

**MINDING YOUR FINANCES**



ATTY. RAYMOND BULAON

## Are your financial problems pushing you into bankruptcy?

your situation. Currently, there is also a pending bill in Congress that may allow bankruptcy judges to force lenders to modify mortgages in the future.

(b) New Bankruptcy Laws Originally Intended To Curtail Bankruptcy Abuse Are Ineffective To Help Those In Genuine Need Of Debt Relief- According to the credit counseling agencies, so far almost 97% of people who go through the mandatory debt counseling (required by the new laws passed in 2005) are NOT in a position to pay anything AT ALL to their creditors. This means that 97% of people who elect to file bankruptcy are clearly BANKRUPT and need help. Contrary to what the proponents of bankruptcy reform said (i.e., that most people who file bankruptcy can actually afford to pay their creditors if they just wanted to), everyone is now realizing that this is not true. The fact is that people who file bankruptcy are the people who genuinely need a fresh financial start.

(c) Consumer Debt Is Once Again At An All-Time High- The average household now owes approximately \$25,800 in credit card debts. Studies show that 65% of all credit card accounts are only paid the minimum required every month. With the outrageous interest rates charged by the credit card companies, people are bound to be in debt for many years, perhaps for decades in some cases. To make

things worse, credit card companies have increased monthly minimum payments in most cases, making it harder for consumers to come up with more money every month just to stay current.

We are facing tough times ahead. This is not a good time to be in debt. If your debts are out of control, you may be headed for serious financial trouble. If you have already maxed out your credit cards and can't even pay your monthly minimums, I suggest you immediately cut up all your credit cards before you get buried in debt.

If you feel trapped in your situation and don't know what to do, maybe you should find out what your legal options are in dealing with debt problems. Your situation may look grim but there is hope and it's not the end of the world. In some cases, bankruptcy protection may help before your problems get worse and you end up losing everything you have worked so hard for. Don't let this happen to you. To request a free case evaluation, please call Toll-Free 1-866-477-7772 to schedule an appointment. We have offices in Glendale, Cerritos and West Covina.

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None of the information herein is intended to give legal advice for any specific situation. Atty. Ray Bulaon has successfully helped more than 4,000 clients in finding solutions to their debt problems. To schedule a free attorney consultation, please call Ray Bulaon Law Offices at TOLL FREE 1-866-477-7772.

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**PROTECTING RIGHT & \$**



ATTY. JOEL R. BANDER

YOU can bring your family to the United States if you are a US citizen, Legal Permanent Resident or US non-immigrant.

A US citizen or Legal Permanent Resident (LPR) needs to file Form I-130 immigrant petition for the alien relative. Visas are immediately available for the parents, spouses and unmarried minor children of a US citizen. Any unmarried son or daughter of a US citizen 21 years of age and above will have to wait 9-17 years (depending on your country of chargeability) before visas become available. For the married son or daughter and siblings of a US citizen the waiting period may even take longer.

Legal Permanent Residents can also bring their spouses and unmarried minor children but the waiting period is 4-7 years depending on which country they were born. They can also petition for

## How do I bring my family to the US?

their unmarried son or daughter 21 years of age and above but cannot petition married children, parents, brothers or sisters.

US non-immigrants (such as students, specialty workers, intracompany transferees, trainees, etc.) can also bring their loved ones to the United States. There are no numerical limits or processing delays related with dependent visas. Medical examination is also not required.

Immediate relatives of US citizens (parents, spouses and unmarried minor children) are not subject to numerical limitation but it may take 8-12 months before the relative can obtain his/her immigrant visa. The process may take longer if required additional documents are not submitted promptly. Some Consular Officers may require DNA testing if birth records presented are insufficient.

As part of the regular process, the relatives of US citizens and Legal Permanent Residents will be required to take medical examination prior to their interview. Certain health issues and presence of illegal drugs found in the system of the applicant may cause further

delay or denial of the application. Criminal conviction is also another cause for denial and possible lifetime bar.

Petitioning a relative seems easy but lack of knowledge about the process could turn money, effort and time spent on the case into tremendous frustration. That is why it is very important to consult with lawyers or people who have the knowledge, experience and qualification to ensure success of your application.

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Bander Law Firm, LLP has been providing immigration services for over 15 years and has multilingual staff. Feel free to call Bander Law Firm, LLP at 213-873-4333 to schedule your consultation regarding your legal concerns. Bander Law Firm provides a full range of legal services in the fields of Immigration, Mortgage Litigation, Personal Injury, Bankruptcy, Criminal and Removal Defense, Civil and Business Litigation, Wage and Hour Litigation and Class Action lawsuits.

Bander Law Firm, LLP Downtown office address: 1055 W. 7th Street, Suite 1950, Los Angeles, CA, 90017. Tel: (213) 873-4333 Fax: (213) 873-4334. San Gabriel Office address: 1045 E. Valley Blvd., #A215, San Gabriel, CA 91776. Email: info@banderlaw.com.

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## LBC offers new service – Instant Peso Padala

From Dollars to Peso in an instant – for only \$3

"The IPP is an innovative product that will deliver value and convenience to both the recipients and senders of LBC's money remittance service in the U.S.," says Hugo Bonilla, president and CEO of LBC USA.



**S**OUTH SAN FRANCISCO – As an innovator and leading provider of "padala" services for Filipinos in the US, LBC Mundial Corporation (LBC USA) brings

its money remittance services to an even higher level by introducing a new form of delivery to the Philippines.

