

# RE:UNION

Searching for a kababata from your hometown, a college buddy or a Pinoy colleague? Your search is finally over. The Asian Journal brings you Re:Union, Filipino American Associations in America—your link to a network of kababayan associations here in the United States. As your Filipino-American community newspaper, the Asian Journal recognizes your need to nourish and maintain ties with the people and the culture you were born with. This is our way of connecting our kababayans to the past, of creating new opportunities for the present and of inspiring you to pay it forward by becoming active members of your association and the FilAm community at large in the future.

## The Federation of Filipino American Association (FFAAI)

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**T**HE Federation of Filipino American Associations, Inc. (FFAAI) is a Nonprofit 501 (c)(3) community-based organization. Strategically located at 2125 Santa Fe Avenue, Long Beach, California, we are implement and extend social services that are culturally and linguistically appropriate among residents of the Los Angeles County.

### Programs

**ICM - Integrated Care Management**  
Integrated Care Management is one of the main Services the Federation of Filipino - American Associations Inc., is extending to the Elderly / Seniors. In collaboration with the County of Los Angeles "AREA AGENCY on AGING", through our Lead Agency, Special Services for Groups (SSG).

**Tobacco Education Program**  
This program has just been done, wherein our agency did a lot of one on one tobacco education program, as well as several Park surveys and market or vendors Tobacco information drive. Our Agency collaborated with the Department of Health & Services of the City of Long Beach.

**Family Preservation**  
Project designed to strengthen and preserve families who children are at risk for placement to foster care Lead Agency is the CAA.

**Health Access to Pacific Asian Seniors**  
HAPAS is a long time running project of the

FFAAI dealing with different program that is directly concern with the health issues and program implementation to maintain a healthy seniors community. After the program concerning Diabetes, the most current program of HAPAS is the immunization concern for seniors, wherein a linguistically appropriate information materials are being distributed among seniors and their families in order to inform and encourage seniors to get the appropriate immunization, and community education on immunization are now being implemented. (Lead agency is UCLA & SSG)

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**MINDING YOUR FINANCES**



ATTY. RAYMOND BULAON

## File bankruptcy and improve your credit?

of these people? The information in this article may surprise you. In many cases, the damage done to your credit by a bankruptcy filing is not as bad as you think especially if you have a long-term focus. So if you need to file bankruptcy to get out of debt and start over, don't lose hope. Instead, get informed. Over the long run, obtaining a credit score high enough to get the type of loan that you need is achievable but you need to have a game plan. And it's not as difficult as you may think.

Allow me to explain. From experience, I have seen that most people who are seriously struggling with debt aren't exactly maintaining an outstanding credit rating to begin with. A lot of them already have late-payments, very high balances, charged-off accounts or collection accounts. Thus, some of these people may actually see a slight increase in their credit score after filing for bankruptcy. Why?

First of all, by filing for bankruptcy, your credit report is wiped clean. Your high balanc-

## IMMIGRATION HIGHLIGHTS



### Question: What is the new late amnesty settlement?

**Answer:** On November 3, 2008, the government accepted the settlement on the class action suit filed by Northwest Immigrants Rights Projects, et al v. USCIS in Seattle Washington. The class action suit is filed on behalf of amnesty applicants who were denied applications because their status as illegal immigrants is not known to the government. The application period to file a new application is from February 1, 2009 to January 31, 2010.

### Question: Who are covered by the settlement?

**Answer:** The following are covered by the settlement:  
-Those who came to the United States on a valid non-immigrant visa before January 1, 1982;  
-They fell out of legal status between 1982 to 1988;  
-The violation of status is known to the government;  
-They resided in the United States continuously from 1982 to 1988 except for casual travel out of the country;

### Question: Is this late amnesty filing a new law?

**Answer:** No. This amnesty is a by product of the 1986 amnesty law. This is the third and the last one in litigation and ultimately settled. The first two were already settled in 2003.

### Question: What are the other requirements on this late amnesty?

**Answer:** The applicant must have entered the United States

es, late payments and all records of unpaid debts are no longer reported as before. Instead, all accounts included in your bankruptcy filing are marked "included in Chapter 7 bankruptcy" or "included in Chapter 13 wage earner plan," depending on the type of bankruptcy you filed.

Secondly, you have to understand that when calculating your FICO credit scores, the formulas used to come up with your score are set up to grade your credit standing as compared with that of consumers in a similar financial position. According to Fair Isaac (the company that calculates what is know as your FICO credit score), here's how it works: Consumers are divided into 10 groups, using what they call "score cards." The formula then ranks consumers in each group based on the others in the group. One of these score cards is "bankruptcy filers."

When you file for bankruptcy, your score is calculated based on how you do compared with other bankruptcy filers, NOT with people with perfect reports. This will explain why credit scores can vary widely among bankruptcy filers. In the "bankruptcy filers" group, you will find people with very good FICO scores, some who have very bad FICO scores, and some between (Unfortunately, no statistics are available on the average FICO score for bankruptcy filers). Although realistically speaking, you may not be able to bring up your score up to a perfect 850 as long as your bankruptcy remains on your credit report, with good credit management after filing, a score in the 700's is still possible.

