

## On becoming a savvy survivalist

*Let me tell you the secret that has led me to my goal. My strength lies solely in my tenacity.*

—Louis Pasteur

tors who gave them a headstart several generations ago.

One thing is clear in all these discussions. The United States, like any other country on earth, has the right to defend its borders and lay down and enforce the parameters for those who choose to live and work here and do whatever is necessary within the confines of what is human, employ every conceivable resource at its disposal and exercise this inalienable right to preserve its sovereignty and way of life. No other security concern is more important than self preservation, at this time.

Whatever crystallizes in all these heated and passionate discussions and resultant, purportedly patriotic movements that is a response to a "call to arms" because of a perceived imminent threat, it is clear that the bars have been raised higher and that the new immigrant, no matter where he comes from, whether he came by plane, survived a leaky boat or scaled

a wall, will face even tougher challenges and must therefore learn to navigate a consequently tougher way of life. There is no other option than to morph into a savvy survivalist. In an era of dwindling resources and a string of seasons gripped by fear and terror after the horror of 9/11, the welcome mat for the immigrant is practically gone. The new immigrant way of life will demand so much from him that survival in the first ten years will require a highly flexible life strategy that must help him adapt to a society which is, at best, becoming increasingly ambivalent about its feelings to the new arrival. In some areas of the country, particularly in the East and along the Mexican border, there is intense hostility borne out of fear, justifiable or not, that the country is being overrun by another.

For the new immigrant, here are some tips learned from others who have figured it out, that might be of help.

Most immigrants come from an environment where opportunities are few and far between. The immigrant has been used to compete where there are far too many contenders and the prize, not a prize at all. In many countries, competition is dog-eat-dog. In this arena, the immigrant is used to fighting tenaciously for mere survival. It is this set of survival skills that he brings with him. His earlier environment has bred him to be the way he is.

While everyone comes here with different sets of skills and innate ability to deal with the challenges of being new to practically everything, the immigrant is faced with unlearning the old ways, modifying and adapting some of his methods and learning from scratch a whole new set of skills within the framework of a can-do attitude.

Local work experience is a requirement. Without it, whatever gifts you bring to the table as a new arrival seems to be of no consequence — at least in the beginning. Whether you have limited education, training or skill or you have all of these at the most advanced levels and with extensive experience from your home country, in most instances, you have to get your foot in the door first. Unless the industry you are in, is experiencing severe shortages of

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## 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.

## David Pendleton

Former State Representative of Hawaii  
Board Member, Hawaii Labor and Industrial Relations Appeals Board

FILIPINO-American David Pendleton, 42, was born in Glendale, Calif., and moved to Hawaii when he was in pre-school. He went to Windward Adventist School and then Hawaii Mission Academy. In high school, he already had an interest in government and politics, and was elected class and student council president.

For a short time at La Sierra Campus, he was a pre-med student. But Pendleton soon switched to a history and political science double major with a theology minor. He went on to receive a master's in religion from Loma Linda and became a minister. At the time, he was debating whether the best way to serve in his career was as a minister or in public service. Pendleton decided to get a law degree from the University of Southern California and is admitted to practice law in Hawaii and California.

In 1995, Pendleton moved back to Hawaii where he practiced law and specialized in workers' compensation issues. He also represented clients and argued cases before the Labor and Industrial Relations Appeals Board.

After a year as an attorney, he ran for the State House of Representatives. He was elected and eventually served four terms (eight years) as a Republican for Kailua and Kaneohe. During his tenure in the Legislature, he served as Minority Floor Leader, Minority Whip and Assistant Minority Leader. His committee assignments included the House Labor and Public Employment Committee. He was named Legislator of the Year in 2000 by the Hawaii Medical Association.

Pendleton is a former school teacher, university administrator, and pastor. He was a Pacific Century Fellow and a Henry Toll Fellow, and previously served on the board of directors of various organizations including the Filipino Chamber of Commerce, Castle Medical Center Strategic Planning Committee, and the Young Lawyers Division of the Hawaii Bar Association. He has been a volunteer faculty member of the Center for Tomorrow's Leaders and is a graduate of the US Marines Command and Staff College Distance Education Program at Marine Corps Base Hawaii, the HPD Citizens Police Academy, and the East-West Center's New Generation Seminar.

