

MINDING YOUR FINANCES



ATTY. RAYMOND BULAON

Can you get out of debt without filing bankruptcy?

some cases, depending on the nature of the debt and the amount owed, it may be possible to settle directly with creditors, often for less than full amount especially if you are offering a lump sum settlement. For example, my office regularly settles debts for 40-60 percent of the amount owed. Where the debtor doesn't have the cash to settle, an installment plan may be arranged. Late penalty payments and interest may be waived. Bill collectors are aware that as time goes by, the ability to collect from the debtor diminishes. Often, the creditor will choose to take something now rather than wait forever to collect.

2. Review your monthly income and expenses- If you are living beyond your means, perhaps you can sit down and take a good look at exactly where your money is going every month and simply cut out unnecessary expenses. Review detailed information of your monthly income and monthly expenses to better understand your resources. I find that a lot of people don't even know exactly how much they owe and how much they are paying to their creditors every month. This is unbelievable. If you need to cut expenses to the bone until you pay off your debts, then do it. Some people are so lazy to even look at their monthly budget that they often overlook expenses that can easily be eliminated without much sacrifice.

3. Do nothing (Well, at least for now) - I normally don't recommend this option because if you do nothing, oftentimes your debt problems will only get worse over time. Sooner or later, you will need to face the music and deal with your creditors, so why not do it now? You can't shun off from them forever. In some cases, however, where you have no income and no assets and you don't expect this situation to change anytime soon, you may be considered "judgment proof". What that means is that even if your creditors sue you and get a judgment, the judgment is worthless because it is uncollectible. Be aware, however, that if your financial condition does improve in the future, then you may no longer be judgment-proof. More importantly, if bankruptcy is in fact your only way out, you are better off filing now while

you still qualify. If you wait to file until later when your financial situation has improved, you may no longer qualify at that time and thus, you would have missed your only chance to get out of debt once and for all.

If you are considering bankruptcy as a way out of debt, I am sure a lot of questions are going through your mind at this time. For a free evaluation of your case, please call our office at Toll-Free 1-866-477-7772 to schedule a free consultation. Let us help you. 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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Fraud waiver ...

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the alien or her family if deportation occurs; a stable employment history; the existence of property or business ties; evidence of value and service to the community; and other evidence of the alien's good character. Hernandez-Robledo v. INS, 777 F.2d 536 (9th Cir. 1985); see also Matter of Mendez-Morales, Interim Decision 3272 (BIA 1996).

In addition, equities which were achieved as a result of the fraud or misrepresentation cannot be discounted despite the illegality of the immigrant status obtained. Discounting of lengthy residence and employment as favorable factors is improper: "the inquiry is not into the illegality of his or her presence in the United States but the reasons that an alien should be allowed to stay, despite the illegality. Discounting of child born in the United States as a result of having immigrated fraudulently also has been held impermissible. Casem v. INS, supra

In addition, the Supreme Court has recently held that repetitions or other instances of the fraud that was used to obtain entry in other

immigration-related contexts which are "removed in time and circumstance from respondent's entry" can be considered as adverse discretionary factor(s). Yang v. INS, 96 Daily Journal D.A.R. at 13633. This means that the immigration judge must weigh such additional instances of fraud - as with any other adverse factors - against the equities, hardships and any other positive factors.

Should the immigration judge grant your waiver application, after balancing all the equities against the adverse factors discussed above, the immigration judge may terminate your removal case and let you keep your permanent resident status. The effect of your waiver would be retroactive to the time that you first obtained your permanent resident status.

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FOR people who are considering bankruptcy as a way to get out of debt, some questions constantly arise. Am I doing the right thing? What other options are available? If I decide to file bankruptcy, should I file now or do it later?

Filing for bankruptcy is a serious decision to make. Unfortunately, a lot of people are hopelessly trapped in debt that it is their only chance of starting over. Most of them already have late payments, collections, judgments, etc. on their credit report. Some are in danger of getting their wages garnished, their bank accounts levied or their property and assets being taken. If you are in any of the above situations, filing bankruptcy may actually help you more than it can hurt you. It may be just what you need to turn your situation around and change your life for the better.

In certain cases, there may be alternatives to filing bankruptcy:

1. Settle with creditors- In

MORINGA OELIFERA LAM (MALUNGGAY)

Malunggay- 'Ang Super Gulay' or 'The Miracle Plant'

MORINGA is the most nutritious plant discovered on Earth and each of every part of moringa has nutritional and medicinal values. The history of Moringa dates back to thousand of years and the Indian Literatures prove the same. Moringa Oelifera or *Malunggay* tree is native to India and it later spread to Africa and other tropical countries.

