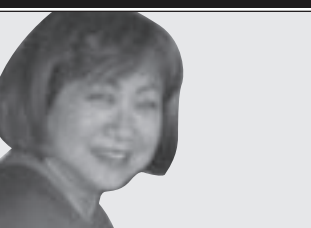


**IMMIGRANT LIVING: 101 AND BEYOND**



MONETTE ADEVA MAGLAYA

# Getting things done: A redux

*"If it's going to be, it's up to me."*  
—Robert H. Schuller

IF YOU want anything done, give it to a busy person. But perhaps, this is true only up to a point. One's carrying capacity can be maxed out. Anyone who is both efficient and effective has mastered many times by trial and error over some length of time that fine blend of mixing the art and science of planning his work and working his plan. How? By thinking things through, prioritizing, sequencing and when necessary, improvising to stay within timetables and resources and keeping a laser-like focus on the goal while keeping your balance. It's a tall order yet doable. Anyone, determined enough, can get things done.

Nowhere is this life skill more put to the test than here in America where a person's worth, whether you like it or not, is measured by his productivity, his creativity, and his results. It is a skill needed to navigate a person's day-to-day life. The major strides in technology have enhanced man's capability to multi-task. Picture the modern version of Everyman running on a treadmill juggling multiple roles. No matter how much you want to buck the system, there is no way you can get around the fact that in order to thrive, let alone survive at this time and in this place, the life skills one needs to acquire and develop some level of competence in, are in the areas of planning and working the plan.

You know what a delight it is to work on a project that has been well conceived and well planned. And when a plan comes together in seamless fashion, everything is as smooth as silk. On the flip side of the coin, you know how aggravating it is to be involved in one that is a mess from the beginning conceived by one who seems to be running around like a headless chicken. History bears out that most of the great leaders of all time, whether in politics, in industry and in business are supreme planners. And contrary to common belief, these planners see the big picture but do not feel that it is beneath them to roll up their sleeves and work on the nitty-gritty themselves. God is in the details. So is the devil.

Planning helps you to see the goal very clearly. Planning makes it possible to signal your intentions to others so adjustments can be made in the early stages of the project. In freeway driving, it is not only courteous to signal your intention when changing lanes to let other drivers either speed up or slow down to make room for your move, it is the safe and prudent thing to do. Planning, like your left and right turn signals on your car, is a communication tool that gets feedback from within the team.

Henry Ford, who had a hand in perfecting the assembly line production technique once said, "Nothing is particularly hard if you divide it into small jobs." As you flesh out the details of a project, the number of sub-tasks and the sequence with which these smaller tasks need to be done

becomes clearer. Assigning who does what further breaks down the job to smaller and manageable bite sizes. Of course as the overseer, your task is to monitor progress of each component of the project and see that each one contributes to the overall goal. Inspect what you expect. Never assume. Ultimately, the value of planning brings you full circle as it helps you stay focused on the goal and get the job done on time and within budget. Getting things done and looking back at a job well done is gratifying for it somehow validates your self-worth.

Here's a caveat. Lest we think that planning is foolproof, remember that "The best laid plans of mice and men often go awry." Even with all the seemingly perfect planning that brainiac scientists at NASA do and even with the use of cutting edge technology, the agency still experiences monumental failures - sometimes.

Things may not work out as planned. Consider the recent tragedy of the Air France plane crash over the Atlantic where no one survived. All told, 228 lives were lost. That flight was the result of expert plans that worked over and over in the past. It will be some time before aviation experts figure out exactly what went wrong on what could have been a routine flight from Rio de Janeiro to Paris. They say a small Airbus part, called the Pitot tube responsible for reading the plane's speed iced up and malfunctioned giving wrong readings of air speeds, as it flew directly into the belly of a severe thunderstorm and was never heard from again as it broke apart and plunged to the Atlantic. Sometimes you wonder if given all the sophisticated modern technology at our disposal, we should still have the option of a manual override for human operators of machines thrust in dire emergency conditions.

There are absolutely no guarantees that something will work out because of a great plan. Man proposes, God disposes. There will be curve balls thrown in our path. When things don't work out as planned, try to accept it. Perhaps, there is a much better plan from a higher frequency and perspective. This is when you go deep inside and plumb the depths of your being and ask for the inner strength to accept things humbly. For the most part however, it has been proven that unless mighty cosmic forces are conspiring against something from happening, chances are stacked heavily towards transforming an idea to reality because of the simple act of planning and tenaciously working the plan.

