

Choosing a guardian for minor children: A tough case

BRIDGING FINANCIAL GAPS



EVANGELINE A. GIRON

your children than a judge who doesn't know your family?

It's not fun to think about what will happen to your family after your death, but the fact is that most parents die before their children. If you're planning your estate and have young children, one of the most important decisions you'll have to make is choosing a guardian for your minor children should the inevitable happen.

Sit with your spouse and make a list of the potential candidates. If you are a single parent and the children's other parent is deceased then you might want to ask a close friend or relative to sit with you and help you sort through your list of candidates. They don't have to help you make the final decision, but they can help you think of reasons the people on your list would or would not make a good guard-

ian. They might point out things you would have otherwise overlooked.

Cross off the prospects that you immediately know would not be a good choice; leaving you with a list of a few choices that you think would make good legal guardians for your children.

Consider each potential guardian's life style, job obligations, financial security, and their own family. And don't forget to factor in their spouse. Your cousin, Mario, might fit each and every criterion to a "T", but you might think his wife is a less desirable candidate. Remember, your guardian's spouse will help raise your children.

Give thought to the moral beliefs of your chosen guardians, whether you believe your children would be raised with similar values as you would raise them.

Narrow down the list to one or two choices and then think really long and hard about who best meets your high standards, and who you can envision raising your children.

Determine the age and physical abilities of your choice. A legal guardian of a minor must be at least 18-years-old, but you must also consider the limitations of choosing elderly parents or grandparents, who may not be able to care for your children up to adulthood.

Sit with the person you have chosen and let them know what you've been thinking. Ask them if they'd be willing to raise your children in the event of your death. Do not assume that everyone would be willing and able to take care of your children in your absence. You wouldn't want to leave your children to someone without their knowledge!

Now that you have selected your guardian and they have agreed to the responsibility, you need to have your will drawn and make it legal.

In our case, the successor Trustee for our Trust is different from that of the legal Guardian of our children, which is a stipulation of our respective Wills. Assigning an alternate Trustee and Guardian is also pivotal.

NOTE: Evangeline is not an attorney nor does she provide legal advice. She prepares legal documents at the specific direction of the client. At your request, she can file your legal documents at the appropriate court. She is a

Legal Document Assistant (LDA # 397, registered and bonded in Los Angeles County, expires 3/23/2011). For additional information, please check her website at www.evangelinegiron.net.

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) 254-6787.

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)

Looking for a job...

PAGE C6 ◀ that may be happening in the industry from people who are using Twitter.

For your fellow healthcare professionals, pass along information about a class that you've attended. Share to them any tip that you may have learned from previous experiences. Tell your friends or followers any inspiring thoughts and life messages that you may have gained.

The content that you post is a significant component in building your network's perception of you. It would also affect their interest to respond and continue in a dialogue with you based on what you can provide. It would be natural for users of social networking sites to be attracted to other users who can give them the information that they want and need.

Be consistent and persistent!

Building your presence online through social networking takes time, and although you intend to find a job as soon as possible, you'll have to understand that it takes time and continuous effort to be able to produce some results out of social networking. The time and effort you invest in social networking will be directly proportional to what you can get out of it. Note, however, that as this new medium of job hunting

is still in its infancy, this should be considered as a complementary activity to more traditional approaches in looking for a job. However, as you continuously and consistently connect with people through social media, you would find it easier to find ways on how to make Twitter, Facebook, and LinkedIn useful platforms for job hunting.

Consistently building your rapport, one person at a time, is an effective way to make use of your time online and a value-added as you look for and establish a career in the industry. Your followers, friends, and contacts will be of benefit to you even after you've found your job. They can be potential sources of ideas on how you can maximize the opportunities that the industry offers and become a better healthcare professional.

Enjoy networking!

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 has offices in New York, and in New Jersey where it offers homecare services.

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Lowering your mortgage payments

MANY 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.

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INSURANCE 101



MELODY AVECILLA

EVERY year we face possible disasters - wildfires, earthquakes, tornadoes, hurricanes and winter storms. If a disaster strikes your home, are you and your family prepared? Do you know where important documents, medications, and essential supplies are in case you have to evacuate? Do you and your family know how you would get out of your house, what you would do with your pets, where you meet each other if you get separated? Do you have a single point of contact you can call to let others know you're safe?

If not, now is the time to prepare. Don't wait until faced with a disaster to begin thinking about emergency preparations.

No matter what potential disaster you might face, there are basic items everyone should have in their emergency kit:

- Flashlight
- Battery-powered radio (don't forget extra batteries)

Emergency - are you prepared?

Non-perishable food items and a manual can opener

- Bottled water
- Medications
- First-aid supplies
- Important family documents in a waterproof container
- One complete change of clothing and sturdy footwear

These items should be in a backpack or other easily portable bag that is stored in a safe place for quick retrieval. Each family member should have their own kit. At least once a year rethink your kit and replace batteries, food and clothes.

In addition to an emergency kit, be sure your family has an evacuation plan and communication plan. Every member of your household should be fully aware of what to do and where to go in case of an emergency.

