

JUNO CONNECTION



CHARMAINE TEODORO

Overcoming the challenges of a healthcare career

almost bulletproof cover from the recession. The fact that your hospital has its entire staff intact and is not giving anyone a pink slip should be enough for you to be grateful with work. Your attitude at work will make all the difference between a job you love and a job you will end up abhorring.

Compartmentalize your life

This one's definitely easier said than done. If your personal problems will have a negative clout over your work life to the point that you are not able to function effectively on the job, then it's either you don't get a career in healthcare career or you do not report to work (if you're already a professional). Remember, you perform critical functions. You support a system that nourishes or saves a person's well being. Your focus and concentration on the job is very important. No less than 100 percent of your energy is needed. As I wrote earlier, mistakes in your job can be fatal. You wouldn't want to think of your relational problems when administering dosage to your patient or when doing a blood test on someone. As a healthcare professional, the ability for you to demarcate in your mind when to think about personal issues and when to fully concentrate on work is vital not only to your success on the job, but also to keeping the job and avoiding any mistakes that might cost you beyond just losing the job, but also your license.

Work with people

As a nurse or allied health professional, it's obvious you don't do selling on the job. But your job has a lot to do with people. From fellow workers, to patients, to patients' guardians or family, to doctor and facility administrators, your work revolves around people. Despite the fact that a lot of technical skills are demanded from you, your career's success is still dependent on your ability to work well with people.

Early in your career, learn how

to work well with people, if this is one of your developmental areas. Enhance your personality by being friendlier, engage in conversations (when appropriate) with co-workers and peers and try to get to know them better. Understand people's behavior and recognize their differences from yours. As a care provider, you can only function well when someone actually and gratefully receives the care that you give. Your patients need your help at critical points in their life. The impact you can make in breaking or making a person's life is monumental. If you see people in your workplace as your partners on having a great health career and not debacles, you will behave differently and acknowledge the need to become a person who would value care not only professionally, but also personally.

Know that providing care is as much a character trait as it is a skill

You could have been trained for years to become the healthcare professional that you are or that you want to be. You may be the most knowledgeable nurse, medical technician, therapist or hospital administrator your school has produced. You could even be the most qualified staff member to have entered your facility. School may provide you the training you need. It inculcated in you the skills and capacities for real world professional duties. But if you don't have the innate personality trait to care, then all your qualifications will be rubbish. The healthcare industry doesn't have the word "care" in it for nothing. It has, still is and will always be a profession in the world that involves caring for another and ensuring that the recipient of care receives what he needs. To succeed in this line of work, you need to have a genuine concern for others. It's not a career that deals with paperwork and processes; you are directly involved in influencing

the well-being of an individual. A healthcare professional is literally entrusted with someone's life. You are partially, if not completely, responsible for whatever happens to your patient. They are not only the reason why you have a job but they are also the most important foundation of your industry. Your patients epitomize the purpose of your career—to give care.

Caring is first and foremost a trait. It so happens that this level of caregiving involves technical knowledge. You were not trained to monitor and track vital signs, perform medical procedures or administer medications for the sake of doing it. You were provided this knowledge to be able to keep your commitment—to care for people and devote yourself to their welfare.

Challenges abound in life. Since most of us have an 8-15 hour daily schedule we have to keep called work, a lot of it can come from one's profession. But it's our attitude that will determine if we can overcome these temporary debacles. As a famous author has said, "Happiness is an attitude. We either make ourselves miserable, or happy and strong. The amount of work is the same."

Charmaine Teodoro is the Senior Vice President of JUNO Healthcare Staffing, a group of companies that recruit RNs, LPNs, CNAs and allied healthcare professionals and deploys them to healthcare facilities on a full-time, part-time, per diem or travel assignment. It also sponsors foreign-trained RNs for immigration to the US. JUNO has offices in New York, and in New Jersey where it offers homecare services.

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Use your refund wisely

INSURANCE 101



MELODY AVECILLA

SO your 1040 is filed, and you are now anxiously waiting for your refund. What do you plan on doing with it? Go on that long-awaited cruise, get a new set of golf clubs or buy that widescreen TV you've had your eye on? There are so many ways you could spend your refund, but there may be better alternatives to consider.

According to the Internal Revenue Service, over 75 percent of American taxpayers received a federal tax refund, with the average at around \$2,000. It's what you do with your refund now that may create a better financial future for you and your family later on.

Instead of spending your refund this year, consider funding an Individual Retirement Arrangement (IRA), setting up a college savings fund for a child, or paying down credit card debt. These options will help to improve your financial situation.

First on your list of priorities should be paying down any high-interest credit card debts you have incurred. By paying only the minimum each month, you may be paying just the interest (or less) on the debt and little or nothing towards the principal. Paying down the debt can free up additional money for other important financial needs.

If debt is not a problem, your tax refund could provide you an excellent opportunity to fund an existing IRA or establish a new one. For the 2004 tax year, you can contribute up to \$3,000 to an IRA. If you are 50 years or older by December 31, 2004, you can add an additional \$500 to the account. Making a tax-deductible con-

tribution to a Traditional IRA is an option if you are not participating in an employer-sponsored retirement plan or, if you are participating, your Adjusted Gross Income falls within eligibility guidelines.