After leaving office in 2004, Pendleton joined Gov. Linda Lingle's staff as a senior policy analyst, focusing on legislation relating to the Departments of Labor and Industrial Relations, Taxation, Budget and Finance, and Hawaiian Home Lands.

In July 2006 the governor appointed him to the Labor and Industrial Relations Appeals Board for a 10-year term. The Board conducts contested case hearings and trials concerning labor and workers compensation matters and other issues before the Department of Labor and Industrial Relations

In 2002, Pendleton has been selected as Alumnus of the Year

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## IMMIGRANT LIVING: 101 AND BEYOND



MONETTE ADEVA MAGLAYA

(This is a redux of a previous article. The specifics still hold true.)

THESE are the dog days when sluggishness, inactivity and uncertainty reign — a holding pattern that could test the patience of Job.

The great immigration debate of our time has been shelved for next year. With so many problems the country faces foremost among which is the economy, immigration has been placed in the back burner. But when the time comes, the polarity of public opinions about immigrants will be sharply defined in the halls of Congress as well as the hubbub on the internet and loudly on podcasts, radio and television airwaves. It has always been a love-hate relationship. In between are those who barely tolerate immigrants but will remain quiet for fear of being labeled "racist" even if they grudgingly, quietly acknowledge themselves to be the progeny of earlier immigrants who have been blessed with the slightly better fortune of having ances-

## MINDING YOUR FINANCES



ATTY. RAYMOND BULAON

NO one ever wants to get into debt but at some point in your life, you may face a debt crisis. The reason is irrelevant. The problem may be self-caused or can be a result of circumstances beyond your control. Whatever the case may be, you need help and you need it fast. Oftentimes, options can be confusing so a lot of people end up doing nothing. This makes things even worse. Don't let this happen to you.

First of all, let me say this:

## Are you feeling trapped by too much debt?

Having debts does not make you a bad person. Things happen. Most people do their best with the resources that they have but sometimes, it's just not enough. Generally, I find that most people find it very uncomfortable to talk about the subject of money and debt so they tend to deal with their problems on their own.

How can you tell if you are facing a serious debt crisis? My definition of a "serious debt crisis" is where you can't afford to make even the minimum payments on all your debts every month. When this happens, I see a lot of people resort to borrowing even more. But as I always tell my clients, there is no way you can borrow your way out of debt. For example, if you are using credit cards every month to pay other credit cards, this is inviting financial disaster, plain and simple. It is just a matter

of time before your credit cards are maxed out and you will have a bigger mess in your hands. It has never worked and never will, trust me.

If your debts are huge but you are at least able to meet your monthly payment obligations, you may not be in a serious debt crisis but you may be in what's called a "debt trap" if most or all your monthly payments are just barely covering interest charges. It's called a trap because that's exactly what it is. It means that you will be stuck in debt for the rest of your life with no way out. It's not a place that you want to be but sadly, it's a reality for a lot of people who are living way beyond their means.

It doesn't take a rocket scientist to figure out that the first thing that you need to do when you are in more debt than you can handle is that you should

stop borrowing. Maybe you need to prioritize your debts and determine which ones should be paid first but do not borrow any more. Cut up your credit cards if you cannot control yourself. If you need to take money out of your credit cards, it's not your money and you are not free to spend it any way you want especially if you have no way of paying it back. The truth can't be any simpler.

