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LARRY YANG is a graduate of Georgetown University Law Center with a master's degree in Law and practices before California State Courts, United States District Courts, the California Appeals for the 9th Circuit and U.S. Bankruptcy Courts.

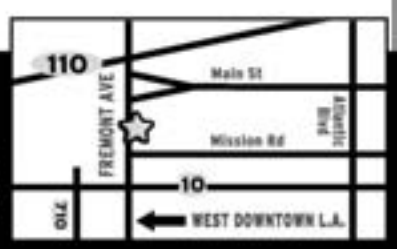
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LA County tries for cuss-free week

LOS ANGELES—Pay no attention to that eerie silence in the nation's most populous county this week; it will simply be the sound of 10 million people not cussing.

At least that's the result McKay Hatch is hoping for once his campaign to clear the air is recognized by the Los Angeles County Board of Supervisors.

Last Tuesday, March 3, the board issued a proclamation by Supervisor Michael Antonovich making the first week in March No Cussing Week. That would mean no blue language from the Mojave desert, where it gets hot as \$8# in the summer, to the Pacific Ocean, where on a winter's day it can get colder and nastier than %\$#! (AP)

Fed launches new \$200B consumer credit program

There's a looming crisis in commercial real estate whereby owners of shopping malls, hotels, rental properties and many other types of buildings are unable to re-finance or to pay for new construction because the (commercial) securitization market is completely shut down," Bernanke said during an appearance before the Senate Budget Committee.

investors that pledge eligible collateral to back the loan—must request the new government loans by March 17. The Fed will provide the three-year loans on March 25.

That process had financed about 25 percent of consumer loans in recent years until the credit markets ground to a halt in October, the government said.

The program will start off by providing \$200 billion in loans to investors with the goal of jump-starting lending to consumers and small businesses. The program, dubbed the Term Asset-Backed Securities Loan Facility, was first announced late last year and originally was scheduled to start in February.

"We should see immediate benefits to students, to credit cards, to small businesses, to consumer loans," Bernanke told lawmakers.

Anil Kashyap, a professor at the University of Chicago's Booth School of Business, said the program should make it easier for consumers to get loans. But he cautioned that the Fed's involvement in this area could have unintended consequences elsewhere by making other debt securities not backed by the government less attractive to investors.

Participants—companies and

Before the financial crisis, banks relied on packaging such loans into securities and selling them to pay for additional lending.

"We'd really rather the credit markets just work properly," Kashyap said.

The Fed plans to keep the program running through December, but said it could be extended.

Limits on executive compensation that apply to financial institutions receiving capital from the \$700 billion rescue program won't apply to lenders and other participants benefiting from the program. That's because it wants "to encourage market participants to stimulate credit formation" and use the program, the Fed said. (AP)

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REQUEST FOR PROPOSALS (RFP #7511)

INDEPENDENT AUDITOR SERVICES

The Housing Authority of the City of Los Angeles invites proposals from qualified firms interested in providing independent auditor services. Copy of the RFP may be obtained beginning **February 16, 2009** on our website at www.hacla.org/ps or call (213) 252-5405 or 252-1832. Proposals will be accepted until **2:00 P.M., by March 17, 2009.**

2/18, 3/14/09 CNS-1527101# ASIAN JOURNAL (L.A.)

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