

People and Events

Ten ISYFA student scholars attendees of the Annual AICPA Accounting Leadership Workshop in Georgia



Alan Vuyckankiat



Anthony Tagum



Cierra Cura



Grace De Asis



Irene Albia



Jessica Rojo



Leslei Magat



Michael Alberto



Robert Daligdig



Ryan Bartolome

THE International Society of Young Filipino Accountants (ISYFA) takes pride in presenting the following student members who participated in the AICPA Accounting Scholars Leadership Workshop held at Peachtree City, Georgia on May 28th thru the 30th, 2009:

Michael B. Alberto is a senior at Fordham University in Bronx, New York. He is currently the president of Fordham University Philippine-American Club and a member of Beta Alpha Psi Accounting Fraternity.

Irene S. Albia is a senior at Loyola Marymount University in Los Angeles. She is the recipient of various scholarship and leadership awards. A consistent member of the Dean's Honors List, she is also member of the Delta Sigma Pi sorority and LMU Accounting Society.

Ryan I. Bartolome is a junior at Loyola Marymount University where he is currently the president of the LMU Accounting Society. He is the recipient of the KPMG Peat Marwick and Deloitte Scholarships. He is a member of Beta Gamma Sigma Fraternity and Society of Collegiate Schol-

ars.

Cierra M. Cura is a senior at University of California, Riverside. She was in the Dean's Honors List in the Fall, 2008 and received the UC Accounting Society Scholarship Award in 2008. Currently, she is the marketing director of Accounting Society at Riverside University.

Robert M. Daligdig is a senior at Loyola Marymount University. He is the cultural coordinator of Isang Bansa Fil-Am Organization and the chapter ambassador of Delta Sigma Pi Fraternity at LMU.

Grace C. De Asis is a senior at University of Southern California where she is currently the president of the USC Accounting Society. She was in the President's Honor List for 2005 and 2007 while attending Cypress College. She is also the recipient of the 2009 James Hooper Scholarship and the 2007 Alpha Gamma Sigma Scholarship in 2007.

Lealei P. Magat just received her degree in business at Loyola Marymount University this May. She starts her first year as an associate auditor at Price-Waterhouse Cooper. While in college

she received numerous scholarship awards such as the New York Life Scholarship, LMU Accounting Alumni Scholarship, American Women Society of Accountants, etc. and the LMU Accounting Society Leadership Award.

Jessica M. Rojo is a senior at Loyola Marymount University. She is a member of the LMU Accounting Society and the Delta Sigma Pi Sorority.

Anthony A. Tagum is a senior at University of Southern California. He is the recipient of the Schoen Family Endowed Scholarship and the Earl T. Jones Memorial Endowed Scholarship. He is a member of the USC Accounting Society.

Alan G. Vuyckankiat is a senior at University of California, Riverside. He is currently the president of the UCR Accounting Society. He is also involved in other organizations such as ALPFA, CAL-CPA, Investment Society, etc.

About the workshop
The AICPA Accounting Scholars Leadership Workshop is an annual invitational program for minority accounting students who plan to pursue the CPA

designation. This event aims to strengthen students' professional skills and understanding of the limitless possibilities and benefits of earning the CPA credential. Through speakers, panel discussions and interactive programs, participants gain confidence and an enhanced understanding of the various career paths with the accounting profession to prepare them for the steps that follow graduation. This is a fantastic opportunity for students to learn about the CPA profession and increase their professional skills. The attendance is limited to 100 students and accounting professionals in academia, public, business and industry and the each participant must meet the following eligibility requirements:

- Declared accounting or tax major who intends to pursue the CPA credential
- Junior, Senior, 5th Year, or Graduate student for the 2009-2010 academic year
- Maintained a 3.0 GPA or higher
- Actively involved in campus and/or community activities
- An ethnic minority (Black or African American; Hispanic or Latino; Native American; or Asian)
- Must be US citizen or permanent resident (Green card holder)

This is an all-expenses paid event as the AICPA covers the cost of student attendees' transportation, hotel accommodation and meals.

For consideration for next year's workshop, please visit ISYFA website at: www.isyfa.org or contact Carmelita S. O'Neil at telephone: (800) 375-2689, or e-mail: csoneil@gmail.com

Kennedy Global School...

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(Advertising Supplement)

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. ■

Help is available if you are late in payment of your mortgage

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ing to modify a mortgage?

Answer: Generally all lenders are willing to modify your mortgage because they will lose more money if they foreclose on your home. The Obama Administration is trying to encourage all lenders to participate in the loan modification plan of the government with incentives if they participate.

Question: Can a mortgage on non-residential property be modified?

Answer: Yes. Banks do not want to lose more money in foreclosing a property. Hence, even a non-residential property can be modified.

Question: Will a loan modification affect my credit score?

Answer: Loan modification is an agreement between you and the bank to change the terms of the loan. If the bank is agreeable to loan modification then there will be no bad record in your credit history. The banks or lenders do not look at your credit score to decide if they will modify your loan or not. They will look at your capacity to pay the loan when it is modified.

Question: What are the pos-

sible changes in the terms of the loan if modified?

