

## Cotto's key to winning: Capitalize on Manny's mistake

LOS ANGELES – WBO Welterweight Champion Miguel Cotto said the key to winning the fight against Pound-4-Pound King Manny Pacquiao is to capitalize on the Filipino's mistake. "I'm going to take advantage of every opportunity in this fight," Cotto said during an open media workout at the Pound-4-Pound Gym in Los Angeles on November 3. Cotto and Pacquiao are set to meet at the MGM Grand Garden Arena in Las Vegas on November 14.

Despite having two "perfect" fights (one against Oscar De La Hoya and his most recent, against Ricky Hatton), Pacquiao, at times, leaves himself susceptible to catching a counterpunch. According to boxing historian Burt Sugar, Pacquiao has a tendency to drop his hands when he steps back after he throws a left cross.

The last person who came close to defeating Pacquiao, Juan Manuel Marquez, executed this strategy to near perfection in their last match in March 2008. Marquez lost but he set the blueprint on how to beat the Filipino champion. Cotto's trainer, Joe Santiago, said they've been watching tapes of the Pacquiao vs. Marquez match and others. "We've been watching all of the videos of Pacquiao's opponents," said Santiago through an interpreter. "We're not really worried. We feel confident in our game plan heading into this fight."

Santiago did not divulge their exact game plan against Pacquiao. He only said, that they're "approaching this fight openly and have a lot of different strategies" and that "they are going to adapt as the fight goes on."

But by the way Santiago and Cotto were catching mitts, it appears that Cotto will not try to muscle or brawl with Pacquiao as many boxing experts predict. It seems that he would rather counterpunch and look for openings.

"He beat Ricky Hatton, he beat Oscar De La Hoya but [now] he's going to face Miguel Cotto," said Cotto. "There is nothing to compare with the last two fighters because I'm not Oscar De La Hoya or Hatton."

**9th Round KO**  
Cotto seemed miffed when a reporter asked him about Freddie Roach's prediction that the Puerto Rican would go down in the 9th round. ■



Miguel Cotto, of Puerto Rico (left) works out at Pound4Pound gym with his chief trainer, Joe Santiago, right, in Los Angeles, Tuesday, November 3. Cotto is scheduled to face Manny Pacquiao in a world welterweight championship boxing match in Las Vegas on November 14. AP Photo by Lori Shepler

## Ailing 'uninsurables' may face long wait for care

Reform plan to cover the sickest who lack insurance calls for 6 month delay

WASHINGTON—You're afraid your cancer is back, and a health insurance company just turned you down. Under the health care bills in Congress, you could apply for coverage through a new high-risk pool that President Barack Obama promises would immediately start serving patients with pre-existing medical problems. Wait a second. Read the fine print. You may have to be uninsured for six months to qualify.

"If you are a cancer patient and have cancer now, you can't wait six months to go into a plan because your condition can go from bad to death," said Stephen Finan, a policy expert with the American Cancer Society Cancer Action Network. He called the waiting period in the Senate bill "unacceptable."

Advocates for people with serious health problems, as well as some insurance experts, are raising questions about one of the most important upfront benefits in the Democratic health care legislation: a high-risk pool for the medically uninsurable.

Obama proposed the pool in his September health care speech to Congress. Intended to

serve the most vulnerable as a temporary fail-safe, it would stay in place until 2013. That's when insurance companies would be banned from denying coverage because of medical problems. Government subsidies to make coverage more affordable for millions of uninsured would also start that year.

Is \$5 billion enough to cover those in need?

Now, concerns are being raised about the design of the high-risk pools. In addition to the six-month wait, there's a more fundamental issue—whether \$5 billion set aside for the three-year program is enough. The money would be used to help people in poor health pay premiums.

Obama credits his Republican presidential rival, Sen. John McCain of Arizona, for the risk-pools idea. But when the GOP candidate proposed it in 2008, the estimated cost was \$7 billion to \$10 billion a year.

The six-month wait is in the health care bill the Senate Finance Committee approved last month. To qualify for the pool, patients must be turned down for coverage because of a pre-

existing condition and uninsured for at least six months.

"If you are somebody with cancer or a heart condition who needs immediate coverage and immediate treatment, that's not very helpful," said Karen Pollitz, a Georgetown University health policy professor.

