

**IMMIGRANT LIVING:  
101 AND BEYOND**



**MONETTE ADEVA MAGLAYA**

*(Stories can teach, heal, entertain, remind and bring home a message with laser-like accuracy and oftentimes, with latent comment. They appeal to all ages. I like retelling the old classics. Like organic fruits and vegetables from an older gene pool, these stories come with neither manipulation nor artificial embellishments, and perhaps, are a good thing to chew on. Simple, organic, direct — these are the stories we remember. Here's another helping from a series of old classic tales, so appropriate to write about, today being April Fool's Day.)*

LONG ago in the island of Crete, there lived a man named Daedalus, who was famed for his skills as an inventor. He worked for King Minos. Foremost among his many achievements was building the labyrinth in which the king kept the Minotaur, a fearsome, legendary beast who was half-man and half-bull that fed on human flesh. It was said that anyone who went into the labyrinth never came out of it again because of its complex, undecipherable winding walls and corridors. Daedalus was brilliant and this was a problem for the king. Al-

# Hubris and the Folly of Youth

*"The deepest definition of youth is life as yet untouched by tragedy."*

—Alfred North Whitehead

though Daedalus had been giving the king great and loyal service all his life, Minos was deeply insecure and feared that Daedalus who was wise, celebrated and ingenious would, one day challenge him to become king. As a preemptive move, Minos imprisoned Daedalus and his son, Icarus in a prison tower. The king underestimated Daedalus, for one dark night, father and son escaped from their prison tower. They found out however that it was well nigh impossible to escape the island with the paranoid King Minos sending out an all points bulletin to his mindless minions. Minos' soldiers carefully searched every boat that left the island.

Father and son took cover in a remote cave along the shore hidden from the watchful eyes of Minos' soldiers while Daedalus figured out a way to escape. Watching the seagulls for hours soaring and diving for food on the shore, Daedalus was struck with the idea of flight as an escape route. He caught one bird and studied the structure and form of its wings and after careful thought, decided to copy how a wing is made. He instructed Icarus to catch seagulls and pluck their feathers. When there were enough feathers, he sewed them

together and used melted wax to bind the feathers on a wooden framework. He created the contraption so skillfully that they looked like a giant replica of a bird's wings. He customized two pairs of wings for himself and for his son, careful to take each of their individual body weights into consideration.

But having wings was one thing, knowing how to use those wings to fly was another. So Daedalus strapped his wings and still taking his cue from the seagulls on how to soar, swoop, dive and glide, he proceeded to learn how to fly so that the wings felt like a seamless part of his arms and his body. He studied wind currents, the waters of the sea and the heat of the sun. Having gained the skill, he proceeded to teach his son patiently. At first, Icarus stumbled and fell and when he got past the first few fumbles, the youth learned quickly, his lithe, svelte form seemingly destined for flight. He learned to fly like a bird, swooping and diving, gliding and circling about, looking down below at the blue waters and their island prison, now a mere speck from above, and frolicking about overhead chasing the seagulls and rolling in the clouds. Freedom was a heady drink. Icarus felt com-

plete elation, knew the incredible lightness of being and tasted the sweet freedom of flight.

Then came the day when Daedalus and Icarus were to fly out of Crete. The sun was up, and the wind was mild and Daedalus decided it was an auspicious day to make the great escape. Daedalus sat his son down and looked him in the eyes for serious pre-flight instructions knowing that once in the air, there would be little chance for communication. "Pay attention, Icarus. Stick close behind me and watch your altitude. Fly too low and the sea with its moisture will make your wings too heavy. Fly too high and the heat of the sun will melt the wax in your wings. Take heed and stay close." Icarus nodded agreement but he was far too excited and his mind was already in the sky.

Daedalus took off flapping his wings faster and faster to get vertical lift-off and escape gravity. Icarus followed suit and took off shortly after. As they flew, the people on the ground in Crete watched in amazement wondering whether the winged creatures are the gods themselves flying.

Icarus trailed his father closely at first, following his flight pattern and struggling to take heed of his father's admonitions. But feeling an overwhelming sense of growing power in his ability to fly, reveling in his freedom and giving in to his impetuous, youthful nature, Icarus deviated a little at first, taking little swoops and side trips and catching up with his father who was intently flying

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## The Voice of FilAmerica

*Political empowerment is still a treasure that eludes us as a community here in America. While we are the second largest Asian community in the United States, we have yet to harvest the power that comes from our numbers. The Voice of FilAmerica features elected and appointed officials — regardless of political affiliation — in the different US states who are of Filipino ancestry. As your Filipino American community newspaper, the Asian Journal recognizes the fact that we all have a responsibility towards bringing political empowerment to fruition, especially for our future generations. It is our hope to have our voices heard all over America.*

### Ed Balico

Mayor of Hercules California

by CYNTHIA DE CASTRO

AJPress

ED BALICO was first elected to the Hercules City Council for a four-year term in November 2000. He was appointed Vice Mayor in December 2001 and became Mayor in 2002. He was re-elected in November 2004



(Alternate) Board of Director - Contra Costa College Foundation Executive Board of Director - League of California Cities, East Bay Division Council Member Balico recently graduated from the League of California Cities Mayors

and garnered the highest votes ever in the history of the City of Hercules in that election. Because he received the most votes in the November 2004 election, in December 2006, he was appointed to serve a one-year term as Mayor. In 2008, Council Member Balico was elected for a third term and received the highest number of votes for that election year.

