

# People and Events

## Lowering your mortgage payments

**M**ANY homeowners are facing foreclosure today without being aware of all their options. Most borrowers with adjustable rates have had their payments increased so drastically that they are unable to make ends meet. Work hours are being cut and layoffs are increasing due to the current economic environment. You don't have live this way anymore! Loan modification is here to the rescue! Loan modification is a renegotiation of your loan to decrease your interest rate, lowering your monthly payments and in some cases lowering your principle balance. This process involves contacting the lender on the homeowner's behalf and negotiating a new loan that will benefit the client. Another way to modify is through Forensic Audit. This is where the original loan documents are examined scrupulously to find any discrepancies or illegalities from predatory lending practices in order to force a modification. Unlike other companies, Lexington Loan Modification incorporates forensic audit to all cases at no additional cost to the homeowner. This is the reason for Lexington Loan Modifications high success rate. LLM also offers a true 100% money back guarantee. If LLM is unable to modify your loan or can only save you a couple of hundred dollars a month, you will get every penny back. Lexington has also earned a 100% client satisfactory rating. *Ang prequalifying ay mabilis at madali, kanya tawagan si Elizabeth Lem ngayon sa 1-877-818-4090.* (Advertising Supplement)

## 15th Annual APEX Youth Olympics '09



Rina Kimiko, Michelle Andria & Elaine Larussi. Photo by Jesse JaM Miranda



Rina Kimiko, Michelle Andria & Elaine Larussi. Photo by David Ong

**T**HE Asian Professional Exchange (APEX) is a 501(c)(3) non-profit, non-partisan community based organization with multifaceted goals and purposes that are charitable, cultural and educational in nature. Established in 1993, APEX currently boasts an e-community membership of 9,000 members. For more information please visit [www.apex.org](http://www.apex.org)

The APEX Youth Olympics is an annual community service event held in partnership with the Service Network for Asian and Pacific Islander Youth (SNAPY), an umbrella organization for 14 different Greater Los Angeles Area youth agencies, along with several other youth agencies from the local community.

This year APEX is proud to announce its collaboration with the LAPD. In an effort to promote Deputy Chief Terry Hara's goal of increased community involvement, the LAPD will provide additional youth agencies the chance to participate in the Youth Olympics. APEX will be working with the Police Activity League, Deputy Auxiliary Police and Los Angeles Police Explorer Program to provide youth with a day of team building games and activities as an alternative to gangs and drugs.

**Jesse JaM Miranda**  
(Actor - Dancer - Director - MC - Model - Producer - Stunts - Vocalist)

For over a decade, "JaM" (as he is called) has involved his entertainment company, JaMMin

Productions (and its subsidiaries JaMMin Talent, JaMMin Models, and JaMMin Crew) in numerous endeavors, ranging from blockbuster films (*Fast and Furious 3: Tokyo Drift; Be Cool; Collateral*) to renowned television programs (*Deadliest Warrior; Deadwood; Monk*) to music videos (Jennifer Lopez; Ashlee Simpson; Motley Crue) to special events (nightclubs; Powerhouse Live; auto shows) to independent features (Lucky Brake; Absolute Debauchery; Taki & Luci). JaMMin affiliates such as the automotive marketing team, "International Allstars," and Polynesian dance troupe, "Maui Girlz," allow JaM to expand his performance services even further. This passionate Filipino revels in providing his entertainment services to all, especially when incorporating an Asian perspective into the mainstream. "It's an honor to

contribute once more to the Youth Olympics. APEX is an outstanding organization, one which keeps its perspectives fresh and appropriate for the times. I commend them highly for enriching the lives of these children and thank them for allowing me to be a part of it." - JesseJaM.com / JaMMinPro.com

**Michelle Andria** ( Singer - Songwriter - Dancer )  
Dancers: Rina Kimiko & Elaine Larussi

Some may remember Michelle Andria from the buzz from the NBC Star Tomorrow show in which she was chosen by DavidFoster(Whitney Houston, Celine Dion) among thousands of singers. Soon after, votes from Rehearsals.com won her the "Best Performer" award for her original song, *Noble Man*. Michelle is the founder and head vocal coach of Powerhouse Stars, a one of a kind vocal academy that is based in Hollywood. Currently, she is tearing up the studio to put



Jesse JaM Miranda. Photo by David Ong

## US-based Ex-employees of American Embassy/Manila set June 26-28 reunion

**U**S-BASED former employees of the American Embassy in Manila will meet for a grand reunion June 26-28, 2009 in New Jersey/New York in a continuation of the now annual gathering, the most recent one held 2007 in the California Southland.

