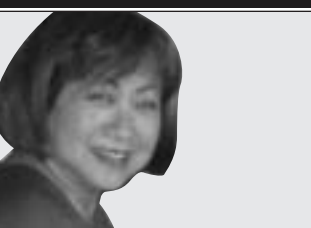


**IMMIGRANT LIVING:  
101 AND BEYOND**



MONETTE ADEVA MAGLAYA

# A case for coming home ...

*“Travel makes one modest.  
You see what a tiny place  
you occupy in the world.”*  
— *Gustave Flaubert*

**Part 1 of 7**  
THINKING of coming home for a visit, *kababayan*?

In the best scenarios, a three-week whirlwind trip to the Philippines is what most Filipino expatriates living and working in the US or elsewhere in the world can shoot for. Aside from putting together the somewhat hefty logistical requirements (translation: money, whether in cash, debit cards or “*kaskas*” meaning credit cards), one truly needs to be a proactive tactician in mapping out how a Philippine trip pans out. So move over, Marco Polo. This is the way it’s done.

How do you make a Philippine trip memorable? For the jaded traveler who routinely goes back and forth several times a year, either for business purposes or as a jet setting lifestyle choice, the question is moot and academic. But for the majority

of expatriates who can only go on rare occasions because of personal circumstances affecting finances, workloads or family responsibilities, an expensive transcontinental time-out such as this merits thought—lots of it. A Philippine trip should result in a treasure trove of feel-good experiences and ultimately, memories—that make the journey worth all the effort and time spent in excruciating detail, worth all of the expense and maybe, more importantly, worth every nanosecond of one’s hurried and harried expatriate life. The trip must be so good that it must be worth doing all over again.

There’s much to see and do, remembering all too well that we lose a day going there which we regain on the return trip. We have to make allowances for the effects of jet lag to settle in. How does one get the best homecoming experiences? In a word,

PLANNING. Know that well-meaning friends and relatives already have first dibs on your limited time. So map out your itinerary (the places and experiences that you must see and do that are on the top rung of your priority list) and itemize your to-do list in detail, way in advance with the proviso that you must be open and flexible in your schedule. The fine art of travel is remembering that an itinerary is just a guide and not necessarily written in stone. If need be, you must be able to revise on the fly when the occasion calls for it.

Going on a trip is like any other project. It needs a blueprint. It involves the mind-body-spirit connection. You have to be physically fit and mentally agile. Consult your doctor before going on a regular exercise and diet routine a month before leaving. Your immune system will be severely taxed, so a word to the wise—wash your hands often with a sanitizer you keep with you at all times in your travel purse, and take Airborne effervescent tablets with you so your system can brace for the assault on your body particularly in self-contained, confined spaces like airplanes and waiting rooms where air is re-circulated. Some swear by it as I do; others swear at it claiming it to be no more than a placebo effect. Just do whatever works for you. No one is immune from the cold and flu virus so be on the defensive. If at all possible, stay away from the obviously afflicted and hydrate always. Well, maybe not on the plane itself to prevent frequent trips to the bathroom.

You estimate and gather the money required

to pull it off. Fudge the figure twice as much and be warned. Your money will be as fluid as water gushing out of a broken water main. Have one or two credit cards with you for back-up and call the 800-number and give them a heads-up to let them know that you will be in the country during a particular period. Fraud units of credit card companies study your spending patterns and, much to your dismay, may put a hold on your credit card transaction if it registers you are buying far away from your place of residence. You will end up calling their number to prove your identity, which is not an 800 number, and for which you will pay for the long distance call. Make sure you bring dollars in nearmint condition because the moneychangers will refuse old, tattered currency with cuts or writing. A lot of non-mall shopping transactions will be in cash, so be prepared to bring cash on your person or in a zippered, discrete purse you keep with you at all times. Vigilance is the key when out in public. Thieves have trained eyes and can home in on a victim who is not alert. Keep your purse on the side of your body where your shopping companion walks. Beware of distractions and scripted street dramas designed to keep you offguard.