Senate Finance staffers say the restriction is meant to prevent people switching from more expensive coverage to take advantage of government assistance.

Pelosi's plan doesn't have waiting period

But the House health care bill unveiled last week by Speaker Nancy Pelosi, D-Calif., doesn't include a waiting period. Instead, it would require insurance plans who "dump" seriously ill patients to repay the federal pool. "The House provision will provide immediate relief for people with high-risk conditions who have no alternative for coverage," said Finan.

It may be easier to fix the waiting period than the financing.

Both the House and the Senate Finance bills set aside \$5 billion for the pools.

"It doesn't seem like it's near

enough money," said Douglas Holtz-Eakin, who was a top domestic policy adviser for McCain. The McCain campaign ultimately concluded it could take as much as \$20 billion a year to properly run risk pools, he said. The White House says McCain's proposal was more elaborate and not directly comparable to Obama's.

If the Democrats' risk pool starts running out of money, the government may have to start a waiting list, raise premiums or take other unpopular measures. Congress could be asked for a bailout.

Several independent expert say concerns about the financing are valid.

"It would seem that (\$5 billion) is going to be small relative to the need," said Thomas Buchmueller, a University of Michigan business professor.

Some 30 states now have risk pools for those who can't get health insurance on the private market, covering about 200,000 people at a cost of around \$1 billion a year.

"This is clearly not going to be enough money to cover everybody," said Pollitz. (AP)

## Jobless, homebuyer aid extensions advance

Bill would add 20 weeks of benefits for those out of work, expand tax credit

WASHINGTON—Congress took further steps to right the staggering economy by expanding a popular tax credit for homebuyers and extending unemployment checks for the growing legions of people running out of benefits with few job prospects.

The House passed the bill on a 403-12 vote Thursday, Nov. 5, a day after the Senate ended a monthlong stalemate with a 98-0 vote. With some 7,000 people exhausting unemployment benefits every day and the \$8,000 tax credit for first-time homebuyers set to expire at the end of November, President Barack Obama is expected to quickly sign it into law.

The \$24 billion package also contains tax credits aimed at struggling businesses.

The IRS says some 1.4 million people applied for the homebuyers credit through August, helping enliven the moribund housing market. The legislation would extend the program through June of next year, as long as the buyer signs a contract by the end of April. It also offers a \$6,500 tax credit to those who have lived in their current residence at least five years.

The measure doubles the income ceiling for eligible individuals to \$125,000. Homes must cost less than \$800,000 to qualify.

The nearly 2 million who have exhausted their unemployment benefits or face termination of benefits, usually about \$300 a week, before the end of the year would receive 14 weeks of additional benefits under the bill. The unemployed in those states where the jobless rate tops 8.5 percent would get six weeks on top of that.

House Majority Leader Steny Hoyer said the bill would also help the economy because the unemployed quickly spend their checks on living necessities. "We help people in very bad straits and we help our economy and help us all."

All but 12 Republicans voted for the bill, although several took the opportunity to swipe at the Obama administration's efforts to produce new jobs. "Make no mistake, the unemployment benefits are no substitute for a good job," said Rep. Kevin Brady, R-Texas.

The extension would be the fourth since June of last year and the first since the \$787 billion stimulus package was enacted last February. The unemployed in the hardest-hit states could, once the bill becomes law, receive a maximum of 99 weeks of benefits, well above the previous record of 65 weeks in the 1970s.

Lawmakers said aggressive measures are needed because the unemployment rate, now at 9.8 percent, is expected to hover around 10 percent into next year and more than one-third of the 15 million unemployed have been looking for work for at least six months, a record.

The nation has lost 8 million jobs since the "great recession" began at the end of 2007, said Rep. Jim McDermott, D-Wash., a chief sponsor of the legislation. Even with the recession winding down, "we know it will take considerable time to restore those lost jobs."

"A stunning 600,000 workers ran out of jobless benefits in the past two months alone, and thousands more are projected to by the end of the year," said Christine Owens, executive director of the National Employment Law Project. "Workers need this extension, the economy needs this extension."

The bill only applies to those running out of benefits before the end of the year, and McDermott reminded his colleagues that Congress may have to revisit the issue before it adjourns for the year.

The bill would also allow businesses that have incurred losses in 2008 and 2009 to seek refunds for taxes paid on profits over the past five years. (AP)

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