

**IMMIGRANT LIVING:
101 AND BEYOND**



MONETTE ADEVA MAGLAYA

Surviving in a hostile immigrant environment

Wherever we look upon this earth, the opportunities take shape within the problems.
—Nelson Rockefeller

they have no other choice. With little or no English language skills and even if they are well educated and hold extensive experience, they could not find employment in the general job market comparable to what they had before in the old country. Rather than take on jobs that for them might be demeaning, they have chosen to set themselves up in business.

Each ethnic group has shown expertise in handling business-

that offer their distinctive culinary fare;

- Armenians and immigrants from the Middle East who have the rug and carpet, jewelry business and automotive repair business cornered;

- Vietnamese who are more than likely to own beauty shops and nail salons (some regulations covering nail salons in some states are written in the Vietnamese language indicating that they have cornered this industry niche as experienced manicurists);

- Chinese who operate banks, oriental food markets, hotels, dry cleaners; import and export businesses, manufacturing and countless restaurants, among many others.

Some immigrants plunge headlong into business soon after arrival with the help of friends and relatives who are already in business. Others bide their time and test the waters tentatively at first. They start businesses after garnering the range of experiences in certain industries and saving enough money for start-up capital.

If you have what it takes to do as well or better than those who have done so in your own ethnic community, by all means, explore the entrepreneurial route. The rewards, after surviving the initial years of struggle, can be tremendous. Sometimes, all it takes is a dream.

Note 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 THANK YOU TO ALL WHO ALL WHO GAVE FEEDBACK.

DESPITE the enforcement of harsh and restrictive laws that targeted certain ethnic groups, ethnic business niches began with small and tentative success experiences gained by a few trailblazing immigrants within certain communities. Barred from entering the mainstream work force, many had no choice but to go into tiny businesses catering to their own communities as a means to survive. The success formula of one or a few is quickly copied and transferred to others within the community, thus building a momentum where many go into the same business and succeed as well until a saturation level is reached and new industry niches need to be discovered and explored.

There are distinct differences among cultures and it must be noted that certain cultures are more predisposed to going into particular business than others. Risk-taking as a cultural trait seems to be more pronounced in some ethnic groups than in others. Those that have language difficulties and have a long historical and cultural background of setting up retail outlets from one generation to the other in their home countries are more predisposed to transferring their business skills into their new environment, learning as much as they can on their own and from observation.

Certain groups like Jews and Armenians have long histories of being involved in business in every area around the world where they settle. This tradition is passed down from one generation to the next because the family has had the experience, the know-how, the contacts, the business secrets, and the advantage of having start-up capital.

Others without such a business tradition or built-in advantage go into business because

“Certain groups like Jews and Armenians have long histories of being involved in business in every area around the world where they settle.”

es in certain identifiable niches. Among those who have exhibited entrepreneurial skills that have resulted in establishing specific businesses include:

- Koreans who are known for operating grocery stores, liquor stores, dry cleaning shops, restaurants, appliance stores and many other businesses;

- Asian Indians and Pakistanis who own convenience stores, food-service and delis, lodging facilities in the hotel and motel industry, and jewelry kiosks and stores;

- Cambodians who are particularly noted for operating retail bakeries and thousands of doughnut shops in many locations in metropolitan areas;

- Filipinos who buy up and convert homes and operate nursing facilities for seniors, the handicapped and the infirm; small restaurants and food markets;

- Thais who run restaurants

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.

Lynn Berbano Finnegan Hawaii House of Representatives Minority Leader

by JOSEPH PIMENTEL
AJPress

FILIPINO-American Lynn Berbano Finnegan is one of the rising politicians in Hawaii.

Finnegan, a republican, is the Hawaii House of Representatives Minority Leader. She's served that post since 2005 when her colleagues appointed her.

The Aspen Institute's Rodel Fellowships in Public Leadership recently named the 38-year-old Finnegan as one of its Top Young Elected Officials to its fourth class of Aspen-Rodel Fellows. Each of the members of the class was selected on their reputation for intellect, thoughtfulness, and a bipartisan approach to governing, according to the Aspen Institute.

Finnegan was elected to the House of Representatives in 2002. She represents District 32, which consists of Lower Pearlridge, Aiea, Halawa, Hickam, Pearl Harbor, Moanalua Gardens in Hawaii. This is her fourth term as a State Representative.

Prior to serving as an elected official, Finnegan worked as a Senior Loan officer at Primary Residential Mortgage. She graduated from the Christian Private School Hanalani Schools before moving on and receiving a degree at the University of Hawaii.

She said that Hawaii Governor Linda Lingle is the reason why she was inspired to run for office.

In 2002, Lingle had presented a vision for Hawaii's future and wanted to challenge the mostly Democratic state that is Hawaii.

"I believe a thriving democracy lies in a government that operates with at least two political parties encouraging thoughtful debate," said Finnegan in her Opening Day Speech during the first day of the 2008 legislative session.



"This contributes to a more transparent process and results in better laws representing a greater number of Hawaii's people. I also believe that within this process respect can be earned even when values and views differ."

