

# Is bankruptcy the right choice for you?

## 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 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 respon-

sible for the decisions that they make. The people who understand this are the ones who come out of bankruptcy successfully 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 Bank-

ruptcy, 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)

## BARRISTER'S CORNER



ATTY. KENNETH URSUA REYES

THE economic crisis has affected almost every aspect of our community from depressed real estate prices, lower 401k values, and employment. Many have lost their jobs as employers try to cut cost. Those that are fortunate to keep their jobs usually have bonuses and overtime reduced. The bottom line is there is less money to go around. To top all this off, many of us have existing child and spousal support obligations that were issued when the economy was growing and when you were generating more income. If your income has gone down substantially from the time that the child or spousal support determination, you may be able to

## Modifying down child and spousal support in a recession

file a modification of your support obligation. Losing a job or having less income constitutes a material change of circumstances that would allow the court to modify down your support obligations. Child support in California is based on guideline formula. One of the factors that is considered in the guideline formula is your gross income. Usually the court would look at several months or even an average of the last 12 months income. If your average income has decreased, you may be able to modify your child support to a lower amount. Bear in mind that there are other factors that come in the equation such as the amount of actual timeshare you spend with your child and the income of the other parent. If the other parent's income has gone down, this may adversely affect your child support obligation. Spousal support may also be

modified unless you stipulated in a divorce judgment that it is non-modifiable. However, spousal support are usually calculated differently than guideline. The court will look at other factors in deciding whether to modify this. Those factors are listed in family code section 4320. If you are unemployed, the other party may be expected to try to impute income on you. However in light of the recent cases in California, they would have to prove that you had the ability and the opportunity to obtain employment. \* \* \* Attorney Kenneth Ursua Reyes was President of the Philippine American Bar Association. He is a member of both the Family law section and Immigration law section of the Los Angeles County Bar Association. He has extensive CPA experience prior to law practice. Law Offices of Kenneth Reyes, P.C. is located at 3699 Wilshire Blvd., Suite 700, Los Angeles, CA, 90010. Tel. (213) 388-1611 or e-mail kureyeslaw@aol.com. Website kenreyeslaw.com (Advertising Supplement)

## TAPAT SA BATAS



ATTY. RHEA V. SAMSON

NOONG huli kong mga artikulo ay aking tinalakay ang EB2 at EB3 bilang categories sa pagkuha ng Employment-Based Green Card. Sinabi ko na ang karaniwang nasa EB2 category ay advanced degree professionals o ang mga dayuhang may Master's degree o Master's degree equivalent. Ang karaniwang nasa EB3 category naman ay mga professionals o bachelor's degree holders. Marami ang nagtatanong kung ano ang options ng mga dayuhang walang Master's degree o Bachelor's degree. Ito ang akong tatalakayin ngayon. Ang Skilled Workers at Unskilled Workers ay nasa category rin ng EB3. Ang mga dayuhang walang Bachelor's degree, pero may two years training or experience, at may job offer para sa isang full-time employment na ang minimum requirement ay two years training or experience ay maaaring makakuha ng green card bilang Skilled Worker. Ang mga dayuhan naman na may less than two years training or experience, at may job offer para sa isang full-time employment na ang minimum require-

## Ang EB3 skilled workers at unskilled workers

ment ay less than two years training or experience ay maaaring makakuha ng green card bilang Unskilled Worker. Dahil mas madaling mag-qualify para sa EB3 category ng Skilled Worker at Unskilled Worker, eto ay oversubscribed na. Ang ibig sabihin nito ay napakaraming applicants para dito kaya't matagal ang backlog. Ayon sa Visa Bulletin para sa July 2009, ang priority date para sa EB3 Skilled Worker ay Unavailable. Para naman sa Unskilled Worker o yung tinatawag rin na Other Worker Category, ang priority date ay Unavailable din. Ito ay dahil masyado ngang maraming applicants para sa Skilled at Unskilled Workers. Ang huling petsa kung kailan may priority date na nakalagay sa Visa Bulletin para sa Skilled Workers at Unskilled Workers ay noong April 2009. Dito, ang priority date para sa Skilled Workers ay March 20003, habang ang priority date naman para sa Unskilled Workers o Other Workers ay March 2001. Mapapansin na may two-year difference ang Skilled Worker at Unskilled Worker. Ito ay dahil mas marami pa ring qualified para sa Unskilled Worker positions kaya't mas matagal ang backlog para dito. Katulad ng mga nasa EB2 Ad-

