



Take Dad to an appetizing joyride!

THERE'S a new place in town to take Dad this coming Father's Day. The Jeepney Asian Grill in Cerritos! Treat Dad to this novel concept of a fast-casual restaurant that offers mouthwatering grills, popular Filipino dishes and an array of flavorful Asian cuisine, all with exceptional value pricing. Allow Dad the luxury of enjoying his special day by taking him to a delicious joyride.

As they say, "The way to a man's heart is through his stomach." With the restaurant's best-sellers like the Grilled Pork Skewers, the Grilled Chicken with peanut sauce and the Beef Satay, favorites like the stir-fried *Pancit Canton*, the Jeepney Seafood Java Rice and the Beef *Panang*, their generous servings and their great food presentation, Dad will surely enjoy a great meal at the Jeepney Asian Grill. Take note, all items are made-to-order with fresh ingredients. It is a sight to watch the Cooks in the restaurant's open kitchen, as they prepare, grill, fry or sauté your favorite dish. To complete Dad's meal, order one of their delightful desserts, starting with the ever-popular Halo-halo topped with ube ice cream, their very own Banana Tempura or their newly-introduced Mango Crisp. Truly a delectable treat! You can dine al fresco or indoors in a clean and comfortable atmosphere, while listening to 60's, 70's and 80's music in the background.

Or, you can opt to start Dad's day with a delicious and filling breakfast at the Jeepney Asian Grill. The breakfast menu was recently launched and it has already gained a following. Take the *Adobo* Flakes in an edible crispy basket, the Smoked Fish Omellette, the ever-popular *Tocino* and Grilled *Longanisa*, all cooked to perfection, served with 2 eggs, garlic rice and fresh seasonal fruit. It is a complete meal priced at \$5.95, a truly great value! Breakfast is served daily starting at 7am on weekdays and at 8am on weekends.

And, if you decide to celebrate at home, Jeepney Asian Grill offers their best selling items in a choice of Platters. To name a few: Crispy *Calamari*, Fried *Lumpia*, Kalbi Beef Short Ribs, selected skewers, grills and noodles.

The restaurant has been the go-to place for group events and celebrations, as guests are graciously welcomed by their warm and friendly staff. Introducing a non-Filipino to the rich flavors of our Filipino cuisine, take them to Jeepney Asian Grill and you will not be disappointed.

And this Father's Day, Jeepney Asian Grill is celebrating Dads with their "CHEERS TO DAD" special. For every meal purchased, Dads get a free beer, wine or soda. So bring Dad, your family and friends to Jeepney Asian Grill and make this Father's Day a memorable and delectable treat! You may also bring home its authentic Filipino and Asian flavors without waiting in line by phoning ahead at (562) 207-0070.

(Advertising Supplement)



Minding your Finances

Atty. Raymond Bulaon

QUESTION: "My husband and I purchased a home several years ago but now, the value has dropped significantly and we owe a lot more than our home is worth. We also have an *OPTION ARM* and the payments have increased drastically, making it difficult for us to make the monthly payments. Of course, this is our home and we would like to keep it as much as possible but does it even make sense to keep it at this point? Or should we just walk away?"

I get asked the above question daily. In the wake of the current mortgage crisis, a lot of people are finding themselves running out of options besides foreclosure. In cases where there is a possible foreclosure deficiency (usually a 2nd mortgage), a lot of people also find it necessary

When your home is 'upside down': Keep or walk away?

to file bankruptcy. Is there a universal answer to the above question?

Answer: Unfortunately, the answer is NO, there is no universal answer to the above question because every situation is different. In my opinion, however, I think there are certain factors you should seriously consider that may help you in deciding the best course of action. Here's what I think you should look at:

Mortgage payment vs. costs of renting: Homeownership comes with certain tax benefits but in cases where the monthly mortgage payment exceeds the cost of renting comparable housing, the difference is considered an "investment". But if the property value is way below how much you currently owe, does this amount actually represent what you may call an "investment"? Or is this money just going down the drain? Can you get a better return on this money if invested somewhere else?

Can you live reasonably and afford to make the payment on the principal balance if your *OPTION ARM* loan was changed to a fixed rate? These days, a lot of homeowners with an ARM that has adjusted can no longer afford the increased payments. So assuming that the bank agrees to a loan modification and changes your loan to a fixed-rate loan of let's say 5%, can you afford to make the monthly payment on your principal amount? Use a mortgage calculator and do the math. If you can't afford the new payment, unless the principal is reduced, I think it's clear that you cannot afford to keep your home.