A Roth IRA may be a more appropriate choice, depending on your eligibility. Contributions to a Roth IRA are not tax-deductible. However, qualified distributions are received free from federal income tax.

Your refund could also be used to fund a Coverdell Education Savings Account (ESA) or 529 Plan for your child. Contributions are not deductible but withdrawals to pay qualified educational expenses are free from federal income tax.

One thing to remember after you've decided the fate of this year's refund: the check you received is not a windfall but the return of an interest-free loan you provided the government.

Regardless of the pleasure you may get from receiving a large check each tax year, adjusting the amount withheld by Uncle Sam to reduce the amount of future refunds may be an appropriate course. You may not get a refund in April, but you may have more to each paycheck to contribute to a Coverdell ESA, 529 plan, IRA or to pay down debt throughout the year.

So remember, take some time to consider your options before making the downpayment on that cabin cruiser. The earlier you start saving for your future, the more you may have during your retirement.

If you have questions about these options and others, you owe it to yourself to contact a financial services professional that you know and trust. Your financial future may depend on it.

If you suspect a scam, call the NICB hotline at 1-800-TEL-NICB.

For information about auto insurance and insurance fraud, contact your insurance agent.

(Advertising Supplement)

Analysis: Pendulum swings to financial restraints

by TOM RAUM
APWriter

WASHINGTON—Capitalism can't always be trusted. If you're too big to fail, you're too big to make all your own decisions, according to the emerging view in Washington.

Three decades after Ronald Reagan launched a determined campaign to ease government regulations on business, the pendulum is swinging the other way.

"Too big to fail is the right size to regulate," declares Rep. Al Green, D-Texas.

Riding a wave of public anger over Wall Street greed and government bailouts, the Obama administration on Thursday unveiled a far-reaching plan for "better, tougher, smarter" rules over big financial companies. The plan would crack down on major—but now lightly regulated—players such as hedge funds and traders of exotic financial products.

The administration is also pressing for closer international coordination. Allies want the US to get tougher, and the new plan will give President Barack Obama something to show when he goes to London next week for an economic summit of 20 major and developing nations.

Much of the regulatory framework now in place dates back to the Great Depression, some back to just after the Civil War.

Most of what Obama is seek-

ing, including a new regulator to oversee the entire financial system, will require legislation. With the level of angst in the country as high as it is, it seems likely he will get at least some of the changes through the Democratic-controlled Congress.

Even administration critics acknowledge there needs to be more financial regulation to avoid any repeat of the kind of meltdown that has plunged much of the globe into painful recession. Few would argue that it's a good idea to allow sprawling financial conglomerates to be able to shop for their own regulator—pretty much what bailed-out insurer American International Group did.

But there is also fear of going too far and suppressing the entrepreneurial spirit that is part of the nation's free-market heritage. The pendulum had been swinging against tough regulation until recently.

Although President Jimmy Carter began deregulation efforts in the late 1970s, focusing on airlines, trucking, railroads and natural gas, Reagan popularized the idea as a major government goal. He imposed a moratorium on all new federal regulation enforcement upon taking office.

Contending government was the problem, not the solution, to the nation's ills, he persuaded Congress to deregulate many businesses. He spoke of setting free the mighty engine of

capitalism. Distinctions between commercial and savings banks were eliminated during his presidency.

President Bill Clinton continued the process, signing legislation ending the 1930s-era barrier between banks and investment and insurance companies, but without subjecting those non-bank institutions to the rules that apply to banks.

In the midst of the current crisis, Sen. Judd Gregg, R-N.H., still says the government needs to not overregulate "to the point where we wipe out one of our great advantages as a nation, which is that we had folks willing to put money up for people willing to take risk and try to create jobs."

Paul C. Light, a professor of public service at New York University, noted that complex investment products known as derivatives, including mortgage-backed securities, "were once seen as a great innovation and widely celebrated." Their implosion set off the global financial meltdown.

"We want more transparency but we want, at the same time, to protect innovative ideas. Everyone's so angry. What the public wants is a radical pendulum swing toward the tightest regulation. We just have to be careful that we don't overdo it," Light said.

In any event, said Light, "We're certainly done with the era of self-regulation. That's over." ■

The economic downturn and its effects...

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However, some of these laid off sponsored workers do not apply for unemployment benefits, even if they are eligible to do so, for fear that such benefits may cause problems due to the public charge removability provisions under Immigration laws. Under the current Immigration laws, persons may be removed (deported) if they become subject to "public charge" within five years of their entry to the United States.

It is important to understand that unemployment benefits are not public charges per se because first, they are from insurance programs paid for by the employers; second, there is no government fee for this service; and third, there is no requirement for the employee to pay it back to the State. In fact, unemployment benefits are considered "taxable income" by the IRS. Thus, eligible laid off sponsored workers should apply for these benefits while they

are unemployed.

This article is not intended to provide the reader any legal or tax advice. For more information on applicable legal remedies or tax benefits for you, please call our office at (714) 530-0042 or visit our website at bellareyes.com.

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