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If you suspect a scam, call the NIBC hotline at 1-800-TEL-NIBC.

For information about auto insurance and insurance fraud, contact your insurance agent.

(Advertising Supplement)

THE SHORT SALE SPECIALISTS

360 Realty

360 REALTY assists homeowners throughout California in negotiating down the amount owed on their home loan. It creates a win-win situation for both parties by providing the homeowner an option before their property is foreclosed upon, and by achieving maximum return to the lender. They assist homeowners in protecting the homeowner's credit from further degradation; presenting a solution to the lender and negotiating favorable terms; helping to minimize their debt obligations; allowing the homeowner and their family to get a fresh start; expediting the process with a fast resolution.

360 Realty is also a Short Sale Specialist. A short sale also called "Short Pay" is a process by which a lender agrees to receive a lower amount of an owed debt in exchange for the sale of the property to a third party, usually at no cost to the borrower. Most of short sale services are TOTALLY FREE OF CHARGE.

360 Realty's short sale specialists may help homeowners prevent the downgrading of their credit scores while providing them a fresh start.

Why consider a short sale?

Due to the recent downturn in the real estate market and the rise in the rates on adjustable mortgages, many homeowners are stuck with homes they cannot afford. After numerous attempts, they are not able to refinance as they had hoped. Now that owners are facing foreclosure, they realize that pursuing a Short Sale lessens the blow to the credit. Sellers realize that if they successfully close a Short Sale, they will be able to repair their credit history in a relatively short amount of time compared to what they will face if they have a foreclosure on their record. Not to mention the unavoidable expenses that are the responsibility of the seller if their home goes back to the bank.

(Advertising Supplement)

People and Events

The original Superstar joins this year's HiFi Festival 2009 5K Run/Walk

THIS year's Historic Filipinotown Festival 2009 marks history in the making. The original superstar herself, Nora Aunor, announced during last press conference celebration at the Salakot Restaurant that she will be joining the traditional early morning 5KRun/Walk come August 1st, 2009 at 7am. "I have never felt healthier in my life and I feel am ready to join the 5K Run/Walk as my commitment to myself and an organization that has grown close to my heart," says Nora. "Tita Cecilia Ramos and the rest of the Historic Filipinotown has been so good to me and it is my way of giving back to my kababayans here in the States," added Nora.

The evening at the beautiful yet homey environment of newly committed food vendor, Salakot Sizzle and Grill located at 2122 Beverly Blvd, corner Lake Street provided the setting for the conference. Proprietors, Ramon and Ester Ocampo were quick to respond when asked if they would be present at the Festival Proper itself by means of a food booth. Asked by philanthropist Lydia Soriano if they would consider, Ester Ocampo gave a heartfelt "Of course, we will be there to support!"

Other guests included the newly signed up 5k sponsor Sigue Remittance Corporation representative Frances Arreygue and booth vendors Exit Realty Granada Hills Proprietor James Dullas represented that evening

by Queen and Bob Carlos. Sigue Remittance Corporation is located in the city of Sylmar, CA while Exit Realty Granada Hills is having their grand opening this Saturday at 17029 Chatsworth Street #100 from 11am-5pm. Food vendor Jollibee USA along Beverly Blvd at Historic Filipinotown was represented by Restaurant Manager Paul Pioquinto. With over 5000 people in attendance during last year's festivities, the festival presents huge opportunities for retailers and corporations alike.

For booth and sponsorship queries, please call (213) 413-3323 or (818) 915-3558. You may also email hifiprods@aol.com or tmtsugay@aol.com. More information is available at www.historicfilipinotown.org.

The event is sponsored by Seafood City, Chowking, Silverlake Medical Center, Silverlake Medical Center and Sigue as 5K sponsors, and Western Union as



Nora with Bob and Quennie Carlos for Jim and Eleanor Dullas of Exit Realty.



James and Eleanor Dullas

festival sponsor.

This year's festival is brought to us through the kindness of Asian Journal Publications, the number one newspaper in the Filipino-American community, TFC The Filipino Channel and Filamnation.com. Seafood City, Western Union and VGR and Associates have also partnered with the Historic Filipinotown Neighborhood Council in making this event possible. ■

- * LIVING TRUST: \$150-\$200
- * DIVORCE: \$300-\$400
- * LAST WILL & TESTAMENT: \$100
- * CITIZENSHIP: \$400
- * GREEN CARD: \$400
- * REMOVE CONDITION: \$300
- * BANKRUPTCY PREPARATION: \$200

(Fees are for document preparation only)

- * NOTARY PUBLIC
- * POWER OF ATTORNEY
- * PRENUPTIAL AGREEMENT
- * QUIT CLAIM DEED
- * OTHER AGREEMENTS
- * LETTER WRITING
- * OTHER DOCUMENTS



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I am not an attorney nor do I provide legal advice. I can LEGALLY prepare legal documents for UNCONTESTED legal issues only and do so at the specific direction of the client. I am registered and bonded as a Legal Document Assistant (LDA#397); filed in Los Angeles County. Registration/bond expires March 23, 2011.

We have an attorney referral system in place

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