vance Degree Holders at EB3 Professionals, kailangan para sa EB3 Skilled at Unskilled Workers ng: (1) job offer para sa isang full-time, permanent position; (2) labor certification mula sa Department of Labor na walang qualified US workers para sa offered position; (3) ang dayuhan ay kailangang qualified para sa offered position; at (4) ang US employer ay may ability to pay prevailing wage para sa offered position. \* \* \* Si Attorney Rhea V. Samson ay abogado dito sa California at sa Pilipinas. Siya ay nagturo sa Ateneo De Manila University ng Essentials of Philippine Business Law, Obligations and Contracts, Corporation Law, Partnership Law at Labor Laws and Social Legislation. Siya rin ay nagkatha ng librong, "Working With Labor Laws, A Comprehensive Guide on Conditions of Employment, Employee Benefits Under Special Laws, Termination and Retirement" na inilathala ng Ateneo de Manila University Press at University of Hawaii Press. Itong libro niya ay kasalukuyang textbook sa kursong Labor Laws and Social Legislation ng Ateneo de Manila University. Siya ay humuhugot ng inspirasyon mula sa kanyang mga magulang na sina Engr. Roger Samson at Gng. Bella Valle Samson, na tubong Batangas. \* \* \* Nagbibigay si Attorney Samson ng free initial consultation sa kanyang opisina, Samson Law Corporation, 3550 Wilshire Boulevard, Suite 1765, Los Angeles, CA 90010; telephone no: (213)249-1605; fax no: (213)637-5637; email address: samson@samsonlawcorp.com; website: www.samsonlawcorp.com. (Advertising Supplement)

## JUNO CONNECTION



CHARMAINE TEODORO

**Allnurses.com**  
THIS site is the complete portal for a nurse. From news to blogs, articles and forums, allnurses.com offers any type of nurse a place to be informed and give information out to fellow healthcare professionals. The site also has a section called the Nursing Education Center giving aspiring nurses who want to gain nursing degrees online. A specialty section features various gateways to several nursing specialties.  
**BNET Healthcare**  
The site to visit if you want to be ahead of the curve in the industry! BNET Healthcare, part of the popular business knowledge network-BNET, gives you insights and analyses on the latest events, trends and breakthroughs shaping the healthcare industry. From healthcare reform to the swine flu outbreak, general human resource news and high-profile medical initiatives, BNET Healthcare posts all these-accessible to every visitor for free. The main page aggregates news from leading healthcare and scientific publications while the sidebar offers commentary, essays and views on widely discussed industry issues. The site is authored by Ken Terry, a former senior editor at Medical Economics Magazine.  
**MedicalMingle.com**  
Consider this the Facebook or MySpace for healthcare workers. MedicalMingle is a "free professional social network for people interested in, servicing, or studying for a career in the healthcare and medical field." The site allows you to connect with its members in the healthcare field and share content including photos and videos. The site itself also has groups and forums that would allow you to interact and begin discussion threads on your preferred topic. There are also blogs developed by the users themselves ranging from how to become a medical salesperson to personal reflections on daily life and religion.  
**AllAlliedHealthSchools**  
Becoming a nurse and a physical therapist maybe two of the most popular positions in the industry today, but there are a lot more options and career paths when you take a closer look. AllAlliedHealthSchools, which prides itself as "your guide to allied health education and careers", focuses on providing educational information and career profiles on healthcare administration, medical assisting, dentistry and even veterinary occupations. The site gives specific allied health professions an in-depth look, providing comprehensive information on a particular job's skill require-