Moringa leaves are the most nutritious part of the Moringa tree. Moringa trees bear fruits known as drum sticks to the Indians. Moringa fruits and leaves are standard ingredients in the regular Indian recipes. The benefits of Moringa tree was not known to the rest of the world until the middle of the twentieth century. The credentials go to the world Health Organization (WHO) for spreading the benefits of the Moringa Tree to the Western World.

The Indian Ayurveda System claims that Moringa can cure more than 300 ailments or diseases. Moringa leaves are one of the richest source of Beta Carotene from a plant origin. Moringa also has a very little fat content and rich amount of Calcium, Iron and Protein content. The specialty about Moringa is it is rich in a combination of nutrients and not just a single nutrient. It is the general rule that nutrients works best together in combination with other minerals and vitamins than taken alone.

In India, mothers feed moringa leaves to children to improve their immune power and promote the growth of the child. This is because Moringa leaves are very rich in a growth promoting hormone called "Zeatin". Moringa leaves are also known as "Milk Leaves", this is because Moringa leaves are eaten by pregnant women and lactating mothers to increase their milk production.

Nutritional benefits

Moringa is rightly termed as the "Nutritional Powerhouse". This is because the Moringa leaves offer a package of vitamins and minerals in natural form. The nutritive value of dried moringa leaves are more powerful than the fresh Moringa leaves because the fresh leaves are comprised of 73% water and hence, when the water content is removed the Moringa leaves become more powerful.

Dried Moringa Leaves Contain:

- 17 times the Calcium in Milk
- 25 times the Iron in Spinach
- 4 times the Vitamin A in Carrots
- 9 times the Protein in Yogurt
- 1/2 times the Vitamin in Oranges
- 15 times the Potassium in Bananas.

Moringa also contains the 9 essential amino acids that a human body should get from the food. Recent studies have shown that these are necessary to develop a healthy human brain. Moringa distinguishes from other nutritional supplements because all the nutrition provided by Moringa are 100% NATURAL. The human body can distinguish between natural and synthetic ones and it readily absorbs the natural nutrients. The most important property of Moringa is its ability to provide a combination of nutrients that are more effective than any single mineral or vitamin.

Antioxidants

Moringa leaves are one of the richest sources of antioxidants from nature. Antioxidants are the free atoms that can mitigate the effect of the free radicals that damages the body cells. The antioxidants provide numerous health benefits to the body including delaying of aging process. As a matter of fact, the antioxidants will have the maximum impact on the body only with a combination of antioxidants. Moringa leaves provide 46 antioxidants to the body and the list includes the following: Vitamin A, Vitamin C, Vitamin E, Vitamin K, Vitamin B(Choline), Vitamin B1(thiamin), Vitamin B2(riboflavin), Vitamin B3(Niacin), vitamin B6, Alanine, Alpha-Carotene, Arginine, Campesterol, Beta-Carotene, Beta-Sistosterol, Caffeoylquinic Acid, Campesterol, Carotenoids, Chlorophyll, Chromium, Delta 5-Avenasterol, Delta 7-Avenasterol, Glutathione, Histidine, Indole Acetic Acid, Indoleacetonitrile, Kaemmpferal, Leucine, Lutein, Methionine, Mystric-Acid, Palmitic-Acid, Prolamine, Proline, Quercetin, Rutin,Selenium, Threnine, Tryptonine, Tryptophan, Xanthins, Xanthophyll, Zeatin, Zeaxanthin, Zinc.

The combination of the above antioxidants is very much effective and has a great impact on the free radicals. That is why Moringa is believed

to have Supreme Antioxidant properties.

Malunggay is your all-around miracle tree

The multi-purpose *malunggay* tree, once considered "the poor man's veggie," has been touted as a "miracle tree" or "nature's medicine cabinet" by scientists and health care workers from around the world. Dr. Monica Marcu, a clinical pharmacologist who has made extensive research on the significant nutritional potency of *Malunggay* says that the "miracle vegetable" is an ideal energy food. The leaves can actually be eaten raw, but best added in meals as a special ingredient - or diet supplement that "can help offset a typically unhealthy Western diet" due to its high concentration of nutrients combined with low calories and low sodium content. The author of the recently published book *Miracle Tree* adds that "most Westerners are deficient in antioxidants mostly found in plants"

Findings of a study made in India, which was used as the basis of many news reports on

Malunggay as a wonder plant, states that *Malunggay* contains anti-cancer compounds (Phytochemicals) that help stop the growth of cancer cells. *Malunggay* is said to be effective in treating ovarian cancer, among a host of other diseases like Arthritis, Anemia, Heart complications, Kidney problems, Scurvy, Asthma and digestive disorders (Ulcer, Gastritis, Diarrhea, Colitis, Dysentery)

According to the Los Angeles Times article written by Mark Frits way back in March 2000, an ounce of *Malunggay* leaves is worth four glasses of milk, seven oranges, and three bananas.

