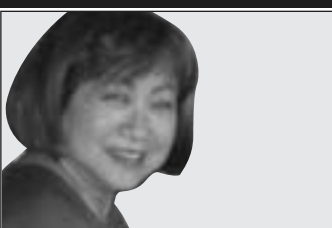


**IMMIGRANT LIVING:  
101 AND BEYOND**



**MONETTE ADEVA MAGLAYA**

# The time is now to toot your horn

*"Get someone else to blow your horn  
and the sound will carry twice as far."  
—Will Rogers*

hand in hand. Some claim that the best advertising is publicity because it is perceived to be objective and without vested interest on the part of a third party endorser. Often, publicity costs you nearly nothing. Experts believe that if your name is in the news, then it builds awareness among your intended targets about your business. Some even claim that publicity, whether good or bad, is still publicity and gets your name on top of the heap. However, bad publicity can wreck a small immigrant enterprise. The big companies can hire public relations outfits that can do damage control but not a fledgling, two-bit business that has barely taken off the ground. It is far better to get the positive kind of publicity that will attract a horde of customers beating down your doorstep.

Small businesses are somewhat intimidated by the process of generating attention and awareness of their product or service through the media. Some camera-shy ones of the shrinking violet variety would rather die than call attention to themselves and the business. However, if you want the business to succeed, you must be the unabashed, even shameless and brazen, number one promoter of your product or service. Yours may be the best product or service around but if no one knows about it, then your

endeavor is unlikely to even take off the ground. To generate publicity, you need something slightly different to say about your product or service. You must know which of the various media reach your intended target market and you must package the message and visuals in the acceptable format and send it to the right person within the media organization and then you have to persistently follow up to make sure that your message is heard loud and clear. You can do this periodically while finetuning the message that you want from time to time as your business evolves and as you build contacts that can help you build awareness that gets people to buy your product or service. The editorial and the marketing departments of media companies are separate in the big mainstream media companies. However, you should know that in some free publications that depend solely on advertising for their revenue, you may be asked to advertise first before you can get any advertorial or publicity for free or as part of the advertising package. See if this is something that can work for you in the long run. Publicity may come out as the desired result if you submit something in writing in the format and the language that media companies are schooled in or what is

commonly referred to as a press release. You can hire a professional to do this for you on a regular basis, and if sustained over a period of time, can establish your niche in the market place as the source for a particular product or the number one provider of a specific service. Maintaining good public relations is not only for big companies that can afford to hire professionals in the field. It is also for small businesses who can generate the publicity that they need by issuing periodic press releases, a press kit or by sponsoring an event that will call people's attention to your product or service. The internet has a resource that you can tap into at [www.free-publicity.com](http://www.free-publicity.com) which can give you further information on publicity and promotional tips. Remember that this is one aspect of the business that you can, of course, pay someone to do but no one can be as eloquent or as passionate as you in tooting your own horn. If you have a bit of show business in your blood, this can be right along your alley. However, if you are petrified to do this as a lot of people are, then remove your personality from the business image, get a professional spokesperson or a mascot but the important thing is to get the business name and its products or service out there. \*\*\*

**Nota Bene:** 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).

## 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.*

### Thelma Garcia Buchholdt

by CYNTHIA DE CASTRO  
AJPress

*The life of Thelma Garcia Buchholdt was one full of "firsts":*

*The first Asian American elected to the Alaska State Legislature (1974)*

*The first female Filipino American elected to a legislature in the United States (1974)*

*The founder of the Boys and Girls Clubs of Alaska (1966)*

*The first female to be elected President of the Filipino Community of Anchorage, Inc. (1973)*

*The first Asian American elected to serve as President of the National Order of Women Legislators (1980)*

