

# COMMUNITY JOURNAL

## IMMIGRANT LIVING: 101 AND BEYOND

## Pacquiao and the Art of War

*"If you know both yourself and your enemy, you can come out of hundreds of battles without danger."*

— Sun Tzu, "The Art of War"

Skywalker, Freddie Roach has transformed Pacquiao to become a complete fighter — lightning fast with his head, hands and feet and whose ferocity, aggression and impressive arsenal of boxing skills in the ring should give his challengers pause. He has learned well. The humble ones always do. Roach, whose slurred speech, belies a sharp mind claims, "He is my best work."

But above all that hype when the lights dim and when the silence descends, here's a fighter whose humility is humbling. Here is one who must deal with

massive amounts of adulation, flattery and heady intoxication of fame and fortune and has managed, thus far, to remain centered on who he is and what his purpose is. "I'm just a fighter," he says, when asked about who he would like to do battle with next time, leaving that for his promoters to map out.

No ordinary fighter — this one. Few have the courage to wear their spirituality on their sleeves for fear of sanction in the ratings game, the mockery of the sophisticated, or the deri-

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## MINDING YOUR FINANCES



ATTY. RAYMOND BULAON

A LOT of homeowners who are behind on their mortgage payments are asking me: Is it better to lose your house to foreclosure or file for bankruptcy protection and try to save it? What are the effects of both on my credit? Will I be able to buy another home again with a foreclosure or bankruptcy on my credit record?

Of course, these are important questions to ask yourself if you are in this situation. But I think that the more important question to ask is: What is the most realistic option I have under the circumstances and do I have any contingency or back-up plans if things don't work out as expected? In other words,

hope for the best but prepare for the worst. As everything in life, there are no guarantees.

The first thing you need to do is to take a good, hard look at your finances and ask yourself if you can really afford to keep your home. Some people are simply unrealistic about their situation and so they end up making the wrong decision. For example, a couple came to me the other day and told me that their home was in foreclosure but that they were "determined" to keep it no matter what happens. But look at the facts: They are 5 months behind on their mortgage payments and property taxes. They need about \$25,000 just to get current. Their mortgage payments alone every month are \$4200. Their total net in-

## Should I save my property or let it go into foreclosure?

come is about \$6000 monthly. They have 2 car payments and have credit card debts of about \$60,000. Their house has no equity. When I asked them how they were able to make their mortgage payments in the past when they also had all these other huge monthly expenses, they said that the only reason they were able to pay in the past was by using their credit cards!!! And after the credit cards got maxed out, they simply started falling behind on their mortgage pay-

sightedness or an inability to have a vision for the future. If you are in foreclosure, you are no doubt faced with some serious decisions that you have to make.

Is your home an asset you or simply a huge liability that you are better off without? How can you wipe the slate clean and start over? Is filing bankruptcy necessary or can it be avoided? Are non-bankruptcy options such as a loan modification, forbearance, repayment plan or a short sale possible? If

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you don't know the answers, you may feel very frustrated at the moment. But frustration can be a good thing if it propels you to take the needed action to do something about your situation. As a first step, I suggest you

consult with an attorney who can advise you regarding your rights and help you implement a plan that works for you. Remember that in foreclosure, time is of the essence and every day you waste without taking action only makes your situation worse.

For a free consultation, call Toll-Free 1-866-477-7772. Let us evaluate your situation and recommend possible options. 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 over 4,000 clients in getting out of debt. For a free attorney evaluation of your situation, please call Ray Bulaon Law Offices at TOLL FREE 1-866-477-7772.

(Advertising Supplement)

(Part 2 of 2)

ONE British writer likens the Pacman to a mild-mannered Clark Kent with a boyish smile and who seems harmless in his suits and hats, that is, until he steps into the ring. When the bell rings, he morphs into Superman, a fighter that goes to war, sizes up his opponents, executes a game plan and demolishes them promptly with blazing speed, brutal power and pin-point accuracy.

Like Yoda who trained Luke

## NURSEWEEK SALE!!!

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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."

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