

Women must focus on retirement income

INSURANCE 101



MELODY AVECILLA

prepare for a potential shortfall. Women survive their spouses more often than men. The Administration on Aging estimates that seven of 10 women will outlive their husbands, highlighting the need for retirement planning even more. Unfortunately, women are often at a disadvantage when it comes to resources available for retirement. The average woman spends nearly 15 years away from the workforce, while the average man will be away for 1.6 years. This translates into lower benefits from company

pensions, 401(k) plans and Social Security. Various estimates indicate expenses after the death of a husband will be 80 percent of what they had been when he was alive. Unfortunately, a widow's income may likely be much less than that. Of all elderly persons with income below the poverty level, over 70 percent are women. More than half were much better off financially before their husbands died. Less time in the workforce may also mean fewer women qualify for health benefits. This

can put an even greater burden on their retirement income. It is imperative for women to start saving now for their retirement, which can be accomplished through several savings vehicles. It is equally important to protect your nest egg through adequate life insurance coverage and insurance options should

your health care needs change. Adequate planning for retirement and surviving a spouse can be a deciding factor in living comfortably. Taking the time to examine the household finances and planning carefully will help to ensure there are adequate means of support for either spouse during

the golden years. Talk to a qualified individual about your retirement needs to prepare for and enjoy a comfortable retirement. *** If you suspect a scam, call the NICB hotline at 1-800-TEL-NICB. For information about auto insurance and insurance fraud, contact your insurance agent. (Advertising Supplement)

CREATIVE SMILES



DR. NELLY LYN MONTILLA

Great smile - what's for me?

reduction of healthy tooth structure than full crowns, without compromising the periodontal health. It is a blend of art and science that enables a skilled practitioner to achieve a sensational effect. For many patients, unhappy with their smiles, porcelain veneers may be a dream come true!

Crown & bridge dentistry
While porcelain veneers offer dazzling aesthetic results, they require adequate remaining tooth structure for their support. With a minor loss in cosmetic appeal, porcelain fused to metal crowns offer greater strength and durability than veneers. These restorations are stationary and are customarily indicated for teeth that have sustained significant loss of structure, or to replace missing teeth. Crowns and bridges may be placed on natural teeth or dental implants.

Aesthetic recontouring
In some instances, simple reshaping of the front teeth, even without anesthesia, may produce a dramatic result to correct jagged, chipped or slightly uneven teeth. The dental sculptor becomes the maestro of art, employing sanding discs and creativity, in tandem with nature.

Bleaching
Have your teeth become darker and yellowed over the years? Dental researchers have discovered a simple, safe, and inexpensive technique to manage discolored teeth, when used in indicated circumstances. A customized tray is fabricated for the application of gentle bleaching agents at home.

Dental bonding
Dental Bonding was one of

the first and most promising techniques developed for "instant" smile enhancement. It is still suitable in many circumstances to correct broken or misshapen teeth, but is neither as durable as porcelain veneers, nor as spectacular in addressing more complex cosmetic concerns. Once again, prudent employment of our skills yields the best and happiest endings in our quest for excellence.

Orthodontics
Many orthodontists claim that upwards of fifty percent of their practices include adult patients. The use of clear brackets, dental insurance benefits and higher disposable income affords an opportunity for many dental patients to realize the value of adult orthodontic care, once considered elective.

Dentures
Advances in modern dental care offer more patients alternatives to losing all or most of their teeth. However, full or partial dentures are still an available option in treating dental conditions ravaged by extensive periodontal disease or tooth decay.

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The following information is provided as a general guideline. It is NOT intended in place of professional care. Since every pregnancy may vary, consult your physician or dentist for advice on your particular situation.

(Advertising Supplement)

People and Events



Rose and Florante Ibanez received a certificate of recognition from the City of Carson for authoring Filipinos in Carson and the South Bay during a Carson Town Hall Meeting on August 8. (L-R) Councilwoman Julie Ruiz Raber, Councilman Elio Santarina, Rose Ibanez, Florante Ibanez, and Mayor Jim Dear.

Community comes out for Filipinos in Carson and the South Bay

Town hall meeting launches new local history book

CARSON – Last Saturday, August 8, the new Arcadia pictorial history book Filipinos in Carson and the South Bay, authored by Carson couple Florante and Roselyn Ibanez, was introduced for the first time to a capacity audience of over 200 at the City of Carson Town Hall Meeting entitled "Presentation on the History of Carson and the South Bay".

The lively and entertaining event, presented by the Filipino American Library (FAL), was held at the Carson Community Center. It was hosted by Carson Mayor Jim Dear and Councilwoman Julie Ruiz Raber. Also in attendance was Councilman Elio Santarina, past Councilwoman Lorelie Olaes, as well as various city commissioners. Assemblyman Warren Furutani of the 55th District talked about his Assembly Joint Resolution 65, "Preservation of Filipinos/Filipino American Communities", which recognizes the history, cultural heritage, and role of Filipinos in the development of California.

