

**IMMIGRANT LIVING:
101 AND BEYOND**



MONETTE ADEVA MAGLAYA

(Primarily because the good life based on the American Dream is fast fading from the realm of what is possible for many immigrants, I am re-pressing this article to remind us that despite all appearances, there's still a lot we can do to affect the quality of our lives even during recessionary times. This is partly to counter the increasing tendency of many to lose hope and commit tragic acts of desperation, decimating entire families and themselves, because of financial pressures.)

DO you believe in luck? And if you do, have you got the moxie to be lucky?

On its face value, being in the right place at the right time seems to be completely random and impersonal, much like a lightning strike. We have all heard of the incredible luck of people who have won the lottery multiple

Luck, Moxie and the Good Life

*"The harder I work, the luckier I get."
—Unknown*

times and each time, they at least, bought a ticket, took a chance and made themselves available for Lady Luck to smile at them. Some people modestly attribute their success to luck; others, to hard work but more than likely, it is a combination of both. They were lucky because they had gumption, persisted against all odds and worked their tails off.

The truth is, in some ways, we can influence good fortune with the attitude, motivation and oftentimes, with sheer moxie, with which we face our individual daily lives. If you expect bad things to happen to you or if you yourself confirm that you are unlucky, more than likely, it will become a self-fulfilling prophecy. You might as well admit it. You're a sad sack Eeyore with a permanent, black rain cloud hanging over your head. The negative energy you emit repels people who would otherwise be of help to you. You just might be the person who can brighten up a room sim-

ply by leaving it.

Perhaps, it's your personality and there's nothing you can do about it. You were wired to be negative and pessimistic and no motivational speaker can get you out of that rut. You're one tough customer for the Holy Spirit to work wonders with. Fine. But for as long as you think that you have nothing to do with the ill fortune that seems to bedevil your life, you can just live with the dire consequences of fear, anxiety and unhappiness which result from being toxic and always believing the worst of things or of people.

Particularly during these uncertain times, no one can afford the luxury of a negative thought. But much more so for vulnerable immigrants who are on survival mode, an optimistic can-do attitude is a must. With this current economic morass, a big chunk of the immigrant population along with many more in the middle class, will regress back to survival mode, quite by default. Many who have moved

to more comfortable levels but were caught by the real estate slump, lost their homes and jobs, may find themselves sliding back to square one and engaging in the daunting prospect of finding a job or retraining themselves to learn the skills that will help them find one.

A caveat: Jobs to your liking may be harder to find these days. For many in America and even in many parts of the globe, humble pie will be on the menu, even for those with the best credentials, abilities and track records. Be prepared to wait a long time until the clouds clear and the cadence of our modern lives move to an upswing. There's a cycle and a rhythm to this. As in all fortuitous events, timing is everything.

If you have the moxie to make the right choices, it is amazing to note how luck always dovetails.

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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.

Robert Bunda

by JOSEPH PIMENTEL
AJ/Press



HAWAII Senator Robert Bunda (D-HI) became the first FilAm to attain a presidency of any state legislature in the US when he was appointed a Senate President in 2001.

The third-generation FilAm was born in Waiialua. Now, the Democratic President Emeritus senator represents the 22nd District of Kaena-Wahiawa-Pupukea. He is one of Bunda, a former Bank executive and insurance broker, has been a member of the Hawaii State House of Representatives from 1983 to 1994 and currently a member of Hawaii state senate since 1994.

He was appointed Presidential Elector for Hawaii in 1996 and chosen as a delegate to Democratic National Convention from Hawaii in 2004.

Aside from his political duties, Bunda volunteers actively with the Lions and a member of the Filipino Chamber of Commerce in Oahu.

Bunda graduated from Texas Wesleyan College and finished graduate studies at the University of Texas.

He pursued business right after his graduation before working as insurance agent and a Bank Executive in the late 1970's.

He's also been a member of the Hawaii National Guard, Texas Army National Guard, and United States Air Force.

Bunda has never shied away from being a FilAm and has praised Filipinos for their hard working ethics especially their contributions in Hawaii.

"Filipinos have contributed to this state's rich multicultural heritage," said Bunda. "Their hard work and perseverance have not only created notable individual accomplishments and success stories, but they have, collectively, led to significant contributions to the state's business community and overall economy."

When it comes to Hawaii, Bunda believes that despite the global economic downturn, Hawaii would be able to "find innovative ways to turn adversity into opportunity."

"The Legislature needs to avoid a piecemeal approach to lawmaking that sometimes sends mixed signals to the business community," Bunda wrote in the Hawaii Star Bulletin. "Hawaii's Superferry fiasco is a perfect example. Our major islands need to stay connected for commerce and communication and family connections. The Legislature should facilitate improvements to interisland transportation systems, not obstruct them."

Bunda is one of five FilAms in the Hawaii state senate joining senators Will Espero, Lorraine Inouye, Donna Mercado Kim, and Ron Menor. ■

ATTENTION HOMEOWNERS

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Can bankruptcy avoid or delay foreclosure?

MINDING YOUR FINANCES



ATTY. RAYMOND BULAON

IF you are currently facing foreclosure, perhaps you are curious as to whether filing for bankruptcy can help your situation. Maybe you have tried and failed with all other options and are now looking at bankruptcy as a last resort. Can bankruptcy really help?

Contrary to all the negative things that you may have heard about bankruptcy, it may actually be the solution that you need to help you keep your home. If you're already behind on your mortgage payments and the lender has filed a Notice of Default against your property, you may have very limited time to act especially if your lender is not being cooperative in working out a resolution. Filing bankruptcy (Chapter 7 or Chapter 13) automatically stops the foreclosure by directing your lender to immediately cease all collection activities. In order to continue with the foreclosure after being notified of a bankruptcy filing, the lender needs to get court permission to do so.

Chapter 13 (debt consolidation) bankruptcy allows you to pay off the "arrearage" (late payments) over a period of 3

to 5 years. If you have other debts such as back property taxes, credit cards, IRS debts, student loans (and all other types of debts), these can also be included in your Chapter 13 repayment plan. In most cases, most debts are drastically reduced (example: credit cards and other unsecured debts). The end result is lower and more affordable debt payments every month. By consolidating debts, most people find that it becomes easier to make their mortgage payments. To qualify, you need to have enough income to cover your regular mortgage payments plus your monthly Chapter 13 plan payment.

Chapter 7, on the other hand, will not stop a foreclosure but it can delay the process by several months. This can give you additional time to work things out with your lender. If you have already decided to let your house go, you can live in your home for free during at least some of the months that your bankruptcy case is pending and thus allowing you to save money that you need for moving expenses. Where a homeowner faces after-foreclosure liability (example: liability for a second mortgage loan on the property after the first trust deed holder forecloses), Chapter 7 can also wipe out such liability. (Note: Most homeowners are not aware that they can still be liable for an unpaid 2nd mortgage loan even after foreclosure. The law provides some protection against this

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