

**IMMIGRANT LIVING:
101 AND BEYOND**



MONETTE ADEVA MAGLAYA

(Part 5 of 7)

VIGAN has plenty of other points of interest to offer. Go see Chavit Singson's "Baluarte" or "fortress" —it's name emblazoned on a rise for all to see. As of this writing, Chavit has a collection of exotic animal which include about nine tigers and a lion, ostriches, deer, a yellow snake, ducks, a stable full of miniature horses and on the softer, gentler side, a butterfly garden of over 500 varieties. It's open to the public and there are no entrance fees at this time. All you need do is to tip the guides generously for the time and trouble it takes to bring you around. Be warned that not everyone is given the privilege of touring the innards of his private house. Chavit was coming in, perhaps by chopper, the afternoon of my visit and I would be long gone by then. It's a selec-

The Vigan you never knew – Chavit's 'Baluarte'

"Twenty years from now you will be more disappointed by the things that you didn't do than by the ones you did do. So throw off the bowlines. Sail away from the safe harbor. Catch the trade winds in your sails. Explore. Dream. Discover."

— Mark Twain

tive process and largely the luck of the draw. The grapevine tells me that occasionally, the man, if he is in the mood, conducts the tour himself. I suppose that depending on the timing, the volume of the crowds and how you come across to the guide on the day you visit, you may be given the chance to explore Chavit's Baluarte, which is appropriately named. It is sit atop a strategic high point of Vigan real estate, that can give advance warning of the approach of enemies from the ground and air, in times of war while affording a magnificent nearly 180 degree view of the horizon where the sky and the South China Sea merge and meet seamlessly in deep shades of shimmering blue during quiet

times. Chavit's house sits on a bluff and can be accessed by stairs carved in stone from the reception area where Aries, our guide, gave us a comprehensive tour of Baluarte and its features. There's a lot of thought that went into this house and it shows. Chavit Singson is the colorful, controversial self-proclaimed "Tiger of Ilocos" and two color photo cut-outs of Chavit cuddling with two of his pet tigers meant to greet visitors to his enclave make sure you remember that image of power, strength and wile clearly. You somehow wait and listen for the movie soundtrack of Rocky's "Eye of the Tiger" to play off the sound system dra-

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MINDING YOUR FINANCES



ATTY. RAYMOND BULAON

ARE you thinking of hiring a debt settlement company to help you get out of debt? Were you told that this was a better alternative to filing for bankruptcy? As the economy continues to decline, more and more people are turning to debt settlement companies for help in eliminating their debts. Warning: Be very careful. As a bankruptcy attorney, I have seen a lot of people who have become victims of deception and misrepresentation by unscrupulous debt settlement companies. Don't get me wrong, there are some debt settlement companies that are completely legitimate. However, a lot of them are also just out there to

Debt settlement scams: What you need to know

scam people. I have heard a lot of horror stories about them from people who have come to my office for advice. These fly-by-night companies misrepresent the nature of the services they are offering, don't tell you what you need to know and are simply interested in taking your money without actually helping you. They often prey on desperate consumers who see no way out of their debt problems short of filing bankruptcy. But instead of seeing light at the end of the tunnel, a lot of their victims find themselves hitting a brick wall instead. Don't be one of these people. One person who came to me recently for bankruptcy advice told me how she paid one company almost \$700 per month for 9 months while she continued to receive bills and collection letters from her creditors. She was under the impression that once she started paying the debt settlement company,

her creditors will be contacted immediately and that she didn't have to worry about being sued. Sure enough, her biggest fear just happened. She recently got sued by one of her creditors and now they are trying to garnish her wages. She came to me to file for bankruptcy and stop the wage garnishment. After paying the debt settlement company more than \$6,000 over the last 9 months, none of her debts have been settled. When she tried asking for a refund, they wouldn't even return her phone calls. Apparently, most of the money she paid the company only went to pay their fees although they absolutely did nothing for her. Now she even owes a lot more to her creditors after they've added interest charges, penalties and now-also collection costs. Misinformation is the number one tool of deception used by fraudulent companies because a lot of people who sign

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.