Council Member Balico holds a Bachelor's Degree in Mechanical Engineering and has completed numerous certifications in the fields of Project Management, Total Quality Management, and Problem Solving Process. He worked for one of the Fortune 100 companies for 20 years and left the company as a senior project manager. He currently owns a real estate and mortgage company.

Prior to being elected to the City Council, Council Member Balico served as a Planning Commissioner for six years and during his tenure served as both Vice-Chair and Chair of the Commission.

Council Member Balico has been appointed to various regional agencies:

- Board of Director - West Contra Costa Integrated Waste Management Agency (Served as Vice-Chair and Chairman of the Board).
- Board of Director - WEST-CAT (Served as Vice Chair and Chairman of the Board).
- Board of Director - West Contra Costa Transportation Authority
- Board of Director - Contra Costa Transportation Agency

and Council Member Leadership in Action, wherein there are only ten elected officials in this level.

Council Member Balico was instrumental in the formation of the Asian Pacific Islanders Caucus of the League of California Cities.

Council Member Balico has been appointed several times by the Board of Supervisors to represent Contra Costa County on the Water Transit Authority CAC.

Council Member Balico also serves on various City Council sub-committees related to:

- Business Development
- Finance
- Education
- Energy/Municipal Utility
- Public Safety
- Traffic Circulation
- Library
- Transportation & Housing
- Youth Activities

Some of his community affiliations are:

- Fil-Ams of Hercules, Board of Director
- Hercules Chinese Association, Life Time Member
- Rotary Club of Hercules, Member
- Hercules Golf Club, Founder
- Hercules Sister City Association, Member
- Friends of Hercules Library, Member
- HMHS Community Partnership, Member
- Hercules Chamber of Commerce, Member
- Hercules Booster Club, Member
- Asia American Golf Club, Member. ■

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## How to rebuild your life after foreclosure

### MINDING YOUR FINANCES



ATTY. RAYMOND BULAON

IF you have recently lost your home to foreclosure, you may feel like it's the end of the world. You may feel depressed and emotionally devastated. You may even wonder if life can ever be the same again. Listen to me. Believe it or not, there is life after foreclosure and things may not be as bad as you think. You may not see it now but trust me, like most things in life, this, too, will soon pass. The truth is that most foreclosure victims eventually become homeowners again. But you need to have a solid plan for the future and the time to start is now. The amount of effort you put in will determine how long it will take for you to rebuild your finances, your credit and your life.

If you have not found a new place to live, obviously that is the first thing you need to do. In looking for a house or apartment, do not be embarrassed to tell the landlord that you recently lost your house to foreclosure and that you are now starting over. These days, there are a lot of houses for rent and what I am seeing is that landlords have somewhat become more flexible when screening prospective tenants. If you have good personal references, stable employment and the money for the first months' rent and the required security deposit, you should have no problem finding the right place. Of course, not all landlords have the same criteria so you should look around and see what's out there for you.

A foreclosure shows on your credit report for 7 years but most

banks will give you a chance if it is at least 3 years old and you have some type of re-established credit. Work on improving your credit score by paying your bills on time and making sure that your debt to income ratio is not too high. If you were forced to file for bankruptcy as a result of your foreclosure, the bankruptcy will also be reported on your credit report for 7 to 10 years, depending on what type of bankruptcy you filed. But again, although the bankruptcy stays on your credit report for that long, most people are able to re-establish credit only after about 3 years. As a bankruptcy attorney who has helped thousands of clients over the years, I have found this to be true.

If your household expenses have significantly gone down after foreclosure due to your reduced housing expenses, for the first time you may now be in a position to save money. This is the time to start an emergency fund. Make sure you have at least 3 months' worth of living expenses put aside. Start putting together a financial plan for your retirement, perhaps a college plan for your children if you are raising a family. Make sure you have adequate life insurance to protect your loved ones. Open a savings account and start putting aside at least 10% of your income every month. If you do this consistently, in a few years, you can have enough money to use for a down payment on your next house.

I don't know the circumstances that led to your foreclosure but whatever they were, remember that they are no longer of any consequence unless you allow them to be. So pick yourself up and quit blaming yourself or others for what has happened. The past is an undeniable and an unchangeable fact. But your future is an unlimited, boundless opportunity. Do not allow your awareness of past failures or difficulties to adversely affect your current

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