Finnegan currently serves on the Education, Health, Higher Education, Interim Task Force on Standards of Conduct and Legislative Management committees. The key issues Finnegan focuses on are Crime Reduction and Drug Use Prevention, Education Reform, Charter School Funding, Improving Business Climate and to help the Senior and Elder.

She has been awarded Hawaii's Ten Outstanding Filipino Young Women of 2004, Hawaii Medical Association's 2006 Legislator of the Year, and Patrick Henry Award from the National Guard Association in 2007, according to the Ilocos Times.

She is one of the advocates of establishing a sister-state relationship with the Philippines and passionate about the Filipino community.

She is also a member of a number of organizations from the Imago Dei Community Church, Moanalua Lions Club to national organizations like National Foundation of Women Legislators and Council for State Government West Leadership Academy Class of 2004 Education Commission of the States, State Committee.

Finnegan is married to Honolulu Fire Department Captain Peter Finnegan. They have two children Piukea and Luke. ■

MINDING YOUR FINANCES



ATTY. RAYMOND BULAON

Bankruptcy: Emergency help for the financially sick

my wages garnished? Will I have enough to buy food, pay my rent or mortgage and continue to support loved ones? You may experience feelings of guilt, anger, loneliness and depression.

The worst thing that you can do right now is to pretend that everything is OK until one day your situation becomes a financial emergency. I know, I know. You've probably heard a lot of bad things about bankruptcy. But have you actually looked into it to see if it's a good option for you? Have you looked at the potential advantages and disadvantages and whether this may be the solution that you need to turn your life around? After all, more than 1 million people in

this country file for bankruptcy every year and they do just fine. Most of these people rebuild their credit in 2-3 years and a lot of them qualify to buy a home even after bankruptcy. Is this what you're afraid of? Are you afraid that once you file for bankruptcy, you will never have credit again? This is a big lie that bill collectors often tell you in order to scare and intimidate you. They know that once you file for bankruptcy protection, they can no longer call and harass you.

Don't get me wrong. Bankruptcy is certainly not for everyone because it is not a one-size-fits-all proposition. But when done right, you may find yourself thinking why

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A LEADER'S WAY

From class dunce to world-class neurosurgeon

by JOHN C. MAXWELL
Inquirer.net

BEN CARSON vividly remembers a playground conversation during which his fifth grade schoolmates selected him as the dumbest kid in their grade. In fact, after some debate, his classmates decided he was probably the dumbest kid in the world.

Looking back from his vantage point as a world-renowned neurosurgeon, Dr. Carson can laugh at the memory. However, had he not been empowered as a young student, Ben Carson may never have shaken the belief that he was stupid.

Leaders empower others by believing in their potential.

Ben's mother, Sonya Copeland, chose to marry at the age of 13 to escape an untenable family situation. The marriage eventually unraveled, leaving Sonya alone in raising her two sons: Ben and Curtis. Sonya noticed her boys were lagging behind academically, but she was convinced they had the potential to excel in school.

Leaders empower others by teaching them the skills needed to succeed.

In an effort to focus her sons on their studies, Sonya curtailed their television time, ordered them to read two books a week and made them submit book reports to her.

After receiving the reports, she would mark them with red ink and discuss the reports with the boys. Ben had no idea that his mother was illiterate and that she only marked up the papers to give the appearance of having read them.

Through time, Ben's steady diet of books paid off.

Thanks to his newfound study skills and increased reading comprehension, Ben's grades improved, and perhaps more importantly his self-esteem was repaired.

By the time he graduated, Ben had reached the top of his class, had received a full scholarship to Yale and had been voted "Most Likely to Succeed" by his classmates.

Leaders empower others by prodding them to take risks.

After graduating from Yale University and attaining his graduate degree at the University of Michigan, Dr. Ben Carson quickly won acclaim for his skill as a surgeon. By age 33, he became the youngest ever director of pediatric neurosurgery at Johns Hopkins Hospital.

In subsequent years, Dr. Carson empowered fellow surgeons to take risks by accepting seemingly hopeless cases. Most famously, he successfully separated conjoined twins in 1997. All in all, his courage led to empowering advancements throughout the field of neurosurgery.

Leaders empower others by recognizing their successes.

As a parent, Dr. Carson was troubled by the disparity he witnessed between the profuse accolades given to sports stars, and the near-neglect of top academic performers.

In an effort to celebrate the achievements of scholars, Dr. Carson launched a nonprofit organization – the Carson Scholars Fund.

Each year, the fund awards nearly 600 scholarships to high school students who have excelled in the classroom and community.

By honoring the dedication of students, the Carson Scholars Fund empowers kids to work just as hard on their studies as they do at their sports.

Had Sonya Copeland not taken the initiative to empower her son in his studies, who knows what Ben Carson's life might have looked like? Thanks to her empowerment, Ben developed into one of the world's foremost surgeons, and his life has added tremendous contributions to the medical community.

As a leader, your decisions to empower, or not to empower, your people have a direct impact on the future trajectory of their lives. Don't be stingy with your investments in your team. By affirming their potential, broadening their skills, pushing them to accept risk and celebrating their successes, you'll propel them into stunning accomplishments. ■

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