

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"

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 derision of the godless. Devoutly Catholic, he makes no bones about where he draws his spiritual strength and purpose and shows it for all the world to see. He doesn't go through the motions of his spirituality just for show.

So does his mother Dionisia who chose to pray the rosary in the privacy of her hotel room. The fruit doesn't really fall far from the tree. Pacquiao meditates in the silence, makes the sign of the cross between bouts, wears his rosary before and during the fight, kisses the crucifix of the rosary which his handler is instructed to hold, kneels at his corner, and just before engaging his opponent, tunes out, for just a few seconds, the raucous crowd while apparently tuning in to a much higher frequency. The more telling aspect is the post-fight when he looks heavenward after each victory, goes to mass and never fails to ascribe his victories to God and the Filipino people.

It is this aspect of the man that resonates with most Filipinos who are no stranger to adversity. In a small way, we see a bit of ourselves in him and vicariously live through him. Through his knockout punches, we also mentally TKO all things we struggle

with and glory in his victories. Those who were born and lived in the battered island nation understand this wellspring of deep spirituality completely and without question.

He ascribes his string of successes and of his being to God. The politically correct pundits and sports analysts on the national level, who must cater to the biggest demographic chunks, are loath to dwell on this aspect of the man. I imagine a few squirm in their seats whenever Pacquiao does all that. After all, boxing is rarely for the humble or the deeply spiritual. Boxing is filled with self-absorbed, self-promoting blowhards that form part of the entertainment, right along Floyd Mayweather Sr.'s bluster and braggadocio. All that taunting is just part of the script and the hype of HBO's 24/7 to ring up public interest and profits.

Pacquiao probably views his bouts as spiritual battles. He is living up to his name. Emmanuel means "God with us." Or that Pacquiao, spelled "Pakyaw" in the vernacular means wholesale. He trains relentlessly, wholeheartedly physically but

his spiritual muscles get a workout as well. It is hard to stay focused and on target with all the distractions that buzz about him like bees to honey. This may just be the part where Pacquiao, the pupil, shows Roach, his mentor, about how to tap vast amounts of spiritual reserves.

To the victor goes the spoils of war. Manny has become an Armani suit-wearing money machine with millions of dollars still to be made even during this brutal recession. Ironically, the tougher the times, the higher the need for distraction. The next mega-fight night may involve a \$50 million prize purse, the biggest so far, with grueling negotiations probably underway. Team Pacquiao has the upper hand and in the driver's seat. They will call the shots this fall.

No one should begrudge Manny Pacquiao his fame and fortune. We hope though that these do not corrode and change his core being overly much. The possibility he will throw his hat in the political arena is a little unsettling. We do hope he stays away from yet another blood sport—politics—where nearly everyone who dips his toes in

its polluted waters, gets tainted somehow. His failed initial political bid should be a warning bell. Show business might be more fun, right along Mom Dionisia's alley. But in the natural progression of things and oftentimes, by osmosis from the company he keeps, the attraction of achieving political power may just be the next level. Sigh.

But what drives him aside from the obvious motivations? It is said that the Roman Emperor Constantine during the crucial Battle of Milvian Bridge in 312 looked up to the sun before the battle and saw a cross of light with the Greek words that meant, "By this sign, conquer." Constantine commanded his troops to adorn their shields with the Chi-Ro Christian symbol and from thereon, became victorious in every battle. Christian sources record that Constantine, heavily influenced by his deeply religious mother, St. Helena, adopted Christianity which became the dominant religion in the Roman Empire and much of the world up to today, ending 300 years of religious persecution by previous Roman emperors from Christ's death.

Okay, I know. I know. Boxing to Christianity — it may be too much of a stretch to draw a parallel or build a smooth segue. But it's fascinating to look back in the last two thousand years of recorded history and pick out discernible patterns in every

battle fought in war and every other arena of human endeavor that has a dimension seemingly far above our minds to comprehend. After all, there's a cycle and a continuity to the human story in the larger sense that can be read in the micro-universe of the boxing arena.

