

**IMMIGRANT LIVING:
101 AND BEYOND**

Mining memories of Mindoro

"I soon realized that no journey carries one far unless, as it extends into the world around us, it goes an equal distance into the world within."



MONETTE ADEVA MAGLAYA

(Continued from last week)
GONE are the slow, ponderous boats to Calapan that seemed more like floating coffins decades ago. Gone is the mixture of smells—of sweat, salt spray, gasoline and livestock—which would make me throw up when the swells were big. Of course, it didn't help that I made it worse. Progress has caught up with the place somewhat. Now, for half the length of a Disney movie, you can get there from Batangas pier which has bus routes coming from Plaza Lawton and Cubao. The Aboitiz-owned Super Cat hydrofoil boats with theater style seating and airconditioning, that ply the shark-infested, tricky waters between the two ports of Batangas City and Calapan have made it easy to island hop. Fast, efficient and affordable, the sleek boats skim the surface in no time flat, particularly during good weather when these can run with the tide. These have become a boon to Mindoro that now connects Luzon to the Visayas region by sea and land, via buses that ran in tandem regularly plying the length of the Mindoro highway corridor.

Many people own cellphones and are nimble with their fingers as they go about texting through their days. There are cellphone towers in the middle of ricefields. My resident cousin, Andy who acted as our tour guide, says that most would rather forego food than have to go without a load of prepaid minutes. Periodically as you drive along the highway, and in the towns, you will see modest-sized homes with Italianate designs sticking out from among thatched huts in the middle of rice paddies. Andy says that such progress is due to the fact that someone from that household is working as a domestic help somewhere in Europe and the euros are what keeps the local economy afloat. Since the US has become somewhat of an impossible dream these days because of restrictive immigration policies, any other progressive nation that is open to accepting workers at any level of the totem pole is fair game.

We spent a day to visit White Beach at Puerto Galera, famous worldwide for their dive sites and its calm, protected waters and its coffee colored sand, a distant second to the pristine white sands of Boracay. We stopped by Tamaraw Falls at San Teodoro, an intense gusher that day because of the recent rains. On the approach to Puerto Galera from Calapan, the ride takes you to a scenic, elevated zigzag route carved from the land exposing prized Mindoro white marble on the mountainside and above lush banana plantations, showing the sea in all its glory. At the beach are the usual trappings of Philippine tourism: persistent, persuasive peddlers of pearl and coral rings, earrings and necklace, skilled masseuses offering their services, restaurants, money changers, banana boat rides, souvenir shops, tattoo shops, dive shops and big outrigger boats spewing out tourists directly from Batangas City pier. Particularly when all the room rates of the smattering of hotels and honky tonk joints spike during Holy Week and the summer months, Puerto Galera is all business, crass and hard-nosed. Take the time to

check out this place before it gets much too commercial for one's tastes, while nature is still at the helm of this vanishing beauty.

If we had the luxury of another day, we would have spent it in little-known Lake Naujan and see the place where the most delicious species of fish I have tasted in my life, that goes by the exotic names of banak and banglis are now nearly extinct or hard to come by, I am told. They say the reason for its unique taste is the moss the fish used to feed on. The moss is gone and so are the fish, an ecological balance gone awry, perhaps because of neglect and lack of foresight. We need a naturalist hero here to save the fish that is unique to this environment.

We stayed at the beach house complex of Chalie and Rod Valencia who graciously loaned us its use for a few days and nights right after Christmas. Chalie is a cousin who is particularly close to my eldest sister Olga, the two having spent many summers, shared laughter and grief together through many seasons of their parallel lives.

December isn't the best time to go to Mindoro. Nature, in a grouchy mood, throws a hissy fit around this time. The seas are choppy. Rain clouds hover about, casting a pall of unwelcoming soupy grey but I was determined to go, in fair or foul weather. No self-respecting captain's daughter should do less. The rivers are swollen overrunning their banks and Naujan, which never had floods before, is consistently subject to flooding because of some man-made diversion of the waterways. Trust man to mess with nature the wrong way and lose big time.