As an attorney, I see a lot of people who are so buried in debt that without filing for bankruptcy, they simply have no other way out. Of course, bankruptcy is a serious decision and should not be taken lightly. Some people are too hard on themselves and instead of focusing on finding a solution, they continue to dwell on past mistakes. But I always tell these clients that their past

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## BARRISTER'S CORNER



ATTY. KENNETH URSUA REYES

THIS is a common question among people contemplating divorce in California when the other spouse does not live in the state. The California Courts has the power to grant a divorce, annulment, or legal separation if either party is domiciled in the state. Domicile is where a person lives and intends to remain. However, there is an additional requirement if you are seeking a divorce rather than annulment or legal separation. To obtain a divorce in California, one of the parties must have been a resident of California for six months immediately before the filing of the divorce petition. Responding spouses can use this requirement as a defense if the Petitioning spouse does not meet such requirement when the petitioner filed for divorce. In addition, divorce petitions may be filed in the county where at least one spouse resided for 3 months immediately prior to filing the petition.

Now apart from getting a di-

## California Court's power to make divorce orders when one spouse does not live in California

orce, legal separation, or annulled status, there may be issues relating to distributing community and separate properties between the spouses and awarding support payments. In order for the California Courts to have the power to make orders, the California Courts must have personal jurisdiction over the respondent. Personal jurisdiction means the respondent has minimum contacts with California even if not physically here. Some of the factors looked at is respondents presence in the state, domicile, residence, citizenship, consent, appearance in the action, doing business in the state, doing an act that causes an effect in the state, ownership in the state, other relationship to the state. If the respondent does not have minimum contact with California, respondent may challenge any orders relating to distribution of property and support based on the court's lack of jurisdiction.

With regards to initial child custody issues, these issues are resolved under the Uniform Child Custody Jurisdiction and Enforcement Act. California

Courts have the power to make initial custody orders if it is the child's home state at the time the action was filed. California may also assume power to make custody orders if California has been the child's home state within six months before the action was filed, the child is absent from California, and a parent continues to live in California. California may also exercise jurisdiction when no other state is the child's home state or when all court's having jurisdiction over the child has declined to act and deferred to California as the more appropriate place to make custody orders. California may also exercise jurisdiction if no other state would have jurisdiction over the child.

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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)

## How to climb out of your financial crisis

Let the Reyes Law Group help eliminate your debts and save your home

IN today's nationwide recession, millions of families have been affected by the loss of their homes and jobs. For many, mounting bills have led to huge credit card debts that have become unmanageable. This has contributed to the worst foreclosure crisis since the Great Depression, and many experts believe the California's foreclosure crisis will persist beyond 2011.

If you are facing foreclosure or your debts have gotten way over your head, don't despair. You don't have to do it on your own. There are experts who can help you face the battle and help you climb out of your financial crisis. There is a bright hope for tomorrow and you can move forward to rebuild your life. But you've got to take CONTROL now! Don't wait before things get really bad.

The first and most important thing you need to do is to consult a qualified lawyer to help you through the crisis. You cannot afford to make any mistakes as you try to find a solution to your financial troubles. Bankruptcy is a very complicated area of law, and just as a surgeon would be foolish to operate on himself, one should not attempt to tackle a bankruptcy on his own.

With a track record of over 17 years of legal excellence, Attorney Norberto F. Reyes, III, of the REYES LAW GROUP, A Professional Law Corporation (APLC), specializes in helping you take control of your financial crisis and improving your financial outlook for the future. From simple loan modifications to seeking protection under federal bankruptcy laws, the Reyes Law Group has a custom-tailored solution to fit your needs.

Be among the thousands of clients who have benefited from the expertise of Atty. Norberto Reyes and his very helpful and capable team. At dahil kapwa Pinoy, kay daling kausap ng Reyes Law Group. Call or contact us today for a free consultation. Reasonable payment plans are available. Reyes Law Group, Wilshire Financial Towers, 3600 Wilshire Boulevard, Suite 1510 Los Angeles, CA 90010, Tel. (213) 382-6600, Fax (213) 382-2096. To serve their clients' needs better, Reyes Law Group also has a new satellite office at 14418 Chase Street, Suite 203 Panorama City 91402 Tel. (818) 920-1129, Fax (818) 892-2799. Visit www.ReyesLawGroup.com or email nreyes@reyeslawgroup.com. (Advertising Supplement)