Lastly, keep in mind that 30% of your credit score is based on amounts owed. Although a bankruptcy on your credit is negative, the fact that you are getting rid of your debts improves your debt to income ratio, a factor not only considered in determining your credit score but also something

## Late amnesty settlement allows new filing by 2009

with a nonimmigrant visa prior to January 1, 1982 who:

- Attempted to file for amnesty between May 5, 1987 and May 4, 1988 but had their application rejected;
- Attempted to file for amnesty between May 5, 1987 and May 4, 1988 with INS or QDE but were advised that they were ineligible or were refused application forms.
- Filed for amnesty between May 5, 1987 to May 4, 1988 whose application have not been adjudicated or whose temporary resident status have been proposed for termination or whose applications were denied or status terminated because the USCIS believed that applicants failed to meet the requirement that her unlawful residence was continuous.

### Question: What will the applicant for late amnesty get?

**Answer:** Successful applicant will get Temporary Resident status which could be converted to permanent residence after 19 months.

### Question: What should potential applicants do to avail of this new late amnesty settlement?

**Answer:** Those who believe they qualify should contact a reputable immigration attorney to help them. Since this matter involved important legal interpretation, applicants should refrain from consulting with "notarios" and immigration consultants.

**Note:** This is not a legal advice.

### Hot news of the week

We again have successfully obtained a waiver of fraud or misrepresentation in Immigration Court for a green card holder who entered as single but 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

1. 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 you may be eligible for naturalization. You should apply now before your personal situation on the law is changed.

2. Denied adjustment of status and Naturalization applications are now being sent to the Immigration Court.

3. Income tax filing is required in the proposed legalization. Individual Tax Identification Number (ITIN) can be used for filing tax returns and is required before bank accounts can be opened. Our office assists clients in obtaining ITIN.

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Crispin Caday Lozano is an active member of the State Bar of California and he specializes in immigration law. He earned his Juris Doctor at Western State University in Fullerton, California. His offices are located at 17057 Bellflower Blvd, Suite 205, Bellflower, CA 90706 and 1290 B Street, Suite 205, Hayward, California 94541 and at 777 N. First St., Suite 333, San Jose, CA 95112. You can contact him at telephone (562) 461-1355 and (510) 538-7188. (Advertising Supplement)



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## Soak in the season with your senses

**PAGE A5** amazed. Stargazing can leave you breathless in the same way it has moved generations of men before us. The best part about it is that like the air we breathe, the sight of the heavens is absolutely free. The most awe-inspiring nightly galactic shows are at about this time of the year. Some nights, you might want to search the heavens for that one shining star that the Magi used as a guide to steer them by through the desert looking for the Christ Child 2,000 years ago. It might just happen that during one of these nights while stargazing, you might rise above our puny mortal concerns and stand in awe of the majesty of creation. That we are a part of it all puts everything in perspective. That while the part anyone can play may be tiny and insignificant, we are part of creation, nonetheless. That life is a gift and that what we do with that life is our gift in return. As best as scientists can figure out, the universe is some thirteen and a half billion years old. Being aware of this mind-boggling space-time continuum can take a huge bite out of our sometimes obsessive-compulsive self-absorption. It can cut down our bloated egos down to size. Even if we live to be a hundred, human life is just a blink of an eye in eternity.

And what of the sense of smell? The nose knows. That proboscis jutting out of our faces does a truly important function. So do handle it with real care particularly during this season of colds and flu. Whatever you do, try not to catch a cold during this splendid season. Wash your hands often and refrain from

touching your eyes and mouth. Stay far away from the obviously afflicted. Catching a cold deprives you of the enthralling, beguiling smells of cooking and baking and sabotages your sense of taste as well. If you don't believe Airborne works, then take gobs of Vitamin C, bundle up, sip your soup and catch your zzzzzzzss. We need all the help we can get particularly when depression strikes our weary souls, battered minds and tired bodies.

*"The spirit of Christmas is a mystery. It cannot be pinned down. It cannot be put on. It is only when we dwell within the deep recesses of our souls that the true spirit of Christmas comes slowly, quietly, enfolding us in its warm embrace. That somewhat elusive spirit will come and alight upon us like a butterfly during quiet moments when our senses are sharpest. Take a deep breath and experience Christmas with your senses."*

If you have time, that glorious, welcome gift of all for most of us with far too many hats to wear OR if you can beg, borrow or steal just a few hours to allow you to meander about your days and nights and deliberately trudge paths off the beaten track of shopping and carousing during this season, take in more of the smells that lift you. They call it aromatherapy. But in the unpretentious days of old, it was merely the simple act of smelling what smells good to make you feel good. Lavender is great. So is rosemary. Try crushing some of their leaves from the garden between your fingers and sniffing it. Lemon verbena's smell

is sheer delight though passing and transient. Like glorious moments, the lemon verbena's scent is so ephemeral but the delight to the senses while the scent lingers makes it all worthwhile.

Find out what beguiles your senses and let these bring you the delights of this blessed season. Don't strain yourself or try too hard. Picture the Christmas spirit as an elusive little butterfly that alights on you only when you are very still. Let your senses soak it

all in. The Christmas spirit, once it dwells in you and suffuses your being stays on autopilot. It stays on to warm your heart all year round like embers that just need a little stoking from time to time to keep it burning.

All you are, with all your senses, is all you need to JUST BE.

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Nota Bene: Monette Adeva Maglaya is SVP of Asian Journal Publications, Inc. To ask questions, send feedback and requests as well as to inquire about advertising in any or all of the 6 print editions of Asian Journal in California, Nevada and New York/New Jersey and/or advertising in the Print Edition Online of Asian Journal, e-mail [monette.maglaya@asianjournalinc.com](mailto:monette.maglaya@asianjournalinc.com). HAPPY HOLIDAYS TO ALL READERS! MAY GOD'S GLORIOUS SEASON BRING YOU PEACE AND JOY.