Answer: Depending on the bank and your particular situation the following are the possible but not guaranteed changes:

1. Reduction in interest rate from 2 percent to 5.5 percent.
2. Extended life of the loan from 30 to 40 years.
3. Conversion to fixed rate loan.
4. Reduction in principal amount.
5. Lowering of monthly payments.

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.

Crispin Caday Lozano is an active member of the State Bar of California and he practice real estate and immigration law. He earned his Juris Doctor at Western State University in Fullerton, California. He is also a CPA and a licensed Real Estate Broker. His offices are located at 17057 Bellflower Blvd, Suite 205, Bellflower, CA 90706 and 1290 B Street, Suite 205, Hayward, California 94541 and at 777 N. First St., Suite 333, San Jose, CA 95112. You can contact him at telephone (562) 461-1355 and (510) 538-7188. (Advertising Supplement)

What is a denture or partial denture?

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Remove and brush the denture daily, preferably with a brush designed specifically for cleaning dentures, using a denture cleanser. Never use harsh, abrasive cleansers, including abrasives toothpastes, because they may scratch the surface of the denture. Don't sterilize your denture with boiling water because it will cause it to become warped. If you wear a partial denture be sure to remove it before brushing your natural teeth.

When not in use, soak it in a cleanser solution or in water. Get in the habit of keeping the denture in the same safe and handy place to reduce the likelihood of misplacement.

Should a denture be worn at night?

While you may be advised to wear your denture almost constantly during the first two weeks- under normal circumstances it is considered best to remove it at night. Research has shown that removing the denture for at least eight hours during either the day or night allows the gum tissue to rest and allows normal stimulation and cleansing by the tongue and saliva. This promotes better long-term health of the gums.

Continue seeing your dentist regularly

It is important to continue having regular dental checkups so that a dentist can examine oral tissues for signs of disease or cancer. As you age, your mouth will continue to change as the bone under your denture shrinks or recedes. To maintain a proper fit over time, it may be necessary to adjust your denture or possibly remake your denture. Never attempt to adjust a denture yourself. When in doubt, consult your dentist.

Are there any alternatives to dentures?

Dentures are no longer the only way to restore a mouth that has little or no non-restorable teeth. Strategically placed support, or implants, can now be used to support permanently cemented bridges, eliminating the need for a denture. The cost tends to be greater, but the implants and bridges more closely resemble the "feel" of real teeth. Dental implants are becoming the alternative of choice to dentures, but not everyone is a candidate for implants. Patients that smoke are usually not good candidates for implants. See your dentist for advice.

If you have questions, pls call Dr. Valerie de Leon at (650) 697-9000 or visit our website at www.millbraesmile.com. She is with Millbrae Smile Center located at 15 El Camino Real, Millbrae 94030. She is a member of American Academy of Cosmetic Dentistry, Academy of Laser Dentistry, ADA, CDA and SMCDS. Please call for a free consultation. (Advertising Supplement)

Competence, Credibility and Compassion

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Jean S. Tinsay. Practicing solely in the field of US immigration law, Atty. Tinsay represents clients in employment and family-based immigration matters. A large part of her practice is devoted to helping healthcare professionals and has conducted seminars in the Philippines on employment-based immigration.

An active member of the California State Bar and the American Lawyers Association, Atty. Tinsay was admitted to the California State Bar in 1993 and the Philippine Bar in 1986. While in the Philippines, Ms. Tinsay practiced criminal and civil litigation. She also taught Torts and Legal Philosophy at the University of Negros Occidental Recoletos in Bacolod City, Philippines.

Aurora Vega. Starting her practice in the US in 1998 dealing in Immigration and Naturalization law cases and California Family law, Atty. Vega thrives in the challenges of the most difficult cases and finds success in helping her fellow immigrants. She is

licensed to practice immigration law in all 50 states in the US.

She also has secured numerous approvals for PERM/labor certifications and employment-based petitions for notable US companies engaged in federal contracts, newspaper publication, insurance, realty, among others, and has assisted in the personnel requirements of one of the largest healthcare companies in the US.

With a proven track record in working with complex cases, she represents clients n deportations cases; and in family-based petitions—including adjustments, waivers, fiancé/es and widow/er petitions, abused spouses and children, adoptions, permanent and temporary visas issued at consular posts and naturalization cases.

Ms. Vega also advises US-based clients on Philippine Law on matters of adoption, corporate and labor laws and contracts, having acted as counsel for big businesses and corporations

from 1986-1997.

Prior to joining Chua, Tinsay and Vega, Ms. Vega managed her own law firm, Vega Law, APC, with offices in San Mateo and San Diego, CA.

Ms. Vega gained additional training and experience at the Southwestern Legal Foundation in Dallas, TX in 1993. She is a member of the California Bar since 1995 and the Philippine Bar since 1986. She is also admitted to practice in the US Court of Appeals for the 9th Circuit since 2002.

The Law Offices of Chua, Tinsay & Vega has three offices to serve their clients:

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SAN DIEGO: 1901 First Avenue, Suite 142, San Diego, CA 92101

Telephone (619) 955-6277 / Fax: (619) 955-6592

MANILA: 26th Floor, The Orient Square, F. Ortigas Jr. Ave., Ortigas Center, Pasig, 1605 Philippines

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