

# COMMUNITY JOURNAL

## MINDING YOUR FINANCES



ATTY. RAYMOND BULAON

## Is filing bankruptcy your last resort?

and experienced attorney. When done correctly, however, it could be the best decision you ever made to turn a hopeless situation around.

There are 2 basic types of bankruptcy for individuals. Chapter 7 bankruptcy allows you discharge all outstanding debts that you can no longer pay with the exception of certain types of debts such as student loans, taxes and child support. The process begins by filing a "petition for relief" with the bankruptcy court. Once the petition is filed, creditors are automatically prohibited from pursuing or continuing any legal action against the debtor or the debtor's property unless they get permission from the court. Thus, collection calls, lawsuits, wage garnishments, repossessions and foreclosure are stopped immediately.

In Chapter 7, secured debts such as mortgages, car loans, and debts for appliances, furniture and jewelry can be kept if your intention is to keep the collateral or security for the debt. If you are no longer interested in keeping the collateral (example: a car), you may surrender it to the creditor and owe nothing. The Chapter 7 trustee (the person appointed by the bankruptcy court to sell non-exempt assets) will examine the debtor by asking a few questions and no appearance before the judge is necessary. The examination is usually brief and uneventful. Creditors may show up at the examination but this is usually rare. Most Chapter 7 cases are no-asset cases and the debtor keeps everything including the family home, vehicles, bank accounts,

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WHEN no other means of debt relief are available, filing for bankruptcy may be the only way to get out of debt for most people. The good news is that the old stigma associated with filing bankruptcy no longer really exists and most people who file bankruptcy usually rebuild credit very successfully in only 2-3 years. Of course, this doesn't mean that you should take the decision to file lightly. Filing bankruptcy is still a very serious decision and is one that must be made with the expert assistance of a knowledgeable

## First Annual Jatropha Farming Conference & Expo

LOS ANGELES – A company called Farming Biodiesel Inc.(FBI) base in (Riverside County) Desert Center ,California is holding a JATROPHA CONFERENCE & EXPO. On May 15,16 &17, 2009 (Fri, Sat. & Sun.) at the company farm site in Desert Center, California. A farm demonstrations on how to plant, cultivate & harvest Jatropha, witness the actual operation how to turn the seed into crude oil. This is the only American Jatropha farm registered with USDA. This is our first Jatropha Conference & Expo .Experts will talk about recent issues on biofuel technology. Luxury buses will transport attendees from Agua Caliente Resort & Casino Hotel at Rancho Mirage. to the FBI farm and back. Please visit: www.farmingbiodiesel.com and access Conference & Expo box to see links, schedules & activities of FBI Farm.

In the past we heard about black gold wealth, from fossil oil coming from deep beneath the earth. We will be hearing soon Green Gold a renewable source of energy from plants. A huge opportunity to benefit farmers and investors in this new wave of wealth & job creations. You will help in the reduction of pollution in the air, help reduce global arming. The Government mandates creates investors tax credits, industry global carbon credit for planting Jatropha. The US Stimulus package contains \$43 billions in incentives for business engaged in Renewable Energy Development.



What is Jatropha Tubatuba, Kasla or Tubang Bakod. This plant will start to bear fruit after 6 months of planting, will ripe ready for harvest in a year.

The maximum seed oil content is about 40%, increases yield yearly to a maximum in five years and level off thereafter. It will continue to grow and bear fruits for 40 years. The plant is specially invited to attend in this Conference. The Organizer to form cooperatives

for Bohol is your own community leader, Mel Alfarero who is hosting a booth,also assists in coordinating the Conference & Expo for Farming Biodiesel Incorporated. The future Director for the Philippines.

The cost to attend the (3) day event including farm tour, transportation, meals, drinks at the venues ( Conference & Expo )is \$695.00 per person. Excluding hotel room which runs at \$109.00 per night at the Agua Caliente Resort & Casino.

At Rancho Mirage. Please call Chris Barrios,(non-Filipino) Marketing Director at (760) 227-3388, for details email him at: chris@farmingbiodiesel.com .

A package offered by Mel Alfarero for the first 20 callers who will attend. Get a discounted half price of only \$350.00. Please call Mel, at (818) now (747) 772-6933 or (747) 438-1878 cell phone. Or email him at: CCalfarero@socal.rr.com.

(Advertising Supplement)



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Elaine Loreto, Esq.

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## U.S. Census Bureau News

Los Angeles Regional Census Center  
9301 Corbin Avenue, Suite 1000  
Northridge, California 91324

### Managers Being Recruited for 2010 Census Tagalog-Speaking Managers Sought for 19 counties

Northridge, CA

The Los Angeles Regional Census Center is actively recruiting managers for 27 Local Census Offices. 26 will be located in Southern California, and one in Honolulu, Hawaii. With the exception of the U.S. military, the nationwide recruiting effort for the decennial census is the largest peace time hiring of temporary federal employees.

In the fall of 2009, these 27 Local Census Offices will open to direct Field Operations for the region's population count on Census Day, April 1, 2010. These offices will be located in strategic areas of southern California and on the island of Oahu, Hawaii. Managers' salaries range from \$19.25 to \$29.00 per hour depending on location and position.

The current focus and priority is on recruiting and testing to fill six key management positions for each Local Census Office before the openings in the Fall, 2009. The positions are: Local Census Office Manager, Assistant Manager for Field Operations, Assistant Manager for Administration, Assistant Manager for Recruiting, Assistant Manager for Quality Assurance, and Assistant Manager for Technology.

Testing will be ongoing in Local Census Office cities and their surrounding areas. To reserve a seat for testing, please call (866) 861-2010, enter zero: "0" and your zip code.

New offices will open in the counties of Los Angeles, San Diego, Riverside, San Bernardino, Orange, Fresno, Santa Barbara, and Honolulu, Hawaii.

For more information on Census 2010 jobs in the Los Angeles Region, please visit

[www.census.gov/losangeles](http://www.census.gov/losangeles).

Click on the link for "Regional Employment."