

MINDING YOUR FINANCES



ATTY. RAYMOND BULAON

Credit card debt: Are you in denial?

someone you love. The other day, a lady came to my office crying about her situation. For the last 5 years, her debts have spiraled out of control as she continued to charge more on her credit cards than she paid off every month. By now, her debts have skyrocketed to more than \$60,000. She told me that at first, she was able to at least make minimum payments on her credit cards by taking money from other credit cards. So for a short while, she was in denial that her debt problem was getting worse although she could see her credit card balances going up every time she received her credit card statements. Of course, it didn't take very long before her credit cards were maxed out and she couldn't take any more money out of them to pay her other credit cards. So from there she started falling behind on some of her debt payments. Her breaking point came recently when she got served a lawsuit by one of her creditors. So she panicked and called our office to get help. If you are reading this article and you can relate to the story I shared above, let me ask you these questions: What about you? Are you in denial or

in control of your credit card spending? Sometimes when I ask people how much they owe, they can't even tell me because they say that they have lost track of the amounts. If this is you, this may be a danger sign of debt trouble. If I asked you to at least estimate the total balances of each of your credit cards right now, could you do it? A lot of people wonder why no matter how hard they work, they are always broke every payday. The reason is that they don't even know or realize how much of their paycheck goes to just paying debts every month. They have "black holes" in their monthly budget that they can't explain because they just can't see where their money is being wasted. If you would like to explore your legal options in getting out of debt, we may be able to help you. 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. (Advertising Supplement)

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 American 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.

Melany Dela Cruz-Viesca LA Human Relations Commission

by JOSEPH PIMENTEL
AJP/Press



LOS ANGELES Mayor Antonio Villaraigosa appointed Melany Dela Cruz-Viesca as a member of the Human Relations Commission of the City of Los Angeles. Dela Cruz-Viesca is the Assistant Director of the UCLA Asian American Studies Center. She is one of two Filipinos who are members of the Human Rights commission. The other member is Art Garcia of Justice for Filipino American Veterans (JFAV). Mayor Villaraigosa appointed Dela Cruz-Viesca in that position last year. The LA Human Relations Commission was founded in 1966 as a commission to develop comprehensive educational programs designed to enlist the cooperation of all groups in eliminating prejudice and discrimination in employment, housing, education and public accommodations. According to its website, the goal of the commission is to "assist in assuring all people the opportunity for full and equal welfare and safety of all residents in the Los Angeles community through activities and programs designed to reduce discrimination, tension, and violence, and to advance improved intergroup relations. The Commission supports efforts to create a city free of racism and violence where residents may live and work in an environment of respect, mutual

tolerance, and human diversity." Dela Cruz-Viesca also serves as the Managing Editor of *AAPINexus*, a nationwide journal published by the Asian American Studies Center focusing on Asian American and Pacific Islanders policy, practice, and community issues, as well as the coordinator and researcher of the Center's Census Information Center, a joint partnership with the National Coalition of Asian Pacific American Community Development (CAPACD) and the US Census Bureau. She has authored numerous articles on Asian Pacific American demographics, community and economic development, affordable housing and homeownership, small business development, and educational issues, according to UCLA. She also serves as a member of the "Diverse Voices On Assets Clearinghouse" part of Closing the Racial Wealth Gap Convening by the Insight Center for Community Economic Development. She is also a member of the US Census Bureau, National Census Information Center Program Steering Committee and serves on the Board of Directors for the Association for the Advancement of Filipino Arts and Culture. Dela Cruz-Viesca holds a master's degree in urban planning from UCLA and a bachelor's degree in ethnic studies and urban studies and planning from UC San Diego. ■

IMMIGRANT LIVING: 101 AND BEYOND



MONETTE ADEVA MAGLAYA

Hubris and the Folly of Youth

"The deepest definition of youth is life as yet untouched by tragedy."
— Alfred North Whitehead

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. Although 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, swoop-

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