

JUNO CONNECTION



CHARMAINE TEODORO

# Why choose a healthcare career?

**Consistent and growing demand:** The health services industry is one of the largest industries in the country, employing more than 11 million people; according to the US Department of Labor, more than 10 percent of all wage and salary jobs created between 2000 and 2010 will be in health services. The industry is also projected to grow by more than 25 percent from this year to next, despite the recession. In addition, 9 out of 20 occupations projected to have the fastest growth rates are in the health services sector. Factor in the potential shortage of several hundred thousand of healthcare professionals by the year 2020, and you'll understand why the demand for nurses, physical therapists and allied health professionals is tremendous. To further convince you of the strong demand for this type of job, some healthcare staffing firms actually guarantee that they can get you a job when you apply through them.

**Competitive salary offers:** According to CBSalary.com, the US National Average for a registered nurse is \$56,242.00; for a Physical Therapist, an allied health profession, the average salary is \$57,961.00. Aside from this, the majority of, if not all, healthcare job offer packages include health benefits and if you choose to go through an agency, there may even be sign-up bonuses. As the demand for healthcare professionals increases every year, more facilities are willing to pay a premium price to hire workers they desperately need.

**High job satisfaction:** Healthcare professionals don't have the word "care" in their general job descriptions for nothing. Nurses, physical therapists and other allied health professionals engage in duties that require them to give care to other people. Whether it's to assist them in their rehabilitation, carry them on a wheelchair, administer their dosage or help

heal inflexibilities in their body, healthcare professionals are always in a position to help others. It's no surprise then that based on the most recent study of the National Opinion Research Center in Chicago for Job Satisfaction in the United States, more than half of nurses and physical therapists have a job satisfaction rate of 50% or higher. The satisfaction derived from seeing someone healed, nurtured and made well keeps healthcare professionals inspired and encouraged at work, despite the demanding tasks of their job.

All of us, even those who live in underdeveloped communities, have, in one way or another, been positively influenced by a healthcare professional. These people have been essential not only in sustaining life, but also in nurturing it. They've given care and have helped millions of people at the most critical juncture in their life. The four factors above illustrate just a few of the benefits of working in the healthcare industry. But perhaps what's more important is that when you choose a healthcare career, you enlist yourself in a professional corps that makes a huge impact on people's lives.

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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.

JUNO Healthcare Staffing Systems, Inc.  
411 Fifth Avenue, Suite 1006  
New York, NY 10016  
T 212-685-5866  
F 212-685-5867  
Website: <http://www.junohealthcare.com>

JUNO Healthcare New Jersey, Inc.  
35 Journal Square, Suite 825  
Jersey City, NJ 07306  
T 201-239-9333  
F 201-239-9093  
Website: <http://www.junohealthcare.com>

(Advertising Supplement)

INSURANCE 101



MELODY AVECILLA

**D**OES it seem to you that the highway is a much more hostile place than it used to be? Do you notice a lot of rude drivers tailgating you, cutting you off, blocking you when you want to pass, weaving from lane to lane to beat the flow of traffic, maybe even making unfriendly gestures? If so, you're not alone. "Aggressive driving" has become one of America's most talked-about traffic safety issues. On occasion it may lead to "road rage"—use of violence to settle a dispute related to driving.

Experts agree that a major reason for today's aggressive driving is traffic congestion.

Construction of new roads and widening of existing ones has lagged far behind the ever-increasing number of cars on the road. In some metropolitan areas, the concept of "rush hour" is virtually outdated because the roads seem to be

# Keep your cool on the road

packed at all times. Another factor is that many of us lead fast-paced lives and are always in a hurry to get somewhere. This may lead to speeding and aggressive behavior toward motorists we believe are as impeding our progress.

In some areas, special law enforcement and public awareness programs have targeted aggressive driving. Counseling has been tried with some angry drivers, but many people seem to regard rude driving as "the other guy's" problem.

Here are a few things you can do to avoid becoming an aggressive-driving victim or offender:

- If someone provokes you, take a deep breath and resist the urge to retaliate.
- Don't tailgate.
- Avoid eye contact with an aggressive driver.
- Don't make obscene gestures or return those of others.

- Use your horn sparingly.
- Don't block a passing lane. Avoid blocking a right-turn lane.
- Signal before switching lanes.
- Don't weave in and out of traffic.
- Allow adequate rest for your trip. Realize that you can't control traffic—only your reaction to it.
- If you think someone is driving dangerously and may be breaking the law, consider reporting that driver to the authorities. If you have a cellular phone and can do so safely, call the police.
- When parking, don't take up more than one space. Don't allow your door to hit the car parked next to yours.

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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)

## Health insurance available for children

**B**ATON ROUGE, La—About 64,000 children in Louisiana are uninsured, and state health officials say more than 78 percent of them are eligible for health insurance at little or no cost. In an effort to get more children insured, a new program sponsored by the Robert Wood Johnson Foundation will provide funding and technical support to the state Department of Health and Hospitals. DHH manages the Louisiana Children's Health Insurance Program, known as LaCHIP.