During the first night, the wind howled, the waves crested and the sea, all but roared in our ears. The fish weren't biting and the fishermen, pulling in their nets, have practically nothing, save some flotsam and jetsam and detritus from an ill-tempered sea, to show for all their efforts - just slim pickings of espada fish to tide themselves over for the day. Still, they look to the sea for sustenance and they know, it will be good again. Thankfully, the rains held off and a bit of sun sneaked out as a grudging welcome the following day and the day after that and all was well. Two dolphins swimming and jumping alongside the Super Cat on the day we sailed for Calapan from Batangas under a slight drizzle, must have been good signs.

On our last night, I stood outside on the shore beneath a velvet sky, clear of clouds and peppered with the brightest stars and watched the long, slow, rhythmic procession of tiny pinprick points of light from distant ships passing by the island headed for unknown destinations, like luminous rosary beads glowing in the darkness. The call of the sea is strong in this place. With a knowing nod, I headed back to the cottage finally understanding why my father chose the life he lived. * * *

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FIRST FIL-AM ELECTED IN THE US MAINLAND

Larry Asera



LARRY L. ASERA, dubbed as the energy czar of Vallejo, California, has accomplished many "firsts" for a Filipino in America in the fields of politics and business.

Asera was the very first Filipino American to be elected in the US mainland. At age 24, Mr. Asera was elected the youngest person elected to the Vallejo City Council in 1973. At 27, he became a member of the Solano Board of Supervisors and eventually the board chairman at age 29, the youngest county Board member and chairman in the history of Solano County.

In 1981, he was appointed by Governor Brown as Deputy Secretary of State and chairman of the State Building Standards Commission, making him the first Filipino American to serve in a state cabinet-level post in California and the US. He also became the first Filipino American to be engaged as legislative consultant to both the State Senate and the State Assembly. Asera's pioneering feats have inspired other Filipino American politicians to seek elective and appointive positions especially in the Bay area and nearby cities.

The grandson of one of the Filipino immigrants who first settled in Hawaii in 1906 and then migrated to California in 1925, Asera is a graduate in Civil Engineering at the University of California at Berkeley, and has a Masters degree in Environmental Engineering from the University of California at Davis, and a Masters in Business Administration (MBA) from MIT.

After making his mark in government and politics, Asera turned to business full-time.

In Sacramento, Asera, as a consultant, wrote the legislation that guided the use of solar energy in state projects, and the legislation establishing the state Solid Waste Management Board, a major proponent of alternative energy. Larry has been a civil engineer for the Federal Energy Regulatory Commission and has worked on United Nations and US Agency for International Development energy projects in the Pacific Rim and in Africa.

In addition to his business interests, Asera is an engineering professor at CSU-Cal Maritime Academy in Vallejo and heads its Facilities Engineering Technology Program; and is a member of the Solano County Board of Education. He also has served on the UC-Davis board.

Larry Asera is a recognized technologist in the field of photovoltaic energy development, having been the recipient of numerous state and international awards, including California Energy Commission's State Energy Technology Award and the US Department of Energy's Award for Innovation. Previously, in his work

as chief legislative consultant to both the Senate and Assembly Committee of California, he helped draft legislation that promoted the use of solar energy in state projects and the development of programs converting solid waste and garbage into energy, as well as other laws advancing the use of alternative energy in California. He authored the law establishing the California Solid Waste Management Board which is advancing the alternative energy use throughout California.

In 2004, he was one of those instrumental for the favorable decision of CalPERS, the largest public pension fund in the US, to retain the Philippines in its "Permissible Emerging Markets" list, thus maintaining the status of the country as a viable investment destination.

Larry has spent nearly three decades creating and developing energy-related businesses. Over the last 25 years, Asera has started alternative energy, engineering, planning and development companies in Vallejo, San Francisco and Sacramento. In Northern California, his companies have installed solar power systems at Travis Air Force Base and at Dixon City Hall, which became the first city hall in the nation to draw its power from the sun.