Here are some of the health benefits:

- Malunggay* leaves helps strengthens the immune system.
- Malunggay* controls blood pressure, relieves headaches and migraines.
- Malunggay* tea can help strengthen the eye muscles.
- Malunggay* tea can help heal inflammation of the joints and tendons.
- Malunggay* tea can prevent intestinal worms.
- Malunggay* can help increase semen count.
- Malunggay* help normalize blood sugar level therefore preventing diabetes.
- Malunggay* has anti-cancer compounds(Phytochemicals) that help stop the growth of cancer cells.
- Malunggay* helps relax and promotes good night sleep.
- Malunggay* is good for constipation.
- Malunggay* tea treats fever and asthma.
- Malunggay* help heals ulcers and calms the nervous system.
- Malunggay* is a natural source of energy supplement.
- Malunggay* produces milk for lactating mothers.
- Malunggay* has the ability to purify dirty or polluted water.
- Malunggay* controls bad cholesterol.
- Malunggay* prevents early sign of aging. Treat cuts, scratches, cracks in skin.
- Malunggay* flushes toxins from the body, purifies the liver and helps in rebuilding the Red blood cells.
- Malunggay* helps prevent the formation of malignancy.
- Malunggay* improves mental ability by increasing the oxygen supply to the brain.
- Malunggay* prevents heart and kidney disease.
- Malunggay* reduces pain and swelling of Arthritis.
- Malunggay* helps suppress appetite.
- Malunggay* acts as a diuretic and prevents Gouts.

According to Alice Ilaga, Director of Department of Agriculture's Biotechnology Program, *Malunggay* is the "next big thing" in Philippine agriculture. *Malunggay* can save lives, increase incomes, generate millions of jobs, utilize vast tracts of idle agricultural lands, make the Philippines globally competitive, impact local and international market, and help attain socio-economic equity.

Robyn Graham in his book entitled *Hunger, Disease and the Moringa Tree* concluded that "We have enough nutrition in this world to go around. Yet many are dying due to lack of nutrition and treatable disease. The problem springs from the lack of education. Not just reading, writing and arithmetic. The world does not know that we have all that we need." (Advertising Supplement)

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crevice in a basement wall that housed utility wires. Annie had been dead six days.

Overwhelming forensic evidence, more than 300 in all, based on matching DNA samples, electronic swipe cards and video tapes, uncovered in the days that followed, by the police and FBI point the finger to a 24-year old lab technician, Raymond Clark, who did janitorial duties cleaning mice cages and basement floors. Autopsy reports indicate Clark, a muscular 5' 9" 190 pounder had allegedly hit and strangled the 4' 11", 90 pound Le as she fought back fiercely for her life, scratching him with her fingernails on his chest, arms and back and getting his DNA on her and on her clothes. News stories suggest Le's blood is on Clark's clothes found hidden behind a ceiling tile as well as on his work boots which bore his name. The point of the violently tragic and fatal altercation was work-related, according to the police, not romantic in nature.

I shake my head in disbelief. All these mountain of grief in the fabric of many lives because of mice and their droppings? I think not. At this point, we can only guess at the reasons why, because Clark clammed up and refuses to talk. The larger issue is about ego and self-image. The mice were there simply as props.

Clark, whom coworkers called a "control freak" and who always made a big deal with scientists and doctoral students about cleanliness protocols considered the basement and the mice and its cages his domain where he rules with near-absolute authority, never mind that as a custodial worker, he was the lowest man on the totem pole

Of mice and murder: Sleep...

of a research facility. Could it be that the diminutive Le had the temerity and gumption to put him in his place, deflate his ego, bring him down several notches to the point where he flew into a rage, saw black and strangled her? We will never know for certain. But with the preponderance and nature of overwhelming evidence, prosecutors do not need to establish motive to get a conviction.

Clark considered himself Lord of the Mice and he had to distinguish himself from all the rest by signing for work every single day, including that fateful day, with a green pen. That green pen which Clark reportedly dropped accidentally in a crack on the wall where Le was found could be irrefutable, physical evidence. Investigators report that he came back to work the day after the murder with fishhooks, wire and bubble gum to try to retrieve that green pen, to no avail.

Clark allegedly didn't like the way Le handled the mice as Annie conducted research as a member of a scientific team working on molecular biology, specifically on enzymes that have long-term implications for curing cancer, diabetes and muscular dystrophy. Two worlds collided in the basement: one, of an upwardly mobile, rising star who was voted by her high school student body as "the next Einstein" and who has so much to offer the world as a doctor, a scientist and human being and sadly, on the opposite side of the spectrum, a young man whose controlling nature, short fuse and seething disrespect for the value of others may well spend his life in a cage ironically, just like the mice whose cages he cleaned. He sits pale and wan in solitary confinement in heavy,

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