

**IMMIGRANT LIVING:  
101 AND BEYOND**



**MONETTE ADEVA MAGLAYA**

MANY immigrants do not realize until it is too late that they have become addicted to the use of credit cards to the point that after just a few years, they seek credit card counselling and in a worst case scenario, bankruptcy relief protection. They have unwittingly entered credit card hell with collection agencies hounding them

**Dealing with credit card hell**

*Lack of money is the root of all evil.*

—George Bernard Shaw

and recording all sorts of negative entries into their credit history.

How do you know if you are way in over your head with too much debt? There are early warning signs. If you find yourself like an acrobat trying to juggle too many bills, paying one company this month and another next month, borrowing from one to pay the other one and when lenders send you overdue notices, you are wading into the waters of financial trouble.

Making only the minimum payments never really paying down the principal owed is one sure sign. When you have nightmares and begin dreading going to the mailbox and opening your monthly credit card statements, it is time for a reality check.

Face this problem squarely. Ignoring it will not make it go away. Try discussing this with your lenders to work out a debt repayment schedule. They would rather not seize your property or send the

hounds of a collection agency to you. This is their last resort if you try to bury your head in the sand and ignore this problem.

Even if you have defaulted on your credit, you still have certain rights as mandated by the federal Fair Debt Collection Practices Act. There are a number of provisions about this act that affords you certain types of protection that you should know. Of some relevance is for you to know that debt collectors cannot use abusive, deceptive or unfair techniques to collect the money that you owe. Unlike in some other countries, there are parameters that a collection agency cannot and should not cross. It will cost them if they do. There are resources in the internet and books in the library to help you through this sticky situation.

Collection agencies cannot threaten you with violence, curse you or verbally assault you with

arrest or imprisonment unless they are able to obtain the legal right to do so. They cannot force you to accept collect telephone calls or shame you by advertising your debt. You should know that bill collectors are prohibited from calling you before 8am or after 9pm, and they may not call you at work if they know that your employer disapproves.

If the collectors violate any of the rules of the act, you can sue for damages. But do not look at this as a way to make money. Know that if the court finds you have acted in bad faith with the collection agency, you may have to pay the collector's legal bills. Suing for damages can backfire on you and cause you more trouble.

The rights protect you from abuse but your debts have not been forgiven. Creditors can and will seize whatever assets you have, attach or garnish your wages or foreclose on your home

or property if you do not pay what is due them.

Recent legislation that govern bankruptcy protection laws seem to go in favor of credit card companies rather than the consumer. Gone are the times when consumers who have abused their credit lines can seek protection from their creditors by simply hiding their assets and filing for bankruptcy. If you seek to understand the substantial changes that are shaping the country's bankruptcy protection laws, go to government internet websites that cover consumer debt and bankruptcy laws.

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**JUNO CONNECTION**



**CHARMAINE TEODORO**

LAST April, I wrote about how you can become an excellent healthcare professional. I highlighted three ways on how you as a nurse or allied health professional can be the best at what you do. Some points I raised was that you should master your duties and continuously refine the skills that you have, while being sincere and compassionate towards your patients. I also mentioned the value of balancing your work with your personal life and why you need to prioritize family, your loved one's special events and similar activities before work.

Laying that as a foundation for an excellent health career, we move on and discuss how you can gain a competitive edge in the industry. In economics, there's such a thing called competitive advantage—it is when a business stands out from the crowd by applying innovative strategies in their marketing or operations. The

**Getting ahead of the game**

lead over the competition allows them to gain more market share, expand operations and become more profitable.

As a healthcare professional, you, too, can gain a competitive advantage. Whatever your job is and no matter where you are in the healthcare career ladder, you can get ahead of the game and ensure your success regardless of the environment in which the industry will be.

Here are four ways you can apply in your career to stay ahead of the game:

**Take Continuing Education courses**

Continuing Education (CE) courses are knowledge enhancers that will refresh your memory on procedures you already know. Although some states require nurses to take CE courses, there are a multitude of modules you can study to develop professional skills on your own. By taking them, you enable yourself to learn new practices and techniques that will allow you to specialize and

be more effective in performing your duties.

Aside from the knowledge you can gain, taking CE credits allow you to meet fellow or incoming nurses whom you can slowly include in your own professional network (more on this later). If you take online courses, on the other hand, you can finish the program you want while learning at your own pace from the comfort of your home.

**NOTE:** My column next week will focus on continuing education. If you have any thoughts on the issue, feel free to email me at [jump@junohealthcare.com](mailto:jump@junohealthcare.com)

**Read books (yes, books!)**

A few pages or a chapter a day can take job security fears away! Seriously, reading can do a lot of good for your career. When you delve into information to increase your knowledge on various issues, whether it's related to healthcare or not, you expand your horizons. Wanting to know more about a certain topic, person, place or event can lead

you to learning lessons, finding an inspiration or understanding a new principle or concept.

By reading books, you take the initiative of practicing your analytical skills outside of work as you try to make sense of a story or understand a certain principle.

The things you learn from these materials, whether fiction or non-fiction, can be conversational starters when dealing with your patients or their families. They also form new-found interests that you can then turn into a skill and reap more benefits, thus, enhancing your overall being, increasing your strengths and making you a better person in and outside of work.