After serving as vice president of the Pacific Gas and Electric Company which provides natural gas and electricity to most of Northern California, Larry founded the Asera, LLC Group of Companies, an international energy and environmental technology company specializing in the development of renewable energy resources to promote sustainable communities. His company recently entered in a co-venture agreement with the government of Puerto Princesa City, Palawan, to put up a \$55-million solar power plant in the city. When completed, the project will be the first-ever local government owned generation plant in the Philippines. A project to convert the Mare Island Naval Shipyard as the central source of new energy for the city of Vallejo, home to more than 120,000 residents, is also in the pipeline. He has worked with USAID, contributing to the effort in bringing power to remote areas of the Philippines, Mexico and Malaysia through solar and photovoltaic "ecovillage" installations.

In December 2006, President Gloria Macapagal Arroyo conferred the Pamana ng Pilipino Award to Asera, recognizing his pioneering leadership and accomplishments in being the first elected Filipino American to serve in various public offices in the United States mainland, his support for investment in the Philippines, and for his expertise in the development of renewable energy technologies in the US and other countries. ■

MINDING YOUR FINANCES



ATTY. RAYMOND BULAON

LOAN Modification continues to be the hottest thing these days as distressed homeowners try to save their home from foreclosure. If you are about to apply for a loan modification with your lender, perhaps you're wondering what your chances are of getting approved. What if the lender turns you down? Is there enough time to do it before your property is sold at a foreclosure sale? If you are trying to do it on your own without professional help, you may be at a disadvantage in dealing with your lender if you don't understand the process and don't know what you are doing.

Most people who work from 9-5 also find it difficult to even communicate with their lender because the time they can commit to doing it is so limited. Doing a loan modification involves a lot of phone calls to your lender, filling out forms, analyzing financial documents, waiting on hold for long periods of time and more often than not, dealing with lender representatives who are poorly trained and just as confused as you are about the process. In other words, it could be very frustrating to a lot of people so they simply give up.

In this article, I would like to discuss a few of the most common mistakes I see that people make that often lead to failure and frustration. Most of these are plain common sense but

Loan modification mistakes to avoid

are often overlooked. Here they are:

Mistake no. 1: lack of preparation before contacting your bank: Don't just pick up the phone and call your bank without first preparing what you are going to say and what information you are going to provide. If you are doing this without an attorney, arm yourself with knowledge and understand exactly what your bank needs to get your loan modification request approved. This means reviewing your current loan documents, understanding the terms and figuring out what modifications are needed to make your loan affordable. You should have a goal and a strategy in dealing with your lender to maximize your chances of success.

Mistake no 2: paying a large fee to an attorney or a loan modification company without knowing what to expect: A lot of people have come to our office saying that they've paid thousands of dollars to an attorney or a company without even knowing what services will be provided, what they can expect during the process and what the consequences are should the attempted loan modification is unsuccessful. Beware: There are a lot of unscrupulous people out there who are only interested in taking your money without looking after your best interests. Know what questions to ask before hiring anyone and make sure that they are operating in compliance with the law.

Mistake no 3: not having an acceptable financial hardship to qualify: These days, a lot of people simply want to

"jump on the bandwagon" and do what everyone else is doing- even though they can afford their current mortgage payment based on their income and expenses. They've heard that banks are modifying loans and their property is "upside down" so they must be qualified for some type of loan modification. Remember that a loan modification is an alternative to foreclosure and the bank will do what is in their best interests, not yours. They have to be convinced that unless they modify your loan, you have no other recourse but to surrender the property. Your reason must be compelling and documented.

Loan modification is not for everyone but it could be a viable option for people who qualify. In some cases, it may be difficult or impossible. If you have been denied once, usually you can also re-apply if you can show that your circumstances have changed. Review the information you previously submitted that caused the denial in the first place and figure out what adjustments have to be made. Additional supporting documentation may also be necessary prior to resubmitting.

For a free office consultation, please call Toll-Free 1-866-477-7772. We have offices in Glendale, Cerritos and West Covina.

* * *
None of the information herein is intended to give legal advice for any specific situation. Atty. Ray Bulaon has successfully helped over 4,000 clients in getting out of debt. For a free attorney evaluation of your situation, please call Ray Bulaon Law Offices at TOLL FREE 1-866-477-7772.

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