## Ten websites every healthcare professional should know

ments and salary scale, as well as training options and demand outlook.  
**Career Resources Page of JUNO Healthcare**  
JUNO Healthcare's new website features an exhaustive list of websites for healthcare professionals. From Nurse Associations to State Boards and links to government agencies and licensure sources, the Career Resources page has everything there. This is especially beneficial for healthcare professionals living in places where JUNO Healthcare has a presence - currently they're in New York, New Jersey, California and Arizona.  
**About.com: Health Careers**  
The official section of Health Careers in About.com is one of the most useful sites on health career development. Updated two to three times a week, the site directs you to valuable articles by Andrea Santiago, a medical recruiter with more than a decade of experience helping experienced and newly grads find a job. Her site serves as a significant knowledge guide for people deciding if a health career is right for them, rules on succeeding as a healthcare professional. The section's Education division is well-organized, from the basics of a health career to entry level resources for the job hunter; Andrea Santiago covers topics that will substantially assist you in finding or enhancing a healthcare profession.  
**Nurse.com**  
Nurse.com is the portal for every nurse in the United States and those aspiring to work here. The site is the official electronic version of the magazines Nursing Spectrum and Nursing Week, which serves as a national career resource for thousands of nurses. The site boasts of more than 550 course topics, all in an organized, searchable format convenient enough for users to navigate and receive information. Aside from the educational meat of the site, there is also a news section featuring the latest on the industry. A regional news section is also available covering updates on key regions in the US. Like other sites, but more extensive and in-depth, Nurse.com has events, community and resources section containing specialized knowledge on specific fields of nursing, as well as a list of when and where the latest career fairs, tours, chat and seminars will be held.  
**ExploreHEALTHCareers.org**  
If you want to know the 101 on almost every single healthcare profession in the world today, this is the site to visit. The website provides career profiles, working conditions information, academic requirements and supplementary links on literally hundreds of different medical and dental careers today. From covering detailed career information on allied health professions to veterinary medicine,

this website is a vital starting point in any research involving a specific health career. A Getting Started guide is provided for students or aspiring health career persons to assess if a health career is right for them. An Issues in Healthcare section discusses key policy and social concerns in the industry today. The ExploreHealthCareers blog also shares intelligent information analyses, commentaries and updates on the state and future of healthcare in America.  
**Allhealthcare**  
A highly interactive online community focused on assisting the healthcare pro in "making it in medicine." The site offers a suite of free resources from humorous career-oriented articles like the popular 15 Stupidest Ways to Lose Your Job to a variety of videos covering General Healthcare, Education/Training and even Politics and Research. Its interactive community allows you to share group photos and videos to other members. The site also has Healthcare Career Quizzes, which serves as amusing tools in evaluating personality types, professional skills and competencies. There is also a dedicated section for current healthcare professionals where the goal is to help them keep their job (e.g., What Healthcare Professionals Should Never (Ever!) Wear) and become very good at it (e.g., 6 Tips to Get Noticed in Your Healthcare Job).  
**Healthcare Career Education Center of WorldWideLearn**  
The website is a niche-oriented virtual hub for individuals seeking a healthcare education. Whether you're in search for associate, undergraduate and graduate degrees, or a continuing education class, there are descriptive links to schools offering various academic programs on nursing. Educational training towards becoming a medical assistant, nutritionist, or occupational therapist can also be found on the site. Most of the links contain the name of the school, a short description of what they offer and a list of related programs for the prospective healthcare student. \* \* \* 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)

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LARRY YANG is a graduate of Georgetown University Law Center with a master's degree in law and practices before California State Courts, United States District Courts, the California Appeals for the 9th Circuit and U.S. Bankruptcy Courts.

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