

Does hell exist?

DEBT RELIEF



ATTY. LAWRENCE YANG

There, the inhabitants hate God, and because humans are created in the image of God, they, the devils and demons hate humans. In hell, devils and demons specialize in inflicting pain and suffering on humans but there humans cannot escape by dying because there humans cannot die. Instead, humans experience the most intense pain, suffering, despair, hopelessness, loneliness and isolation for eternity. Why is this so? Because God is not in hell, and humans cannot even think of God in hell. There is no life in hell. It is completely barren and extremely hot. The minute you arrive you are completely naked and placed in a 15' by 15' holding cell carved from stone. There is no light. It is completely dark. Inside the cell there are two demons keeping you company. You will want to get up and run but you will have no strength. "The creatures weren't animals, but they weren't human, either. Each beast resembled a reptile in appearance, but took on human form. Their arms and legs were unequal in length, out of proportion-without symmetry. The first one had bumps and scales all over its grotesque body. It had a huge protruding jaw, gigantic teeth, and large sunken eyes. This creature was stout and powerful, with thick legs and abnormally large feet. It was pacing violently around the cell like a caged bull, and its demeanor was extremely ferocious. The second beast was taller and thinner, with very long arms and razor sharp fins that covered its body. Protruding from its hands were claws that were nearly a foot long. Its personality seemed different from the first being. It was certainly no less evil, but it remained rather still. I could hear the creatures speaking to each other. Although I could not identify what language it was, somehow I could understand their words. They were awful words-terrible, blasphemous language that spewed from their mouths expressing extreme hatred for God."

If you need debt relief, contact my office. I will analyze your case personally.

Lawrence Bautista Yang specializes in bankruptcy, business, real estate and civil litigation and has successfully represented more than five thousand clients in California. Please call Angie, Barbara or Jess at (626) 284-1142 for an appointment at 1000 S. Fremont Ave., Bldg. A-1 Suite 1125 Unit 58, Alhambra, CA 91803.

(Advertising Supplement)

JUNO CONNECTION



CHARMAINE TEODORO

As a PARENT, you make the important decision of where and with whom to entrust your children when you're not around. Typically you could get a babysitter, or else select a daycare center or choose a provider and pay them for their services. So even if you do not have direct control over what's happening when your son or daughter is with a care provider, you are still directly responsible for the outcome, simply because it was your decision.

As with all important decisions, several factors should be taken into account. Choosing the 'right' childcare is one such decision where you really can't afford to make a mistake. The points discussed in this article are mainly practical measures, with some requiring a bit more research on your part. Keep in mind, however, that the efforts you exert in choosing the best care for your child is very much worth it.

Know your child's needs

This is the most important step since your child's needs should be the foremost concern when selecting a provider. The following are helpful questions you should ask yourself with the help

Parents: What you need to know when choosing child care

of the care receiver- your son or daughter.

Does your child have any special conditions that you need to take into consideration?

Is your child comfortable staying in another person's place for an extended period of time?

Would it be ok with him/her if you leave him/her in another location?

What activities does he/she need in order to be preoccupied and not think of Mommy and Daddy?

What elements, or what type of environment, will s/he thrive on?

Relative to your child's age- what type of setting would best fit him/her, and with what age group does s/he belong?

Your child's happiness, growth and satisfaction in the environment where s/he will be receiving care are key in selecting the best type of service and arrangement for him/her. Ask them questions, involve them in the process and put yourself in their shoes.

Know the child care provider arrangements available

There is a wide range of services and arrangements available for your child. If you have a good grasp of which one is best for them, it'll be easy for you to consider what to choose. Consider these questions when reviewing care provider arrangements.

Do you need someone full-time or part-time to take of your child?

If so, how many hours in total a week, and from what time to

what time?

What type of care provider do you need- a nanny, babysitter or au pair? What are the differences?

And last, would you want an in-home service or a family member to look after your son or daughter?

The next step is to dig deep into the details of these services and weigh the pros and cons. It would be helpful to have an in-depth understanding of what this service or arrangement has for you and your child. Sites like Child Care Online provide comprehensive information on what services and arrangements are available for you.

Know how much you can pay for child care

Have a clear and realistic figure in mind when deciding on the best arrangement for your child. Know what you can afford and stick to it. The ability to pay in a prompt and timely manner is important in building and developing a healthy relationship between you and your provider. Inability to pay on time will not only cause a strain in the relationship, but can also lead to an undesirable halt to services given to your child. That's why you need to carefully consider the price you can pay, and have a proper and documented approach when it comes to your payment plans. Don't hesitate to inquire about grace periods in case you need it.