LaCHIP offers health care plans for children up to age 19. Eligibility is based on family size and income. For example, beginning Wednesday, a family of four can earn as much as \$55,000 and still be eligible for the coverage. (AP)

## Layoff insurance latest...

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The plan pays up to \$2,500 to cover the full mortgage payment, including taxes and insurance, for six months.

The insurance costs \$650, which can be structured into the closing costs paid by the seller, or it can be paid by the lender or the agent, Cook said.

Any buyers who'd rather skip the job loss insurance will get the \$650 applied to the cost of the home, Cook said.

That's a good idea, suggests J. Robert Hunter, director of insurance at the Consumer Federation of America.

Hunter said that homebuyers might be better off passing on the mortgage payment insurance plans—which he generally called "a gimmick"—and ask for a discount.

"If we're in for a two-year recession and I lose my job, I may not get it back for two years, and six months is still not going to save me," Hunter said. "I personally would want to find out how much money I could save buying the house without it." ■

## Congress considers limits on credit card companies

by LAURIE KELLMAN, APWriter

**W**ASHINGTON—Democrats in Congress are taking a swipe at credit card issuers and their increasingly creative reasons for raising fees on strapped consumers, sparking a well-financed duel over how to crack down on alleged abuses.

Striking the right balance between getting credit moving again and protecting consumers who depend on it is a long and complex process and nowhere near complete. But lawmakers were hoping to advance consumer-friendly legislation before they head home for Easter at the end of the week and face their constituents - 12.5 million of whom are out of work.

"Right before this break coming up I thought it was a good time to try to deal with it, get it done," said Senate Banking Committee Chairman Christopher Dodd, D-Conn.

His panel led the way Tuesday by narrowly voting to send the full Senate a bill that would ban some of the many reasons credit card issuers raise interest rates and fees on consumers, raising the hackles of industry advocates who say such limits would ultimately cost consumers more money.

"Making this credit available is a very risky business and the committee's action today will unfortunately make it harder, not easier, for banks to continue doing so," said American Bankers Association's Kenneth J. Clayton.

The answer, according to some Republicans, is prosecuting predatory lenders and requiring issuers to more fully disclose agreements in language that consumers can easily understand. They point out that new rules by the Federal Reserve, designed to accomplish some of the same goals, take effect next year without punishing an industry suffering from the recession or putting credit out of reach for higher-risk borrowers.

"This legislation will take us back to an era when competition was limited, working families who needed help were denied access to credit cards and everyone paid interest rates one-third higher than today's, regardless of whether they paid their bills on time," said Rep. Jeb Hensarling of Texas, the top Republican on a House subcommittee that takes up the issue Wednesday.

Democrats rattle off examples of some in the industry that have exploited the needy: The college student or elderly consumer who was offered and accepted lines of credit they plainly could not afford; the economically viable consumer stunned by bigger-than-expected monthly payments, inflated under an obscurely written agreement or for hard-to-understand reasons.

Research released Tuesday by the Pew Safe Credit Cards Project exploring the online offers of the 12 largest credit card issuers — 88 percent of outstanding credit card debt — show that borrowers face tough terms on credit cards.

All 100 percent of those cards allowed the issuer to apply payments "in a manner which, according to the Federal Reserve, is likely to cause substantial monetary injury to consumers," the research showed. A slightly smaller group — 93 percent — of cards allowed issuers to raise any interest rate at any time by changing the account agreement, Pew said.

"Disclosure is no longer enough. The credit card industry has found ways around disclosure," said Sen. Chuck Schumer, D-N.Y. "No average consumer can hope to keep up with all the changes that have been made."

"We should not, however, legislate by anecdote," warned Sen. Richard Shelby, R-Ala. Dodd's bill — similar to the House measure to be considered Wednesday — would force the industry to comply this year with some of the same rules approved by the Fed now slated to take effect in 2010.

Dodd's proposal, approved by the panel 12-11 on Tuesday, would bar so-called double-cycle billing, when a card issuer computes interest charges on outstanding balances from more than one billing cycle. It also would ban "universal default," the practice of raising a cardholder's interest rates when that consumer has problems paying other creditors. And it would prevent card issuers from changing the terms of a contract as long as the card holder pays on time.

Shelby said he supports some of those goals. But he voted against the bill, as did every other Republican on the panel, in part because he said it would prohibit card issuers from pricing according to an existing card holder's past and potential behavior.

That, Shelby said, would amount to abandoning risk-based pricing altogether. "All financial transactions should be based on risk. Nothing else," Shelby said. "Risk, the ability to pay back."

"But the rates always go up," Dodd replied. "I don't know of an example where risk-based pricing has rewarded a consumer." ■

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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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1000 S. Fremont Ave., Building A-1,  
Suite 1125 Unit 58, Alhambra, CA 91803