessions, scared young children and the harrowing memory of a very difficult transatlantic journey, welcomed to their new home by Lady Liberty. We heard moving accounts of the emotional first sight of the statue. Tears streaming, emotions apparent and dreams realized

From Liberty Island, we toured Ellis Island—the actual processing facility for arriving immigrants to the US between 1892 and 1954. During peak periods of immigration this facility served over 1,000 immigrants a day. Each was scrutinized for disease or disability as the long line of hopeful new arrivals made their way up the steep stairs to the great, echoing Registry Room. Over 100 million Americans can trace their ancestry in the Unit-

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## Walgreen hires health care, consumer goods execs

DEERFIELD, Ill.—Drugstore chain Walgreen Co. said Dec. 22 it hired three new executives to focus on its consumer goods, disease management and health care services business.

Walgreen hired former Tesco USA's Fresh & Easy Neighborhood Markets executive Bryan Pugh as vice president of format development. Pugh, 46, will work on sales of staple products like food, paper and consumables. Pugh also spent eight years with Wal-Mart Stores Inc.

Colin Watts, 43, was named vice president and president of the Walgreens Health and Wellness disease management business, which helps patients coordinate their care, continue treatments and practice healthy behavior. He is the former president of Johnson & Johnson's McNeil Consumer

Healthcare Worldwide business and most recently worked as vice president and general manager of the U.S. business of Campbell Soup Co.

Walgreen named Jeffrey Zavada, a national vice president of health insurer UnitedHealth Group Inc., as vice president and chief sales officer. Zavada, 37, will be responsible for selling health services to health insurers and other health plan sponsors.

The company reported disappointing fiscal first-quarter results Monday, and its shares lost \$1.10, or 4.2 percent, to \$24.98. (AP)

## Relief from default in divorce cases

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policy to, as reflected in the Olvera case, to liberally grant setting aside such defaults and having the case heard on the merits.

Default Judgment may be set aside by an attorney by filing a Motion for relief from default. This would be accompanied by a declaration from the defaulted party that he never received actual notice. A copy of the pro-

posed response is also required to be filed with the court. This type of motion must be filed and served within two years after entry of default judgment or within 180 days after service of a notice of default or default judgment on the defaulted party, whichever comes first. If you are a defaulted party, you should retain the representation of an experienced attorney to set the default aside as soon as you can.

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Atty. Kenneth Ursua Reyes was President of the Philippine American Bar Association. He is a member of both the Family law section and Immigration law section of the Los Angeles County Bar Association. He has extensive CPA experience prior to law practice. LAW OFFICES OF KENNETH REYES, P.C. is located at 3699 Wilshire Blvd., Suite 700, Los Angeles, CA, 90010. Tel. (213) 388-1611 or e-mail [kureyeslaw@aol.com](mailto:kureyeslaw@aol.com). Visit website [Kenreyeslaw.com](http://Kenreyeslaw.com).

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## Wrongful termination in violation...

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wages, emotional distress, attorney fees and others. In addition, the employer may be asked to pay very substantial punitive or exemplary damages.

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matter involves specific facts upon which different laws may be applicable. If you, a family member or a friend is terminated or fired from a job, it is wise to consult with an attorney right away. You may call our office at (213) 383-9495 for a free initial consultation.

Caesar S. Natividad, Esq. is an attorney

The above article is not a legal advice. Each

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