\*\*\*  
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 thank you to those 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.*

## Senator Frank Blas Aguon, Jr. Filipino American Senator in Guam

by CYNTHIA DE CASTRO  
AJPress



SENATOR Frank Blas Aguon, Jr. is serving his fourth term in the *Liheslaturan Guahan* (Guam Legislature). The FilAm Senator started his political career in the Twenty-Fourth Guam Legislature, and holds the distinction of being the youngest incumbent senator at the age of thirty.

While a member of the minority, Senator Aguon sponsored fourteen bills passed into law. Those laws include: funding for the air-conditioning of Senior Citizen Centers. An act that requires protective guardrails be constructed for bus shelters adjacent to major roadways was also mandated. And legislation relative to the extension of the time period requirement for usage of the Chamorro Land Trust Commission residential properties for infrastructure development.

Prior to his Senatorial responsibilities, Senator Aguon served as the Director of the Guam Department of Commerce and as the Chairman of the Guam Territorial Planning Council. Senator Aguon received his Master's in Business

Administration (M.B.A.) in 1990 and his Bachelor's of Science in Business Administration in 1988 from the University of Denver, Colorado.

Senator Aguon is a member of four Legislative Committees, to include: the Committee on Micronesian, Veterans, and Military Affairs; the Committee on Education; and the Subcommittee on Ways and Means. He is also a member of the Council of State Governments, the Guam Planning Council, the Public Welfare Disentitlement Review Task Force, and the Guam Beautification Task Force.

Senator Aguon remains in tune with our people through active contributions to the community in various social and civic capacities including the St. Francis Parish Council. Senator Aguon continues to contribute many years of experience in a spirited career committed to serving the people of Guam through public service, community involvement, collaboration, and *Respetu Para Todu*. ■

### MINDING YOUR FINANCES



ATTY. RAYMOND BULAON

ARE you currently overwhelmed with debt problems that you can no longer handle on your own? Thinking about filing for bankruptcy but are afraid to make a decision? Do you feel stuck and paralyzed in your situation, unable to take any action? Maybe just thinking about your situation gives you this sick feeling in your stomach that won't go away. Is there a way out of your seemingly hopeless situation?

A famous author said: "It is in those moments of decision that our destiny is shaped". I think what this means is that the decisions we make in life are so powerful and regardless of whether you realize it or not, you are constantly creating results in your life, good or bad, at every single moment. You are the creator of your destiny.

The path you take, whether right or wrong will take you to a certain destination. Have you ever gotten lost while driving on the road or freeway and realized that you were headed in the wrong direction? What did you do? Did you just continue driving even though you knew you were going the wrong way? Of course not! Without doing a complete turnaround, you wouldn't have reached your intended destination. The same is

## Is bankruptcy the right choice for you?

true in life. You will never get to where you want to be unless you are on the right path. Which way are you going right now?

Filing for bankruptcy when you are in debt may seem like a drastic step but when appropriate for your situation, it may be just what you need to do a complete turnaround and get back on track. If your debt problems are making you very insecure about your financial future, the fresh financial start provided by our bankruptcy laws can put you on the road to financial recovery so that you can start building wealth again instead of accumulating debts.

The decision to be wealthy or to be poor is a personal decision. Don't ever be misled into thinking that some people are destined to be rich while others are destined to be poor. This is a big lie. If everything in life has been pre-arranged, life here on earth would be pointless. You are here to make choices and to decide the kind of life that you want to have. Your choices can make or break you.

If your life is out of control, only you can regain control of your circumstances by exercising your power of decision. No one can do this for you. As a bankruptcy attorney, I tell my clients that my job is to help them understand their options but ultimately, they are responsible for the decisions that they make. The people who understand this are the ones who come out of bankruptcy success-

fully over a very short period of time. Before long, they move on to bigger and better things in life. They understand the power of decision.

The refusal to decide is also a decision in itself. By refusing to decide what kind of life you want to have, you have made the decision to leave everything to chance and be a victim of circumstances. Don't let this happen to you. There is power in decision-making. If you are burdened with financial problems, find out what options you have available and decide once and for all to get out of debt as soon as possible. If you can get out of debt without filing for Bankruptcy, decide on what strategy to use to accomplish your objective. If Bankruptcy is your only solution, however, perhaps you also need to decide that this is what you must do to change your life for the better. Seek legal help as soon as possible.