Where does all that jaw-dropping power, speed, timing, accuracy and laser-like focus few could withstand come from? And from such a deceptively looking compact package many of his opponents underestimated to their detriment ... Such things only happen in the movies. But more than that, how does one account for humility, decency and generosity of spirit in the face of victory except in Rocky movies? Pacquiao's story might be that of a gladiator character set in a 15th century morality play, tenacious in battle yet humble and magnanimous in victory. No wonder many find themselves rooting for him.

Though a sequel is rarely better than the original, this is one story definitely worth following.

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IMMIGRANT LIVING: 101 AND BEYOND



MONETTE ADEVA MAGLAYA

(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 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 one 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

Who may qualify for loan modification under Obama plan?

IMMIGRATION HIGHLIGHTS



ATTY. CRISPIN LOZANO

FOR the last two weeks ending May 9, 2009, the banks reported a total loan modification of 55,000 under the Obama plan. Hundreds of thousands of applications are in progress.

Question: Who may qualify for loan modification under the Obama plan?

Answer: You may qualify if the following applies to you:

An owner-occupant in one to four unit property.

Have an unpaid principal balance that is equal to or less than \$729,750 for one unit property. (Higher limit for two to four unit property)

Your loan was originated on or before January 1, 2009.

You have a mortgage payment (including taxes, insurance, and homeowners association dues) that is more than 31 percent of your gross pre-tax monthly income, and

You have a mortgage payment that is not affordable because of significant change in your income and expenses.

Question: Do I have to be behind my mortgage payment to be eligible for loan modification?

Answer: No. However, you have to prove any of the following:

You are at risk of imminent default in payment because your mortgage payment has increase to a level that is unaffordable.

You had a significant reduction in income,

You have experience hardship that makes you unable to pay your mortgage.

Question: Do I qualify if my loan is not owned or securitized by Fannie Mae or Freddie Mac?

Answer: Yes. The Obama plan gives incentives to mortgage servicers to modify existing first mortgages regardless of who own or services the mortgage.

Question: Will the modified loan include property taxes and homeowners insurance?

Answer: Yes. The monthly payment of the modified loan will include amount to be set aside through escrow to pay taxes and insurance.

Question: How low can interest rate go?

Answer: The US Treasury is

providing incentives to your investor to write the interest down to as low as 2 percent if necessary to get to a payment that you can afford based on your income.

Question: What happen if the reduction in interest to 2 percent is not enough to get to an affordable payment?

Answer: If the 2 percent interest rate does not result to an affordable payment of no more than 31 percent of your gross monthly income, your servicer will:

First the servicer will try to extend the payment term to 40 years.

If that is still not sufficient, your servicer may defer repayment on a portion of the amount you owe until a later time, this is called principal forbearance.

A portion of the debt could also be forgiven. This is optional on the part of the investor.

Question: If the investor does not want to reduce the principal, what is my option?

Answer: Investors are not required to reduce the principal. However, if there are findings of predatory lending, such as violation of Real Estate Settlement Procedures Act (RESPA) and Truth in Lending Act (TILA), the investor may reduce the principal. The borrower may also litigate if there are serious violations of RESPA and TILA.

Question: I do not live in the house that secures the mortgage. Is this mortgage eligible under Obama plan?

Answer: No. If the house is not your primary residence, you are not eligible. The loan servicer will check to see if you are occupying the house.

Question: Are all loans eligible for modification?

Answer: Yes. Most conventional loans including prime, sub prime and adjustable loans, loans owned by Fannie Mae, Freddie Mac and private lenders and most loans in mortgage backed securities are eligible for loan modification. FHA and VA guaranteed loans are being modified under other programs to enable borrowers to retain home ownership.

Note: This is not a legal advice. You need to talk to an attorney about your case. We offer free consultation on loan modification only.

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