*(To be continued ...)* \* \* \*

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ATTY. RAYMOND BULAON

## Can the Obama housing plan help you keep your home?

refinancing under this program. This article ONLY discusses the Loan Modification part of the program as this is what most people are interested in.

First of all, you need to understand that the plan only works for people who make enough money to be able to afford their modified loan. So if you are unemployed or do not have enough income to be able to pay the modified loan payment, you are not going to qualify. I should also add that if your are overextended on all other debts (credit cards, car payments, personal loans, etc.), so that your total debt payments including your mortgage are 55% or more of your monthly gross income, you need to do something about your other debts in order to make this plan work for you.

Secondly, you must remember that this is strictly a voluntary program and your lender is not obligated to participate. However, several of the largest mortgage servicers such as Bank of America, Wells Fargo and Citigroup have said that they will participate in this program. Your mortgage amount cannot

exceed \$729,750. In some cases where loans have been sold to an investor that is not owned or backed by Fannie Mae or Freddie Mac, a loan modification will not be possible.

A lot of people are asking if their mortgage balance will be reduced especially if they home is “upside down”. The answer is YES, it is possible for a lenders to reduce the principal but they are NOT required to. To lower your mortgage payment, lenders will lower your interest rate or extend the payment terms to 40 years if necessary. Lastly, if you have a second mortgage, the amount can be forgiven if the Treasury makes a cash offer to have the debt forgiven. The lender, of course, is not obligated to accept the cash offer but it may be likely to accept it since that lender will probably receive nothing if the house goes into foreclosure and especially if the homeowner ends up filing for bankruptcy to wipe out a collectible foreclosure deficiency.

Lastly, if you do not qualify for loan modification under the Obama plan, your lender may

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**BARRISTER'S CORNER**



ATTY. KENNETH URSUA REYES

RECENT changes in immigration legislation has made it more difficult to pursue certain traditional paths to obtaining permanent residency in the United States. Employment based immigration has been affected by retrogression. H-b visas has been affected by lower visa quotas. However, one traditional way of obtaining permanent residency which has remained unchanged is through a petition by a US citizen spouse.

As a spouse of a US Citizen, an alien is considered an immediate relative and entitled to immediately apply for a green card inside the United States. This is usually done by simultaneously filing an I-130 Petition for Alien Relative and an I-485 Application to adjust status. However in order to do this, the alien spouse must have been inspected when the alien entered the United States or if not inspected must be grandfathered by section 245(i) of the immigration and nationality act. Being in-

## Permanent Residency through Marriage to US Citizen Spouse

spected means that the alien entered using a valid visa, paroled inside the United States, entered using the visa waiver program. The alien is grandfathered by section 245(i) if a family petition or a labor certification has been filed for the benefit of that alien prior to April 30, 2001. If the alien was not inspected nor grandfathered under section 245(i), such as if the alien crossed the border illegally, the alien cannot obtain his or her green card inside the United States. Along with the application and petition, the alien is also required to take a medical examination by a physician designated by the USCIS. The result of that physical examination is reported in a USCIS form and sealed in an envelope submitted with the Petition and Adjustment Application.

The alien spouse may also apply for a work authorization card with the Petition and Adjustment application. The work authorization card will allow the alien spouse to work legally in the United States, obtain a social security card, and a driver’s license while that person is waiting for his or her green card interview. Work Authorization card are usu-

ally issued in about 2 to 4 months from filing the application.

The green card interview is usually set in about 8 to 9 months from the time the Petition and Application is filed. The green card interview is the most important step in the process. It is through this process that the USCIS officer usually determines whether the marriage, which forms the basis of the Petition, was entered in good faith. The adjudicating officer usually asks detailed questions about the marriage relationship between the US Citizen spouse and alien spouse. If the couple do not have children, the marriage are usually subject to closer scrutiny. Along with this inquiry process, the USCIS would usually request for certain documents that proves a bonafide marriage. Some of these documents may be in the form of pictures, joint utility bills, health insurance documents, and many more. If everything goes well, the USCIS officer will approve the case and a green card will be mailed to the alien’s address within a reasonable time period. If the couple has been married for 2 years or more, the alien

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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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