Responding to the growing needs of Filipinos in the US who send money to the Philippines, LBC USA launched its new Instant Peso Padala (IPP). Starting May 1, 2009, LBC branches in the US that offer money remittance services have also started offering the IPP.

Like its name implies, the IPP service allows recipients in the Philippines to immediately pick-up the money sent from the US from any LBC branch in the Philippines.

"The IPP is an innovative product that will deliver value and convenience to both the recipients and senders of LBC's money remittance service in the US," says Hugo Bonilla, president and CEO of LBC USA.

He further notes that the IPP "will allow Filipinos in the US to immediately respond to the financial needs of their loved ones in the Philippines, particularly in cases of emergencies."

By eliminating the waiting time for money remittance, LBC USA has given Filipinos in the US a better way of meeting the financial needs of their loved ones back home.

"The IPP service is LBC's response to the changing and growing needs of Filipinos for money remittance services. Through the IPP, we hope to help them help their families and loved ones back home better and faster," adds Mr.

Bonilla.

The IPP service is initially available in Metro Manila branches of LBC but will soon be offered in all 750 LBC branches located all over the Philippines. Money remitted through the IPP service is limited only to P10,000.00 per transaction.

Prior to the introduction of IPP, money sent by Filipinos in the US through LBC can be delivered using four methods – LBC's ATM Bilis Padala service, home delivery, branch pick-up and bank-to-bank deposit.

LBC's ATM Bilis Padala service is the fastest money remittance service offered by the company – with the money available for withdrawal from any ATM in the Philippines after only 15 seconds.

While many LBC customers still prefer the traditional home delivery service and branch pick-up or the convenience

of the ATM Bilis Padala service, LBC has also learned that many customers want the flexibility of sending money anytime.

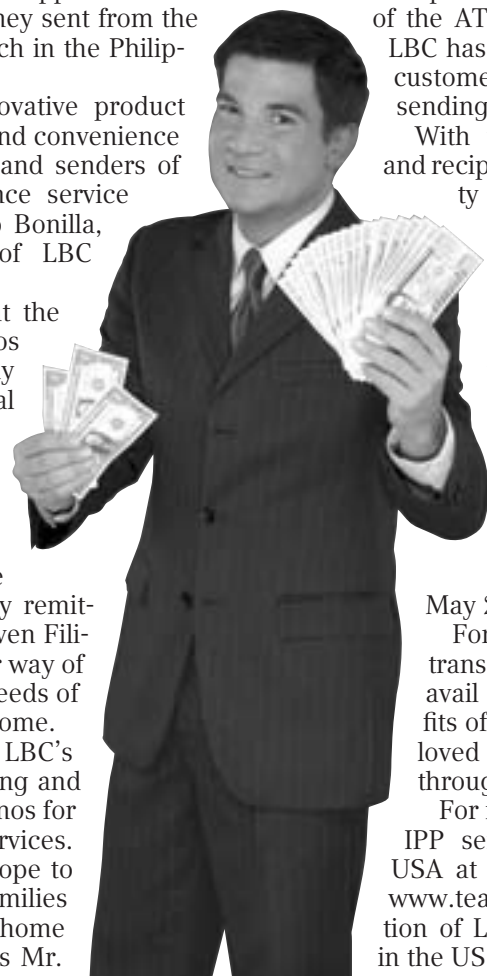
With the IPP, both senders and recipients can enjoy the safety offered by the branch pick-up and home delivery services and at the same time the convenience of immediate availability of the funds.

In addition to the benefits of IPP, customers using the new service can also avail of the new lowered pricing that LBC has implemented starting May 2009.

For as low as \$3 for every transaction, customers can avail of the value and benefits of sending money to their loved ones in the Philippines through IPP.

For more details on the new IPP service, please call LBC USA at 1-800-3385424 or visit [www.teamlbc.com](http://www.teamlbc.com) for the location of LBC USA's 60 branches in the US.

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## Lessons from the Garden

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are in God's perfect divine order like a well rehearsed dance or a Beethoven symphony; of why you must resist moving a plant from a place where it is growing so well to another place simply to satisfy a whim or a feng shui decorating principle; when and where to prune, of knowing when to water by sticking a finger in the soil or noting the droop of the leaves; or the merits of clay pots and plastic pots; of when to re-pot or top dress; even how to propagate. The most important lesson perhaps is learning when to leave well enough alone and letting go; of accepting death as part of life. I make it a point to take pictures when the flowers are in full bloom, knowing that no matter

how pretty they are, their beauty is fleeting. I am left with beautiful images and pleasant memories.

The irony of it all is that the more I know, the more I realize how little I know. I guess that is the paradox of all lifelong learning. I now appreciate more clearly the delicate balance on which our planet depends for it to sustain life — of how vastly critical it is for everyone to do their part to ensure that life continues. One can see life's longing for itself in the perennial grass that grows. There is great wisdom in gardening. If you dig in the garden long enough, you will find an infinite variety of the parallel laws that govern all life with unsurpassed clarity. Gardening has taught me a zen-like passive skill of enjoying

quiet solitude, of observing what works and what won't, of doing what needs to get done with very little struggle and ultimately, of accepting and of simply letting go when all I have done is all I can do.

Oftentimes in the past, my next-door neighbor has told me that I have grown my garden well. I wanted to tell her that she was partly right. The truth is, the garden grew me more than I grew it.

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