

**IMMIGRANT LIVING: 101 AND BEYOND**



MONETTE ADEVA MAGLAYA

# Filter it, pull the plug or think outside the box

*I think, therefore I am.*  
—Rene Descartes

THE one thing that differentiates a life of deprivation from a rich one is the availability of choice. And making wise choices from the array made available to us, is not always obvious or easy. Awash with a steady stream of choices on radio, television, cable, satellite and the ubiquitous ipod, we have morphed into a society with choices served on a platter. And yet given the almost infinite variety from which we can cull out entertainment and some of the information we may need to figure out how best to live our lives during these interesting times we live in, paradoxically, all these sources are still strangely inadequate. The messages may not always be in our own best interest. Mass media has evolved into a sophisticated selling tool that has to constantly balance that delicate mix of serving the public interest and serving the interests of business and industry that ensure its continued existence. Lately though, the balance has been skewed in favor of business. To a significant extent, big businesses do have some say as to what, why and how frequently mes-

sages get aired. What can we do to avoid becoming a mindless sponge that sops up what the boob tube has to offer? In a word, FILTER. We must develop a filtering mechanism, much like an industrial strength sieve in our thinking cap to be able to discern only what is important to us and trash the major bulk of messages that assail us 24/7. The truths and the values, as they apply to us, must be ferreted out the old fashioned way through spade work (which, thanks to the wonders of communications technology, can be done by a few keystrokes on the internet) and the low tech way of simply asking around. Nothing, however, can take the place of gruelling personal experience that builds a personalized knowledge base. Read up on your own. Read books, both the paper kind and the electronic versions. But be selective. Life is always an adventure wherever you choose to live. But you ratchet up the color and excitement several notches higher the moment you choose to immigrate to another land. Like it or not, you have signed yourself up to learn and adapt and evolve every single day you are alive. Go ahead, watch television. Do it in small doses though. Ameri-

can television exhibits amazing cutting edge technology and special effects are particularly stunning. Do not let your guard down. Do not be deceived by the glitz and glamour of the packaging and overlook the lack of substance in many shows. The same holds true for shows that come from other countries. A lot of these shows designed by marketers to appeal to the lowest common denominator border on the inane. There are much more spectacular things to discover in the real world outside the box in so many other ways that can be much more educational and fun. Check the offerings in public television. You might be pleasantly surprised by what's available. Weather and traffic reports may be all that you will need for the day. The daily dose of murder mayhem, and in Los Angeles, the staple of car chases by idiots seeking their "15 minutes of fame/infamy" portrayed in graphic detail can put a real drag on your psyche. No one whose heart is in the right place and whose head is screwed on tight can be impervious or indifferent to some of the heinous crimes against humanity that are dumped daily in our homes. On those days that you feel you are

particularly vulnerable to suggestion, pull the plug and take a leisurely walk around the block or put up your feet and read a good book. TV is one formidable force that has the undeniable capacity to shape the way we think, the way we live and what we believe in. It can give shape and color to our hopes and dreams as immigrants. We all need to be discriminating in what it is that we allow ourselves and our families to watch. If we let it, television has the potential to "own" us. Never relinquish your power to say no. With your finger on the remote control, you have the power to switch to high quality fare or simply pull the plug. Television is consumer driven. It responds to what sells. So play the game. As a consumer, you can choose to vote with your wallet, buying only those consumer products that support quality television programming that elevates rather than degrades people. Imagine the cumulative power of millions of buyers just like you who can influence television programming with what they choose to buy. Even as an immigrant who might still be many years from becoming a full-fledged citizen with the right to vote, you can begin to exercise and flex the power of choice by voting with your wallet. \* \* \*

**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) THANK YOU TO ALL WHO GAVE FEEDBACK.

# 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.

## Della Au Belatti Democratic member of the Hawaii House of Representatives

by JOSEPH PIMENTEL  
AJPress

FILIPINO American Della Au Belatti is a Democratic member of the Hawaii House of Representatives. The 35-year-old represents the state's 25th district, which includes Makiki and Tantalus, along with portions of McCully and Papakolea on the island of Oahu. Belatti was elected in 2006. "From the very beginning, I have sought to be independent, to make decisions that benefit the greater public interest and not simply special interests, and to earn the confidence and respect of my constituents," she wrote on her campaign website. Belatti is a dedicated representative. She said her goal is to strengthen all aspects of the community so that families can thrive and succeed. She plans to develop safe urban communities with open and green spaces; working for educational opportunities and quality schools; ensuring the health and well being of the people of our community; and Creating a sustainable and diversified economy. As representative, she is a member of the House Committees of Finance, Health, Human Services and Housing, and International Affairs, member of the Filipino Caucus, Women's Caucus, Keiki Caucus, Kupuna Caucus, and Climate Change Caucus Education. Belattie graduated from Maryknoll School in Hawaii where she was Class President in her junior and senior year. After graduation, she attended Princeton University where she received a BA degree in History. She came back to Hawaii