In addition to thoroughly assessing your financial capacity

to pay, also consider the value of the service you're getting. Some parents become stingy when it comes to paying for childcare, but have no hesitation spending for an expensive vacation, lavish clothes and shopping. Know the benefits of what you're getting and the overall positive impact it will have on your life and the life of your son or daughter. Look at both sides of the coin- consider the price, but also the value.

Childcare is a huge issue in society today. It's a service that covers a multitude of issues and facets concerning the need of a child and the role of a parent in fulfilling that need with the help of a third party. As a parent, your child is the most important and precious blessing you have, and the best you can do to protect and ensure their growth and well-being is to give them the life and care they truly deserve.

Charmaine Teodoro is the Senior Vice President of JUNO Healthcare Staffing, a group of companies that recruits 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's offices in California are located in Los Angeles and San Diego.
JUNO Healthcare California, LLC
LOS ANGELES
4929 Wilshire Blvd., Suite 328
Los Angeles, CA 90010
T 323-937-7210
F 323-937-4947
Website: <http://www.junohealthcare.com>
SAN DIEGO
7851 Mission Center Court
Suite 342, San Diego, CA 92108
T 619-299-3100
F 619-299-3103
Website: <http://www.junohealthcare.com>
(Advertising Supplement)

INSURANCE 101



MELODY AVECILLA

MANY activities have their own protective gear and equipment. If you're planning to ride a motorcycle, you should wear over-the-ankle footwear, long pants, a long-sleeved jacket, full-fingered gloves and a helmet manufactured to meet US Department of Transportation (DOT) standards.

Motorcycle helmets have been specifically designed

Helmets - the Best Accessory for Motorcyclists

for this activity. A helmet is the best protective gear you can wear while riding a motorcycle. In a crash, a helmet can help protect your brain, your face and your life.

Four basic components work together to provide protection in the motorcycle helmet: the outer shell, impact-absorbing liner, comfort padding and retention system. When choosing a helmet, look beyond color, design and price. Protection and comfort are the two most important parts of selecting the right helmet.

A full-face helmet gives the most protection since it covers more of your face. It usually has a removable faceshield that helps protect the eyes. A three-quarter helmet provides similar protection but will not offer as much face and chin protection. Shorty or "half shell" helmets are not recommended as they may easily fly off during an accident.

Since 1980 all adult-sized helmets must meet DOT stan-

dards. Be sure the helmet you select has the DOT certification and sticker.

Getting the right fit for your helmet is important. The following information for selecting the right helmet is provided by the Motorcycle Safety Foundation (MSF-USA).

If you know your hat size, use that measurement. Or measure your head just above your eyebrows. If you fall between sizes, select the next larger size.

To try on a helmet, hold it by the chin straps with the bottom of the helmet pointing down. Put your thumbs on the inside of the straps, using your fingertips for balance. Spread the sides of the helmet apart and slip it down over your head, using the chin straps to pull it on. Make sure the cheek pads are comfortable, there are no gaps between your temples and brow pads and that the helmet or faceshield does not touch your nose or chin.

Double check the fit by moving the helmet around on your

head. It should stay in place. When you remove the helmet, your head should not feel sore anywhere. Pressure points can be uncomfortable and cause a headache after a long ride.

To maintain your helmet, follow the manufacturer's care instructions. Keep the faceshield clean, as a scratched faceshield can be difficult to see through.

Although your helmet looks tough, it should be handled with care. If you drop it on a hard surface, it could be damaged and not provide the protection you need. Replace your helmet if it was involved in a crash or as recommended by the manufacturer.

Combined with other protective gear, rider education courses and proper licensing, helmets and other protective gear are the best way to help reduce injury. Make sure you know your state requirements for helmets and be prepared before you ride on city streets or hit the open highway.

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)



DON'T BE SCAMMED BY ILLEGAL LOAN MODIFICATION COMPANIES!

Are you considering Loan Modification? Be careful! Don't hire an illegal loan modification company!



Talk to a Legal Home Help representative today. We'll help put the Law, and a Lawyer on your side!

Mortgage Solutions

Mortgage Litigation
Reduce Your Loan Amount to Current Value

Loan Modification
Lower Your Payments. Get a Low, Fixed Rate.

Bankruptcy Protection
Stop Foreclosure. Get a Clean Start.

Deed in Lieu of Foreclosure
Avoid the Agony of Foreclosure.

All legal services performed by a prescreened network of attorneys who are licensed, in good standing with the State Bar, meet the requirements for experience, education and training, have agreed to provide free consultations and low, FIXED fees and payment plans.

Don't settle for Lawyer-Assisted or "Lawyer-Backed".