Eloisa Borah, a UCLA librarian and Filipino American community historian, introduced the book's subject matter and noted that a major reason early Filipinos settled in the South Bay area was that in order to get to Los Angeles they mainly arrived by ship at the ports of San Pedro and Long Beach. Talented performance artist Alison De La Cruz performed a spoken word piece on being a Pinay from Carson. Following a local history presentation using photos from their book, the authors joined a group of "activists from the 1970s" to lead the audience in singing "Profits

Enslave the World" from a poem written by former United Farm Workers Vice-President Philip Vera Cruz. Before the book signing, everyone was invited to attend the next major book launch of Filipinos in Carson and the South Bay on Saturday, September 12 at 1-3pm at the Festival of Philippine Arts & Culture in Point Fermin Park, San Pedro. To close the event, Florante and Roselyn urged the audience to continue their own family history discussions and to produce more community resources that preserve our collective memory for future generations.

Copies of the book are still available through FAL for \$20 each. Please contact filamlibrary@sbcglobal.net or (213)382-0488. Founded on October 13, 1985 by Helen Agcaoili Summers Brown ("Auntie Helen"), FAL is the earliest and largest Filipino library in the country with a collection of over 6,000 titles. Its mission is to provide access to information and knowledge through the collection, preservation, and dissemination of a unique collection of Filipino American and Filipino reading material to those that seek knowledge. Through this collection and its community involvement, FAL seeks to provide access to cultural information and enrich America's diverse cultural tapestry. It is located at 135 N. Park View St., Historic Filipinotown, Los Angeles, CA 90026-5215. From June 15 to September 15, FAL will be open for Summer Hours: Thursdays-Fridays 1-5pm. To visit outside these hours, please schedule an appointment. Also, please visit FAL's website at www.filipinoamericanlibrary.org. ■

Solution to foreclosure crisis must come from grass roots

BERKELEY, CA – On August 19, the Greenlining Institute and African American, Latino, and Asian American business and community leaders advocating on behalf of 22 million minorities and 1.5 million minority owned businesses in California wrote to President Obama and Secretary Geithner to ask for increased leadership in bringing underserved communities out of the foreclosure crisis. The message they hope to convey is that any sustainable solution to the crisis must be a ground up solution versus trickle down.

The Greenlining Institute is a multi-ethnic public policy, research and advocacy organization that works on behalf of communities of color and other underserved communities and has offices in California and Washington, DC. The Greenlining Coalition is the country's longest lasting and largest multi-ethnic coalition whose members range from California's largest African American churches, major ethnic business chambers, and community based organizations.

The Greenlining Institute was one of the first organizations to warn then Federal Reserve Chairman Alan Greenspan to the dangers of subprime lending and has been a consistent proponent of foreclosure moratorium in California as well as community-led mortgage modifications.

The letter, which was signed by Len Canty of the Black Economic Council, Faith Bautista of the Mabuhay Alliance, and Jorge Corralejo of the Latin Business Chamber of greater Los Angeles asked specifically for:

- \$75 billion in returned TARP funds to be directed at grassroots organizations working on foreclosure prevention and counseling; and
- A visit by Secretary Geithner to California to tour the regions of California hardest hit by foreclosures and meet with those organizations working on the ground to help families facing foreclosures.

Orson Aguilar, Executive Director of The Greenlining Institute stated, "California's minority community and business leaders intend to make it clear to President Obama and Secretary Geithner that any foreclosure solution that depends on supporting banks who brought us into this crisis is bound to fail. Instead, we call on them to commit to working from the grass-roots up to solve the foreclosures which are ravaging our communities." Mr. Aguilar went on to say that they would be expressing the same message to Federal Reserve Chairman Bernanke and FDIC Chair Sheila Bair during their trip to meet with them in Washington DC this September. ■

3rd PICPA Global Convention in Los Angeles

A GLOBAL convention of CPAs, Accountants, Finance Professionals and Tax Specialists will be meeting next month in Glendale.

The Philippines Institute of Certified Public Accountants (PICPA) International, the link organization of all PICPA affiliated international chapters in the USA, Canada, Australia & Europe, in cooperation with the Philippine Institute of Certified Public Accountants, (PICPA), our national organization of CPAs in the Philippines would like to invite all Accountants and other professionals to join us in our 3rd PICPA Global Convention to be held in Los Angeles California USA on Sept 14-20 at Hilton Los Angeles North, Glendale Executive Meeting Center, Glendale, CA. Delegates are PICPANS, CPAs, Accountants, Auditors, Bookkeepers, Tax Preparers, Finance and Management Consultants, and other professionals. Guest speakers are from American Institute of CPAs (AICPA), National Association of State Boards of Accountants (NASBA), International Qualification and Appraisal Board (US-IQAB & CANADA-IQAB), California State Board of Accountancy (CSBA), Philippine Board of Accountancy (PBOA), International Federation of Accountants (IFAC), Internal Revenue Services (IRS) and many more. A 16 hour Continuing Professional Education (CPE) is credited for the 2 day event. Please register on-line (24/7) to our website @ www.picpaglobal.org. For more information, also visit our 2nd website at: www.picpainternational.org. ■

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