

# COMMUNITY JOURNAL

## IMMIGRANT LIVING: 101 AND BEYOND



MONETTE ADEVA MAGLAYA

## Log off and enjoy your hot chocolate

*"The happiest people don't have the best of everything... They just make the best of everything that they have."*

— Author Unknown

SKIM and scan FWD messages when I can. I'm not big on forwarding stuff, leaving that for others to do. I still prefer personal one-liners. Communication has become efficient, almost done by rote, and sometimes borders on the cold and impersonal. I still don't enjoy being part of a network to be used for someone's purpose or agenda. There's a stubborn part of me that rebels and chafes at becoming part of a statistic or used for a purpose to advance someone's agenda. We've all become easy targets for privacy

intruders. Nothing seems sacred or private anymore. There's more than enough out there in the public records to fill a dossier on anyone with an SSN. We are living in the Information Age and the currency we trade in are bits and bytes of information. It's like living in glass houses these days. There's too much transparency and I am becoming resentful.

No wonder our sense of mystery and awe at anything in this life is fast eroding. That is why I regard social networking with a bit of trepidation and suspicion. And frankly, who's got the time?

I am probably one of a vanishing breed, always itching to get out of the virtual world and into the real world of doing things, creating, fixing, cooking, gardening, making memories and connecting personally and laughing until my sides are nearly split. By choice, I am offline and often unwired on the weekends. My personal motto these days: LOG OFF AND LIVE.

There's so much living yet to do: so many recipes to try, seeds to plant, topiaries to shape, weeds to pull, walls and blank

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## MIINDING YOUR FINANCES



ATTY. RAYMOND BULAON

## Bankruptcy: Plan your own financial recovery now

current financial situation causing you to have sleepless nights?

Experts predict that it may take a while for the economy to improve. As a bankruptcy attorney, the questions that I am often asked are: "Will my family's increasing debt load result in bankruptcy?" "What happens if I lose my home in foreclosure?" A lot of people are overwhelmed with the difficult choices and situations that they face. If you are going through a bankruptcy or foreclosure, you may be feeling a lot of anxiety and depression at the moment. But life is sometimes full of unexpected events and the most we can do is to deal with our current situation and remain positive that eventually things will turn around for the better. What's your personal financial recovery plan?

If you find that bankruptcy is your only option, remember that you are not alone. Last year, over 2 million people filed for personal bankruptcy. These people are just like you- average, hard-working individuals who are doing their best to pay their bills but came to a realization at some point that they needed help in order to get a fresh financial start. When appropriate for your situation, bankruptcy can be a positive solution that can help you rebuild from scratch. Think about it: If you are at a point where you can't pay your bills and your very livelihood is at risk because creditors are threatening to sue you and garnish your wages, what do you do? Things don't have to go from bad to worse, unless you let them- by doing nothing. Bank-

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