*Founder of the Asian Alaskan Cultural Center, the first cross-cultural center of its kind in Alaska (1980)*



her mother was of Ilocano heritage. Her formal education began at the Academy of St. Joseph in Claveria, Cagayan. She came to the United States in 1951, graduated from Mount St. Mary's College in Los Angeles, earning a Bachelor of Arts degree in 1956, majoring in Biology. In 1996 she was honored by Mount St. Mary's College as "Alumna of the Year, Community Service". She also enrolled in graduate studies at a Las Vegas-based extension of the University of Nevada, which later became the University of Nevada, Las Vegas. There, Thelma met her husband of 50 years, Jon Buchholdt. They were married June 14, 1957 and started a family. Thelma taught elementary school until the family moved to Anchorage, Alaska in 1965. Thelma was active in the Anchorage community through the March of Dimes and the League of Women Voters, and she helped found the Boys and Girls Clubs of Alaska. In the late 1960s, Thelma became involved in politics as a member of the Ad Hoc Committee of Young Democrats. In 1969, she was selected to attend a conference "On the Future of Alaska" held by the Brookings Institution in Washington, D.C. George McGovern named her Alaska coordinator for his 1972 presidential campaign. She was appointed to the Alaska State Advisory Committee to the US

Thelma Garcia Buchholdt was a Filipino American community activist, politician, teacher, lawyer, historian, public speaker, and author. She was elected to the Alaska House of Representatives for four consecutive terms, from 1974 through 1982. She was the author of the book *Filipinos in Alaska: 1788-1958*, which is now in its third printing and available through the Anchorage Museum of History and Art. Thelma Jean Garcia was born August 1, 1934, in the small fishing village of Claveria, Cagayan in the northern Philippines. She was the first of six children born to Eugenio Manalo Garcia and Dionisia de Leon. Her father was of mixed tribal heritage including Aeta and Ibanag, and

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## Foreclosure: Do you have a realistic plan to keep your home?

**MINDING YOUR FINANCES**



**ATTY. RAYMOND BULAON**

A LOT of homeowners who are behind on their mortgage payments are asking me: Is it better to lose your house to foreclosure or file for bankruptcy protection and try to save it? What are the effects of both on my credit? Will I be able to buy another home again with a foreclosure or bankruptcy on my credit record? These are important questions to ask yourself if you are in this situation. But I think that the more important question to ask is: What is the most realistic option I have under the circumstances and do I have any contingency or backup plans if things don't work out as expected? In other words, should you hope for the best but still prepare for the worst? In life, there are no guarantees. The first thing you need to do is to take a good, hard and long look in the mirror and ask yourself if you can really afford to keep your home. Some people are simply unrealistic about their situation and so they end up making the wrong decision. For example, a couple came to me the other day and told me that their home was in foreclosure but that they were "determined" to keep it no matter what happens. But look at the facts: They are 5 months behind on their mortgage payments and property taxes. They need about \$25,000 just to get current. Their mortgage payments alone every month are \$4,200. Their total net income is about \$6,000 monthly. They have 2 car payments and have credit card debts of about \$60,000. Their house has no equity. When I asked them how they were able to make their mortgage payments in the past when they also had all these other huge monthly expenses, they said that the only reason they were able to pay in the past was by using their credit cards!!! And after the credit cards got maxed out, they

simply started falling behind on their mortgage payments. OK, now you don't have to be an attorney to know just by looking at the facts that this couple could not afford to keep this house from the time they bought it if they had to rely on using credit cards just to be able to make the payments! Does this make any sense? Now, don't get me wrong. Of course, every situation is different. There are cases where saving the home is not only possible but is advisable. Factors to consider are income, availability of options (bankruptcy and non-bankruptcy alternatives), equity in the property and how everything fits in your total financial picture and future goals. My suggestion is to keep an open mind and to consider all possibilities. Being closed-minded creates shortsightedness or an inability to have a vision for the future. If you are in foreclosure, you are no doubt faced with some serious decisions that you have to make. Is your home an asset you or simply a huge liability that you are better off without? How can you wipe the slate clean and start over? Is filing bankruptcy necessary or can it be avoided? Are non-bankruptcy options such as a loan modification, a forbearance, a repayment plan, or a short sale possible? If you don't know the answers, you may feel very frustrated at the moment. But frustration can be a good thing if it propels you to take the needed action to do something about your situation. As a first step, I suggest you consult with an attorney who can advise you regarding your rights and help you implement a plan that works for you. Remember that in foreclosure, time is of the essence and every day you waste without taking action only makes your situation worse. For a free consultation, call Toll-Free 1-866-477-7772. Let us evaluate your situation and recommend possible options. 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)