Is the value of your home significantly lower than what you currently owe? In a lot of areas, home values have dropped 30-50% and homeowners are upside down by hundreds of thousands of dollars. The larger the difference between today's current market value and your loan amount, the longer it will take

for you to regain lost equity in your house. Thus, if your mortgage payments are a lot higher than the cost of renting comparable housing, you may be better off just saving the difference. In a few short years, the money you save can easily be the down payment on your next home.

If you are in foreclosure and burdened with your mortgage payment (and maybe lot of other debts that you can no longer afford to pay), let me help you evaluate your legal options. Call Toll-Free 1-866-477-7772 to schedule a free office consultation. We have offices in Glendale, Cerritos and West Covina.

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.

None of the information herein is intended to give legal advice for any specific situation.

(Advertising Supplement)

BARRISTER'S CORNER



ATTY. KENNETH URSUA REYES

THERE seems to be a misconception in the general public that you can only obtain a divorce in California if your spouse will sign the divorce papers. I get this question a lot from our family law clients. The fact is that California is a no fault state and you do not need your spouse's signature in order to get a divorce. What is more important is being able to satisfy the jurisdictional requirement of the Court of residing in the State for at least 6 months

Can I obtain a divorce if my spouse will not sign?

prior to filing the petition and in the County for 3 months prior to filing the petition.

The only time you may need your spouse's signature is if there are issues in the divorce case such as community assets and debts, custody and visitation, spousal and child support, and the parties are in agreement with all the terms. In that situation, the parties may avoid the cost and uncertainty of going to trial by executing what is called a stipulated judgment which is in essence an agreement as to all the issues in the divorce case. Other than that, you do not need your spouse's signature. If there are no issues in the divorce case

and the other spouse does not file a response to the Petition for dissolution, you may simply default the other party and seek a default divorce judgment from the Court. If there are issues, then you may set it for a prove up hearing and have the Court decide how to resolve the issues.

However if your spouse files a response, then your case is what you called a contested divorce case. You will have to go through the litigation process which involves obtaining discovery, exchanging declarations of disclosures, and preparing the case for trial. Ultimately, you will obtain your divorce at trial

in addition to adjudication of the distribution of community assets and debts amongst other issues. It is in the best interest of the party to retain the representation of competent counsel who will assert his or her rights under the family code.

Attorney Kenneth Ursua Reyes was President of the Philippine American Bar Association. He is a member of both the Family law section and Immigration law section of the Los Angeles County Bar Association. He has extensive CPA experience prior to law practice. LAW OFFICES OF KENNETH REYES, P.C. is located at 3699 Wilshire Blvd., Suite 700, Los Angeles, CA, 90010. Tel. (213) 388-1611 or e-mail kureyeslaw@aol.com; Website kenreylaw.com. (Advertising Supplement)

People and Events

Rotary Club of Historic Filipinotown to honor outgoing and incoming presidents in 'The Devotion/Promotion' event

HISTORIC FILIPINOTOWN—Current President Sonny Gancaico's term for 2008 - 2009 will be ending on June 30, 2009.

President Elect Benito Miranda whose term for 2009-2010 will begin on July 1, 2009, will succeed him. In an effort to ensure a seamless transition for the future terms, the club has positioned Ben Aranda as the new President Elect for the 2010-2011 term and John Mina as the President Nominee for the 2011-2012 term. Mr. Vic Ching, Charter President, (2007-2008) will round up the leadership team who will direct the club's humanitarian and missionary activities in Historic Filipinotown and the Philippines in conjunction with the Rotary International-

al's goals for the new term.

With a great appreciation and gratitude, the RC HiFi announces that Silverlake Medical Center will host the Demotion/Promotion Event for Mr. Sonny Gancaico and Mr. Benito Miranda on June 25, 2009 at the Silverlake Medical Center, located on 1711 West Temple St., Los Angeles, CA 90026, from 6:30pm to 8:30pm.

The celebration will include a review of the key projects accomplished in the past year, and a brief overview of the plans for the coming year, followed by a buffet dinner and

entertainment. The club event is expected to be attended by its Club Members, Rotary District officers and spouses, Community Leaders and members of the media. This event is by invitation only.