**Develop new skills**

Whether it's communication, artistic or leadership skills— all these gives you an edge in your professional endeavors. Having the knowledge to do something and be good at it is a practice than when turned into a habit, will open up limitless professional possibilities for you. The more skills you have, the more chances you give yourself to stand out from the crowd when that skill is suddenly in-demand in your facility.

**Build your own professional network**

Social networking is a virtual activity that hundreds of millions of people do everyday; however, you don't need to be online to network with people in your industry. Your hospital or facility is not only a place filled with

duties and responsibilities, it is also a place filled with people. Physicians, administrators, insurance workers, social workers and your fellow nurses are all potential referrers, references and contacts. See them as people with the potential of opening doors for you, while treating them with respect, sincerity and the highest sense of professionalism.

It will also be helpful if you can find a mentor who can show you the ropes of working at the department or division you are in, someone who's willing to share with you some professional experiences, which can shed some wisdom as you do your day-to-day activities.

When you choose to become a healthcare professional, you choose to be part of one of the biggest workforces in America. There are as many opportunities as there are workers, and sometimes there may even be more demand for workers. This usually makes it easy to be part of the crowd, but the sheer number of participants in the workforce makes it hard to stand out.

Doing your tasks makes you a good professional, but anticipation, preparation and the knowledge of things beyond your scope of duties will make you a great professional. The economic recession early this year shows us how jobs can easily be lost or replaced and only the best of the best can survive or even thrive in tough

economic environments.

By deciding that you will not only pursue efficiency but also excellence and greatness puts you on track to a level of security that not many will have, especially when the going gets rough.

As you learn more skills, gain more knowledge and build key contacts, all focused on ensuring growth and development in your careers, you can see doors that may not be available to everyone else suddenly opened for you.

Your objective is to do your job to the best of your ability while hoping and eyeing for the best job where your abilities will be used best. Keeping this in mind is what will separate you from the pack and put you ahead of the game.

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**CHARMAINE TEODORO** is the Senior Vice President of JUNO Healthcare Staffing, a group of companies that recruits RNs, LPNs, CNAs and allied healthcare professionals and deploys them to healthcare facilities on a full-time, part-time, per diem or travel assignment. It also sponsors foreign-trained RNs for immigration to the US. JUNO has offices in New York, and in New Jersey where it offers homecare services.

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Doing back-to-back concert with Martin Nievera on October 25...

**Gary "Mr. Pure Energy" Valenciano returns to Atlantic City**

By **BOBBY T. YALONG**

THE voice... the stamina... the star power... the matinee idol image... all these and much more make up the total persona of the one who's dubbed as the Philippine recording industry's Mr. Pure Energy, the Total Performer personified—no other than Edgardo Jose Martin Santiago Valenciano, more popularly known as Gary V!

Born to Vicente Valenciano (a Bicolano) and Grimilda Santiago Ortiz (a Puerto Rican opera singer of Italian descent) Gary V inherited his mother's singing ability which was already noticeable even during his early years. It was at La Salle Greenhills where he first honed his musical talent, joining Kundirana, the school's popular all-boys singing group. This stint gave him exposure and the training he needed.

Gary V was in the right generation when he decided to embrace singing as a career and on May 13, 1983, he stepped into the limelight via his initial television performance in the then top rated *The Pilita and Jackie Show* followed by his impressive appearances in *Penthouse Live* and *Germespyal*... and successfully capped it with a sold-out solo concert at the Araneta Coliseum the following year.

His charismatic singing style coupled with hyper-energetic moves and grooves set him apart from the rest of the league, making him the distinct celebrity the industry had been looking for. Since then, the name Gary V became synonymous with top-caliber performances with a

difference which earned for him unprecedented popularity and remarkable mileage.

Real talent is like a precious gem when it comes to its capacity to shine despite the odds... even deep beneath the dumps. Gary V's ability to attain what he aspires was neither hampered nor hindered by his lingering congenital diabetes and that didn't stop him from delivering nothing but only the best music and stage performances.

In his 25 years in the business, Gary prides himself with 26 albums, three of which were



internationally released, including *Out of the Dark*, a Christian-inspired album that took his celebrity status a step farther (when he injected religious spirituality into his music).

Blissfully married to Angelie Pangilinan, who also acts as his manager, Gary is a dutiful father and role model to Juan Paolo Martin (vocalist of Salamin Band) Gabriel (dancer and musical arranger) and Kristiana Maria Mikaela (a singer like him).

Awards, citations, and recognitions all the more made Gary V's status enviable... especially so with the eleven (11) Best Male Performer titles he garnered through the years and the UNICEF National Ambassador of Goodwill for the Philippines in 1998 up to the present.

On Sunday, October 25, at 2pm, Group OLE brings to the fore Gary V and to make the already glittery show even more starry, Martin Nievera will take center stage with him in a musical phenomenon dubbed as *Gary Valenciano & Martin Nievera As ONE*, the "Biggest Concert Event of The Year" at the Trump Taj Mahal Hotel Casino (along 1000 Boardwalk and Virginia Avenue) in Atlantic City.

Tickets are priced at \$150 (VIP), \$98, \$78, \$58 and \$38 at Taj Mahal Box Office (609-449-5150), at the Ticketmaster (1-800-736-1420) or call 917.294.6784 / 914.498.2510 / 201.886.1705 / 301.580.7103 / 917.691.2335. Tickets are also available online at [www.groupole.com](http://www.groupole.com) and [www.carouselpinoy.com](http://www.carouselpinoy.com). For convenience, purchase your tickets at any Filipino store near you.

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