Legal Home Help LICENSED ATTORNEYS WORK DIRECTLY FOR YOU!

No middlemen. No Brokers. No "consultants".



Legal Home Helpline for Filipino Homeowners 888.233.5485

All consultations are FREE

www.legalhomehelp.com

Legal Home Help and Legal Home Helpline is not a law firm and is not a lawyer referral service. This information is not to be construed as legal advice, nor a guarantee, warranty, or prediction regarding your legal matter. Results of each case may differ if based on different facts. Trademarked Co. USA trade names Legal Home Help, Legal Home Helpline and legalhomehelp.com are used by this group of independent attorneys who pay to jointly advertise their legal services to our community as of April 1, 2009. Reyes, Norberto F., Jauregui, Michael J., Bulatan, Raymond. Legal Home Help does not receive any portion of or any lawyer's or law firm fees and any arrangement subsequently made by you and any lawyer or law firm are strictly between you and such party and do not involve Legal Home Help in any way.

BRIDGING FINANCIAL GAPS



EVANGELINE A. GIRON

THE past few years, there has been much buzz on the Social Security Administration's potential inability to provide full benefits to beneficiaries during retirement. This opened a whole spectrum of financial uncertainties that led to Americans being encouraged, both by the public and private sectors, to plan retirement using personal funds. Hence, the tremendous growth in personal investment vehicles such as annuities became a phenomenal success.

However, aside from contributing to Social Security, you could apply a few basic strategies to get the most bang for your buck.

Couples with two incomes should consider a strategy where the spouse who will receive the lower benefit applies for early benefits, while the higher-earning spouse takes them late. Then, if the higher earning spouse dies, the other spouse will enjoy a substantial step-up

Getting the Most from Social Security

in survivor benefits. This strategy is now more doable than in the past, because the law now allows workers to file and suspend SS benefits upon reaching full retirement age.

If you're a married couple earning approximately the same amount, and one of you intends to keep working past full retirement age, then that spouse can apply for spousal benefits and delay his or her own. Then the longer-working spouse will collect a higher benefit when he or she finally retires.

Older divorced men who remarry younger women and start new families may still have kids at home when they begin collecting benefits and can often get benefits for their kids as well. This money can be used to pay for college education or other expenses and can be paid until the child turns 18.

When to take benefits
Having difficulty knowing whether you should take early Social Security or not?

Consider whether or not you intend to continue working past your normal retirement age. If you do, you are probably better off waiting until you actually retire, because any amount that is earned above a certain limit

will reduce your benefits if you retire before your normal retirement age.

Consider longevity. If you're in poor health, then taking early benefits may be in your best interest. But if you think that there's a good chance that you'll live past your "break-even" age, then waiting will probably pay off, at least mathematically.

If you simply want the maximum possible benefits, then wait the longest required time before collecting them. Your benefits increase by 8 percent each year that they are deferred until age 70. If you're single and you have little saved for retirement, then this is probably a good path to take.

Evangeline can be reached at her marketing location at the Ground Floor of Eagle Rock Plaza (in front of Jollibee), 2700 Colorado Blvd., Los Angeles, CA 90041 or at her business address at 655 N. Central Ave., 17th Flr., Glendale, CA 91203, phone number (323) 356-3803 or (323) 254-6788.

The purpose of this article is to provide information of general interest to our clients and prospective clients. The information provided is general in nature and should not be considered complete information on any product or concept described.
(Advertising Supplement)

Obama's Making Home Affordable...

PAGE C3

can qualify, however, they must agree to undergo HUD-certified consumer debt counseling.

The Home Affordable Modification Program has the goal of reducing the amount of mortgage payments to sustainable level. Lenders must work to bring down the monthly payments of borrowers to no greater than 38% of the household income. To reach this target, first, the in-

terest payments will be reduced to as low as 2%. If the debt to income ratio is still above 31%, then the lenders should extend the term up to 40 years. Third, they can forebear the principal at no interest, until the target is reached. Treasury will share the costs of reducing the payment from 38% debt to income (DTI) to 31%, dollar for dollar.

The Law Offices of Gene Choe practices

in business and general civil litigation, immigration, personal injury, real estate transaction and litigation, criminal defense, family law, collection and judgment enforcement and appellate laws. You may contact (213) 639-3888 for any legal matters you may have.

If you have any loan from countrywide or any of its affiliates, please call our office at 213-639-3888 or e-mail us at cielo@choicelaw.org. We are located at 3699 Wilshire Blvd., Ste. 720, Los Angeles, CA 90010

This article does not constitute any legal guarantee or advice for any individual matters and does not create attorney client relationship with the readership.
(Advertising Supplement)