For further information on how to volunteer or donate to the Rotary Club's causes, please contact Vice President Ben Marte at bmarte5644@sbcglobal.net, or by cell phone at (213) 709-6688.

For more information on the projects and events of the club, please visit the following website: <http://www.filipinotownrotary.org/>

Family Appointment with Yahweh El Shaddai

EVERYONE is invited to join a family appointment with Yahweh El Shaddai, the God who is more than enough where Jesus Christ is Lord, on the first, second and third Saturdays of the month from 6:30-

9pm at Our Lady of Guadalupe Church in 2020 East San Antonio Street, San Jose CA 95116.

For more information, please contact Ann Pascua at (408) 987-9610.

FAL Yard Sale Fundraiser to benefit FAL's collection and programs

On June 27, Saturday, from 8am-2pm, at 1500 S. Stoneman Ave. Alhambra, CA 91801. We are accepting donations of items that are in good or working condition for sale at this event. Please bring your donations to FAL (135 N. Park View St., Los Angeles) during Mondays-Fridays 1-5pm. To visit outside these hours, please schedule an appointment at filamlibrary@sbcglobal.net or (213) 382-0488.

Founded on October 13, 1985 by Helen Agcaoili Summers Brown ("Auntie Helen"), FAL is the earliest and largest Filipino library in the country with a collection of more than 6,000 titles. Along with books, the collection consists of magazines, student papers, posters, DVDs, and CDs. The various sections include children's literature, the history of Filipinos in Los Angeles, and Jose Rizal. FAL also features a permanent exhibition on its founder Auntie Helen, a variety of paintings by renowned artist Eliseo Art Silva, and Filipino books available for sale. Whether to browse or conduct research, FAL's visitors include students, teachers, writers,

families, and tourists.

FAL also advances its mission with its many programs. The Children's Reading Program promotes the value of diversity to families in Greater Los Angeles through the reading of Filipino children's books. In Bus Tours of Historic Filipinotown, a guide narrates the significance of sites, events, and individuals in and around the area to present an historical overview of Filipinos in Los Angeles. Authors also introduce their Filipino works of literature with residents of Greater Los Angeles through Book Launches. Finally, FAL has a benefit gala every October to commemorate its anniversary and Filipino American History Month.

If anyone would like to give a donation online, please feel free to visit www.filipinoamericanlibrary.org. FAL is located at 135 N. Park View St., Historic Filipinotown, Los Angeles, CA 90026-5215. It is open Mondays-Fridays 1-5pm and by appointment. For more information, please contact filamlibrary@sbcglobal.net or (213) 382-0488.

Comedy for a cause presented by Angels of the Valley Hospice Foundation

by JUSTIN RIVERA

FROM the Magic Castle in Hollywood, CA, all of the Improv Comedy Clubs in California, and Comedy Central's The Gong Show w/ Dave Attell, Filipino Comedian Magician Justin Rivera is the opener in a show entitled Comedy for a Cause at the Glendale Civic Auditorium this Saturday June 20, 2009 at 7pm. It's a fundraiser for a Filipino founded non-profit organization called Angels of the Valley Hospice Foundation.

The founders, Emerald and Rowena Argonza, just started the non-profit organization earlier this year in February. Their

mission is to provide the funds needed for terminally ill patients who can't afford health insurance. Not only do they help patients with medical bills but also their families with other costs such as a funeral. Comedy for a Cause is their first big fundraiser this year.

The show also features singers, a live band, and professional comedians Luke Torres, Steve Flye, and Paul Ogata. Luke is set to host the show. He's been on FOX's *In Living Color* and has opened for *Jerry Seinfeld*, *Howie Mandel*, *Dennis Miller*, and *Louie Anderson*.

Steve is the featured act whose television credits include

BET's *Comic View* and CBS's *CSI: Las Vegas*. With his latest television appearance on Showtime to air this summer, Paul is headlining the show. His other appearances include Comedy Central's *Live at Gotham* and CBS's *The Late Late Show*.

Tickets cost only \$25 and include a hot dog and soda/water. Beer and wine will also be sold at the auditorium located at

1401 North Verdugo Road Glendale, CA 91208. To order tickets call (818) 542-3044 or e-mail angelsofthevalleyhospice@sbcglobal.net For more information please visit www.angelsofthevalleyhospice.com.

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