Joseph 'Joe' Pontanilla

FILAM Joseph "Joe" Pontanilla, a council-member on the Maui County Council, tackles issues from the declining state and nation's economy to land use and zoning rights. Pontanilla, a Democrat, represents the Kahului residency area. He is the Chair of the Budget and Finance Committee. As Chairman, he is responsible for reviewing and considering financial and performance audits; budget, capital program, bond authorizations, and intergovernmental loans; and taxes, rates, fees, and assessments for inclusion in the budget, among other duties. Born and raised in Puunene as a son of a sakada (a plantation laborer who came to Hawaii from the Philippines), the 67-year-old Pontanilla attended Maui Technical School, Maui Community College, and West Oahu College before joining the United States Army. He is a Korean War veteran. After the war, he spent 34-years working for GTE Hawaiian Tel. He served the last 10 years



as a manager for Maui County. A few years after he retired, he began a political career. He ran for the Kahului residency seat of the Maui County Council in 2002 when Alan Arakawa vacated the seat to run for mayor. He won by more than 2,000 votes. During his first term, he served as the Chair of the Housing and Human Services Committee. Pontanilla was re-elected again in 2004, 2006 and 2008. Besides being the Chair of the Budget and Finance committee, he serves as the Vice-Chair in the Public Services Committee and Water Resources Committee. He is also a member of the Committee of the Whole, Economic Development, Agriculture, and Recreation Committee, and Land Use Committee. Most recently, Pontanilla approved the Wailea 670 project district, which would put 700 new luxury units in South Kihei and 700 affordable units in a light industrial zoned area of North Kihei. ■

up for their program don't even understand what they are getting into. For example, they don't know that their credit will continue to get trashed while their accounts go to collection and that they can be sued by creditors. If a debt settlement company offers you a payment program of several years (sometimes 3-5 years), this may sound great but trust me, chances are that some of your creditors will not wait that long to collect their money. The debt settlement company is only offering you a 3-5 year program to lower the monthly

amount they will collect from you every month (otherwise they can't probably convince you to sign up if they quote you a payment you can't afford) but remember- the longer you take to pay, the bigger the chances are of being sued by your creditors. If you do get sued, what will you do then? Will you file bankruptcy anyway? If so, then what's the point of doing debt settlement in the first place? My suggestion to you is that before signing up with a debt settlement company, consult with a bankruptcy attorney first to find out all your

options. It doesn't make sense to pay thousands of dollars to a debt settlement company only to be forced into bankruptcy anyway once a creditor files a lawsuit. For a free office consultation, please call Toll-Free 1-866-477-7772. We have offices 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)

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HAPPY 1ST YEAR ANNIVERSARY!
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THANK YOU FOR YOUR PATRONAGE

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SAVE TIME PHONE AHEAD

CRISPY PATA PORK/SISIG
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BUNTOT NG TUNA
PANGA NA TUNA
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SINUGBANG BANGUS
INIHAW NA LIEMPO
BEEF KALDERETA
GINATAANG TILAPIA
ADOBONG TUNA
CRISPY PORK CHOP
LA PAZ BATCHOY
ADOBONG PUSIT

CATERING PACKAGES
FREE DELIVERY WITH 10 MILES

\$695 (Good for 100 persons)
1 whole large lechon
1 large tray noodles
1 large chicken inasal or garlic chicken
1 large tray beef
1 large tray seafood
1 large tray pork
1 large tray vegetables
FREE: 1 medium tray embutido
2 medium tray of dessert (Choice of banana cake, flan, or fruit salad)

\$595 (Good for 100 persons)
1 medium tray lechon kawali
1 large tray noodles
1 large tray chicken inasal or garlic chicken
1 large tray beef
1 large tray seafood
1 large tray vegetables
FREE: 1 medium tray embutido
1 medium tray of dessert (Choice of banana cake, flan, or fruit salad)

\$345 (Good for 50 persons)
1 small tray lechon kawali
1 large tray noodles
1 large chicken inasal or garlic chicken
1 small tray beef
1 small tray pork
1 small tray seafood
1 large tray vegetables
FREE: 1 small tray embutido
1 small tray of dessert (Choice of banana cake, flan, or fruit salad)

\$195 (Good for 25 persons)
1 small tray lechon kawali
1 large tray noodles
1 large tray chicken inasal or garlic chicken
1 small tray beef or pork
1 small tray vegetables
FREE: 1 small tray embutido
1 small tray of dessert (Choice of banana cake, flan, or fruit salad)

SPECIAL OF THE WEEK
ALL ENTREES SERVED WITH FRIED RICE OR STEAMED RICE, SHANGHAI EGG ROLLS & SOUP AVAILABLE 11:00 am to 5:00 pm (Tue-Fri Only)

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EMPLOYEE'S KAYANG KAYA COMBO MEAL
CHICKEN INASAL \$5.95 (Our special marinated grilled chicken served with sauce)
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CHICKEN CURRY \$5.95 (Sliced chicken sauteed in garlic & onion with curry sauce and dried ginger chili)
GRILLED TUNA BELLY \$6.50 (Seasoned and grilled tender juicy tuna topped with garlic served w/ variety of Filipino dips)
CRISPY PORK CHOP \$5.95 (Breaded pork chop deep fried until crispy & brown served with tomato catsup)
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