for Law School. She attended William S. Richardson School of Law, University of Hawaii, receiving a J.D. In law school, she received an Environmental Law Certificate, was President of the Student Bar Association, Captain of the Environmental Moot Court Team, and Managing Editor, Asian Pacific Law & Policy Journal. She began her career in politics when she was the Hawaii State Campaign Spending Commission Commissioner. Among her other achievements, Belatti was a National Scholar, Coca-Cola Scholarship Program (1992), Fellow at the Klingenstein Summer Institute Fellows Program for New Teachers (1998), Semi-Finalist, White House Fellowship Program (2000), Co-Author, Best Overall Brief and Best Appellee Brief, National Environmental Law Moot Court Competitions (2003 & 2002) and Amy C. Richardson Award, Co-Winner, Act 50: The Protections, Pitfalls, and Possibilities of the 2000 Cultural Assessment Requirement for Hawaii's Diverse Communities in 2002. ■



**Sabado June 13, 2009**  
**HMPC Complex**  
Festivities begin at 9:00 am with the Flag Raising Ceremony

**Napakaraming \$200.00 worth of grocery certificates na mapapanalunan!**  
10 certificates ang mapapanalo. You must have a raffle ticket to win. Raffle tickets will be distributed at 8:30 am before the Flag Raising ceremony.  
**...daan-daang papremyo ...sarabing mang-aawit ...masasarap na kakanin...napakaraming mabibili**

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## Is filing bankruptcy your last resort?

### MINDING YOUR FINANCES



ATTY. RAYMOND BULAON

WHEN no other means of debt relief are available, filing for bankruptcy may be the only way to get out of debt for most people. The good news is that the old stigma associated with filing bankruptcy no longer really exists and most people who file bankruptcy usually rebuild credit very successfully in only 2-3 years. Of course, this doesn't mean that you should take the decision to file lightly. Filing bankruptcy is still a very serious decision and is one that must be made with the expert assistance of a knowledgeable and experienced attorney. When done correctly, however, it could be the best decision you ever made to turn a hopeless situation around. There are 2 basic types of bankruptcy for individuals. Chapter 7 bankruptcy allows you discharge all outstanding debts that you can no longer pay with the exception of certain types of debts such as student loans, taxes and child support. The process begins by filing a "petition for relief" with the bankruptcy court. Once the petition is filed, creditors are automatically prohibited from pursuing or continuing any legal action against the debtor or the debtor's property unless they get permission from the court. Thus, collection calls, lawsuits, wage garnishments, repossessions

and foreclosure are stopped immediately. In Chapter 7, secured debts such as mortgages, car loans, and debts for appliances, furniture and jewelry can be kept if your intention is to keep the collateral or security for the debt. If you are no longer interested in keeping the collateral (example: a car), you may surrender it to the creditor and owe nothing. The Chapter 7 trustee (the person appointed by the bankruptcy court to sell non-exempt assets) will examine the debtor by asking a few questions and no appearance before the judge is necessary. The examination is usually brief and uneventful. Creditors may show up at the examination but this is usually rare. Most Chapter 7 cases are no-asset cases and the debtor keeps everything including the family home, vehicles, bank accounts, retirement plans, etc. Thus, it is not as difficult or complicated as some people may think. Chapter 13, on the other hand, allows you to pay back creditors, partially or fully, over a 3-5 year period under court supervision. For people who are behind in mortgage payments, filing for Chapter 13 is also a way to stop foreclosure because delinquent mortgage payments can be included in the repayment plan. The debtor's attorney puts together a Chapter 13 plan based on the debtor's income and expenses at the time of filing. The plan proposes a payment of a fixed amount based on the debtor's surplus income and the plan is subject to court approval. Creditors may object to confirmation of the Chapter 13 plan based on certain grounds but once the Court approves the proposed plan, it becomes final and creditors must accept it, whether they