If you are unsure if Bankruptcy is the solution to your financial problems, we can help you evaluate your options. To schedule a free confidential consultation, please call Toll-Free 1-866-477-7772. We have offices located in Glendale, Cerritos and West Covina.

\*\*\*  
None of the information herein is intended to give legal advice for any specific situation. Atty. Ray Bulaon has successfully helped over 4,000 clients in getting out of debt. For a free attorney evaluation of your situation, please call Ray Bulaon Law Offices at TOLL FREE 1-866-477-7772. (Advertising Supplement)

### HOME BUYERS



KENNETH GO

IF YOU are in a position to purchase a new home, now is the time to start shopping. Qualified buyers with 620 FICO credit and money (3.5 percent) for a downpayment can make the most of this buyers market and cash in on some really great deals!

It will take some time to the market to even out, but there should be no fear in the market that we are coming up on.

Some homes have been sitting on the market for several months now, not because someone doesn't want them, but perhaps because they haven't adapted to the new market conditions.

In my opinion, investment properties for buyers who can put a downpayment is a good buy now, a lot of investment owners are selling now and the market is looking for new breed of investment owners. When I talk about investment properties I am talking about multi-unit properties that can generate rental income to cover your mortgage payments and bring you some positive cash flow.

## Top 5 reasons why you should buy real estate now

For homeowners, first time or move up buyers you should be like a kid in the candy store with all the selections out there in the market for you to choose from. Not only that, you also can name your price, right?

Here are my 5 Top Reasons why you should buy real estate now and how to buy them. BONUS!!!

1) \$8,000 tax credit before end of the year!!! Cash back when you file for taxes, meaning Uncle Sam gives you \$8,000.

You have plenty choices but the market listings are drying up, so no time to waste. Look around find something you can buy for the price where you don't have to fix anything. Also find all you can about the history of the property and the seller, why they are selling and how long they have owned it.

Find desperate sellers who have they baits out for a couple of months who will be ready to negotiate with you. I would offer 20-25 percent below listing price just to get a feel. Work with a Realtor that will listen to you and give informative decision to help you decide.

Rates are at an all time low, a range for conventional loans (loan amounts under \$417,000) are around 5.00 to 5.25 percent and that will allow you to buy

more for your money. Take funds out of a 2 percent earning money market, make your money work for you. With this market trying correct itself, within 3-5 years we should see real estate starting to rise again.

Prices are affordable now, medium home prices in LA County is around low \$300's which is definitely back down from its inflated high's.

No money loans are coming back thru government funded agencies, but you have to qualify for them. Call us for more details.

My advise about a year ago that cash is King, now take that cash and make it work for you. For those who have properties that are in declining market or who is upside down with the value. Try everything you can to buy and unload your current property. Stop paying for mortgage that you will loose anyways, if you have to sell or short sell your property do it now.

\*\*\*  
For my honest opinion, call me direct be prepared to listen to my truthful and very direct advice. Call Ken Go at 1st Innovative Finance (888) 822- 5363 or write to: kennethgo@verizon.net Please be understanding to yourself, mistake can be made to better yourself in the future.  
(Advertising Supplement)

# Fiesta Celebration

**Seafood Bami**  
Combination of Canton & Sotanghon noodles topped with shrimps, mussels, squid & fishballs. Serves 2.

**Bago Sa**  
Fried rice with salted shrimp fry, Lechon tidbits and scrambled eggs. Serves 4.

**Rellenong Bangus**  
Home-made style stuffed milkfish as served during fiestas. Completely boneless, serves 4.

**Bagoong Fried Rice**  
Fried rice with salted shrimp fry, Lechon tidbits and scrambled eggs. Serves 4.

**Pinaputok na Bangus**  
Grilled to order Milkfish stuffed with tomatoes, onions, ginger and wrapped in banana leaves. Completely boneless, serves 4.

West Covina  
626.964.4095  
626.591.3585

Artesia  
562.809.6277  
562.809.6190

Las Vegas  
702.871.7256  
702.871.7256

Moreno  
951.653.5555  
951.653.8800

All major credit cards are welcome.  
Free delivery for orders more than \$300. Call the Manager for details  
Salo-Salo logo is a registered trademark of Salo-Salo Grill & Restaurant  
www.salo-salogrill.com