

FROM THE FRONT PAGE

# Puno moral force movement in place

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Methodist Church in Manila's launch of its own moral force movement, said the Philippines has become a "moral pariah" in the community of nations because of widespread corruption.

Puno said that the country was a "social volcano about to explode."

"We would like to choose and have elected transformational leaders from the highest post to the lowest post being contested in the forthcoming 2010 elections and the moral force movement would also like to unite all similarly minded organizations," Marquez said.

He said that the core group in its two meetings was briefed by Jesuit experts and has decided to focus on defining leaders that would bring about transformation in the country.

"It will not be endorsing any specific candidate. It will only give the qualities of the candidates that we need to be elected," Marquez said.

He said that a technical working group of volunteers has been formed to assist the movement.

"The core group will again meet after Holy Week. In between meetings, a lot of assignments are being given to the technical working group," Marquez said.

**Advocacy vs corruption**

Marquez said the movement is Puno's personal advocacy against corruption. "This is a personal call, a personal crusade of the Chief Justice. It does not involve the court in whatever manner," he said.

"The judiciary is as much as possible being shielded from this," he said. Once the movement is in full operation, Marquez said Puno plans to step aside.

He said the group would have its launch sometime in May, a year before the 2010 elections.

"We don't want it to be identified with the administration nor do we want any of the members identified with the opposition or supportive of either group," Marquez said.

"So it was really not very easy to get a respected member of the business community who is not allied one way or the other," he said.

Executive Secretary Eduardo Ermita welcomed the movement.

"That serves as a wake-up call for many, especially those serving in government. That's how we should look at it. We can't say we're all clean," he told reporters at the Mt. Samat Shrine in Bataan province.

Ermita, however, said that rooting out corruption was part of the program of President Gloria Macapagal-Arroyo, who has ruled for more than eight years since January 2001.

"All leaders of countries would like to rule under a program of morality," he said.

Ermita also said that it wasn't surprising that Puno made such a call, pointing out that having rose through the ranks of the judiciary he was "aware of the causes of anomalies."

**Touchy issue**

Chief Justice Puno knows what to do, and knows why our morality has dipped because of the crimes he has witnessed," he said.

Corruption has been a touchy issue to the Arroyo administration, which has been rocked by a string of scandals since 2001. ■

# Government cracking down on mortgage scams

WASHINGTON—Top federal and state officials on Monday, April 6, announced a broad crackdown on mortgage modification scams, accusing "criminal actors" of preying on desperate borrowers caught up in the nation's housing crisis.

Government officials say scammers are seeking to take advantage of borrowers in danger of default. The frauds often involve companies with official-sounding names designed to make borrowers think they are taking advantage of the Obama administration's efforts to help modify or refinance 7 to 9 million mortgages.

Officials say such operations almost always are fraudulent, and that help is available for free from government-approved housing counselors.

"These predatory scams callously rob Americans of their savings and potentially their homes," Treasury Secretary Timothy Geithner said Monday, April 6. "We will shut down fraudulent companies more quickly than before. We will target companies that otherwise would have gone unnoticed under the radar."

The Federal Trade Commission has sent warning letters to 71 companies it says were running suspicious advertisements and has filed five new civil cases to halt illegal loan modification scams. Attorney General Eric Holder says the FBI is investigating about 2,100 mortgage fraud cases.

"If you discriminate against borrowers or prey on vulnerable homeowners with fraudulent mortgage schemes, we will find you, and we will punish you," Holder said.

Over the past year homeowners have been flooding state attorneys general with complaints about for-profit loan modification consultants. While some are legitimate, authorities say many are con artists.

Roadside billboards in places like Las Vegas scream, "Save my property!" and radio ads promise "expert help." Some companies comb property records and send mail designed to look like it is from the homeowner's lender.

Some of those making the offers to help are former brokers, agents and appraisers who've seen their previous business evaporate. But it's difficult to gauge if even the legitimate consultants are more effective than nonprofit credit counselors who also work with lenders at no charge.

Some states recently have toughened penalties for perpetrating foreclosure scams, and some prosecutors have used existing fraud statutes to bring criminal charges. But many state prosecutors have not filed criminal cases, instead proceeding with civil lawsuits. (AP)

# US Bank to look into investing in the Fil-Am community

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of the Board, President, and CEO of US Bank and a few of his partners, visited and spent a few hours at SIPA headquarters on Thursday, April 2, to see "up close the great things that are happening here in Historic Filipinotown."

Davis was in Los Angeles to speak at Greenlining's 16th Annual Economic Summit at the Cathedral of Our Lady of Angels.

The *Asian Journal* caught up with Davis at SIPA and discussed the importance of the banking industry to reach out to ethnic communities.

AJ: Good afternoon Mr. Davis. Tell us what brings you out here today?

RD: I wanted to see some of

the community activities that are supporting this great [Filipino] market. Historic Filipinotown is something that I have heard a lot about. [SIPA Executive Director] Joel [Jacinto] has spoken a great deal about it. Bob of Greenlining is also very supportive of this and he wanted us to see up close the great things that are happening here."

AJ: When I was listening in to the presentation a moment ago, you had mentioned how completely unaware you were of the potential of the Filipino community. Please elaborate on that.

RD: Well, it's a joint responsibility. You guys [Filipinos] need to tell your story better and we need to listen better. Days like today really move those things

together. We had a chance to come out and see it first hand, we had a chance to have our attention completely focus on what your mission is, and now, we'll be much more focused on helping in the future."

AJ: How important is that to collaborate with ethnic communities like you had mentioned during the presentation the Hispanic, and now possibly the Asian market?

RD: It's very important but it's not just ethnic. Banks are supposed to be in the community. In the original days, 150 years ago, when banking started it was all about helping the community. Banks basically took money from customers that needed to be safely kept and would turn around and lend it to people who have a dream. And a 150 years later, here we are in different communities. What's so neat about this and Historic Filipinotown and everything that you guys have all done is it gives us another place to find that core or that nerve center so we look forward to opportunities like this to get closer to communities and [the Filipino community] has done a great job creating a place to gather.

AJ: You just toured Historic Filipinotown, what's your reac-

tion? What do you think of this place?

RD: We did [tour Historic Filipinotown]. It's great. It seems to me you [Filipinos here] have a great opportunity to tell your story outside of Filipinotown... From what I understand this is the gateway for people as they immigrate into the states, they often come here to this community and what I would say to you is when they move out to the Greater Los Angeles County and Orange County and other places to keep coming back here [to Historic Filipinotown] as their place to keep connected.

AJ: Last question, where do you go from here now that you know about the Filipino community and have attained all this knowledge about us?

RD: Well, I came here with the head of our business in California. We have a number of [Filipino] employees. So we are going to go back and learn more about our own involvement with the Filipino community, Filipinotown, and our own employees who are Filipino. We'll take this as a learning step to see what we can do more for us, for you [the Filipino community] and together we'll be better. (Joseph Pimentel)

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