The East Coast Chapter is the organizing group, with Paz Moya as the reunion coordinator for 2009.

Main activities include a welcome reception and dinner-dance, 7 p.m. to 12 midnight Friday, June 26, at Bergenfield's (New Jersey) Step-by-Step Hall (reception for fellowship to start as early as 3:30 p.m.); sightseeing bus tour in New York and New Jersey, Saturday, June 27; and a farewell brunch (free; Philippine cuisine; hosted by the East Coast chapter), Sunday, June 28, either at a park or at Bergenfield's Step-by-Step Hall.

According to the East Coast group, the tour will take reunion

attendees to the most popular tourist attractions in New York/New Jersey.

Registration fee is \$50 per member (and \$30 per additional person) to cover dinner and dance. Check payment should be sent to: Corazon Gallardo, 44 Tulip Street, Bergenfield, NJ 07621.

The AmEmbassy Family, as the organization of US-based former employees of the American Embassy/Manila is called, periodically holds reunions to keep the ties of employment and friendship alive from the Manila days up to this time when members are situated—families, jobs—in cities across America. Some members are retired but still keep the bonds strong by communicating actively.

"Along with meeting friends and former colleagues," said the invitation from the organizers, "there will be opportunities to enjoy the splendor of New York and discover the charm of New Jersey".

Bergenfield is dubbed "The Little Manila" of Bergen County, NJ.

Among those in charge of hotel reservations are Perry Gatchalian and Jerome Carpio.

Notices have been sent to members across the US, including letters to a key Midwest member, Chito Almonte of Niles, Illinois. Bonnie Rosario, formerly of GSO/US Embassy, Manila, an LA County government retiree, and for the past many years a resident of Los Angeles, is helping disseminate information about the reunion. Max Gelera Alvarez, who worked at the Embassy's Regional Service Center (RSC) and United States Information Service (USIS), first as writer-editor and then as senior print media specialist, assists in the reunion's publicity campaign. Alvarez at present is the editor-in-chief of Tribune USA, a Filipino-American newspaper headquartered in Las Vegas (Nevada) and Glendale (California). ■

## Witnesses invite all to Keep on the Watch!

**L**ONG BEACH, CA - Jehovah's Witnesses are launching a vigorous campaign to invite all to hear interesting discussions about the Bible's description of what many people refer to as the end of the world. Witnesses are convinced that each of their neighbors will be intrigued and even encouraged by what will be presented at the 2009 Keep on the Watch! International Convention to be held at the Long Beach Convention Center.

Starting this weekend and continuing for the next three weeks, Jehovah's Witnesses will extend a personal invitation to everyone from California, Texas, Alaska, and Nevada to attend the four-day event in Long Beach that will begin Thursday, June 18, 2009, at 1:20 pm. The theme is based on several passages of the Bible, including Matthew 24:42 and Mark 13:37, where Jesus Christ instructed his followers to "keep on the watch." How the Bible illuminates and clarifies the import of those words for modern Bible readers will be the focus of the program. Admission to the convention is free, and no collections will be taken.

The Witnesses' campaign will include the distribution of an attractively illustrated invitation. This is similar to what they did in 2007 for their successful Follow the Christ convention. They hope to extend a personal invitation to as many people as possible. Locally, all of the area's 52 Witness congregations will be supporting this concerted effort to increase awareness of the convention.

Specific local congregations and Witness delegates from Japan, Taiwan, Korea, Vietnam, and the Philippines have been invited to the Long Beach Convention Center for this international convention. A special feature of the program will be reports and experiences shared by Witness missionaries from around the world.

Witnesses anticipate an excellent turnout for the event. They look forward to welcoming many non-Witnesses to the convention and believe that all who attend will benefit from the practical and timely information presented.

Throughout the continental United States, there will be 318 other conventions in 80 cities. Worldwide, there are over 7,100,000 Witnesses in more than 103,000 congregations.

Local Contact: Benny Tuazon, telephone: (818) 825-5736. ■

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