

# Believe them when they say... *'Puente Hills Mitsubishi is the best'*

It is a fact and has been proven that people in America spend more of their disposable incomes on their automobiles than anything else except food and housing. At times like this, 'tightening one's belt' is not just a cliché, it is a trend most people should live up to.

Your car is probably the second largest purchase you'll ever make in your life, so making the right choice as to what dealership you should entrust this task with is crucial. And in doing so, you should have your groundwork prepared. Find a dealership where multiple car services are available. Make sure that the dealership offers you options that can satisfy your every car-related concerns.

It is simple—go with Puente Hills Mitsubishi. Meadi Rebueno, Maria Criselda Abadesco and Prisma Otanez can attest to that. Their experience with Puente Hills Mitsubishi is not just like any producer-consumer scenario that once the transaction is done, the relationship is over.

Although customer satisfaction is usually taken for granted by some—if not most—auto dealers, Puente Hills Mitsubishi has consistently provided its customers with world-class car-buying experience over the years.

In PH Mitsubishi, every customer that steps in is treated as a family. Meadi who once had his old car for a trade-in was in full awe on how he comfortably bought a new car. And aside from the satisfied service he acquired, he was happy with his experience with the people of PH Mitsubishi.

The formula is simple, in PH Mitsubishi customers' concerns are treated personally. PH Mitsubishi is backed with talented individuals who treat their customers with respect and dignity, and generally provide a quality service.

Allen Bitar, PH Mitsubishi's General Manager has been in the car business for years. His experience in the auto industry is what makes him provide the results for every PH Mitsubishi customer. He is very personal when it comes to dealing with customers, this assures every one that with Allen in Puente Hills Mitsubishi, you can walys transact any business



with confidence and assured satisfaction. He wants to help every person that walks in the dealership especially during these tough economic times. His team of competent Filipino salespeople includes Chris Tiusiu, Alex Jacinto, and Bert Wenceslao—your *kababayans* who are behind Allen Bitar's vision to be the Mitsubishi dealer that every Fil-Am will go to.

Chris has been in the car business long enough to know how valuable it is to take care of his clientele to the point where all of them refer their family members, their neighbors, co-workers, church members and practically every person that they know.

Alex Jacinto is a go to guy, he has all the information you may need in buying your Mitsubishi car. He is most concerned on what will help every PH Mitsubishi customer the best.

Bert Wenceslao used to live in Guam and has a laid back attitude that you can easily get accustomed to. He understands Tagalog and Ilocano fluently but is more comfortable speaking in English. He is excited to make friends while helping with you with either new or used cars.

Today, the process of buying a car or availing a car service has evolved. Attending to your automotive needs is a delicate procedure that needs thorough

deliberation—every step is essential to the desired end result. But clearly, the rules in car buying are now titled to the consumer's favor.

Puente Hills Mitsubishi exhibits a wide unparalleled range of new and pre-owned cars including Galant, Eclipse, Eclipse Spyder, Lancer, Lancer Evolution, Outlander, Endeavor, and Raider. And of course providing a low price on new & pre-owned cars is a guaranteed option at PH Mitsubishi.

Visit Puente Hills Mitsubishi now at 17665 Castleton Street City of Industry, CA 91748.

PH Mitsubishi is the foremost Mitsubishi dealership at City of Industry, CA. Stop by today and look for: Chris, Alex, and Bert!

To receive great deals on your new or used car, check out Puente Hills Mitsubishi's latest new car specials, pre-owned specials, finance specials & parts/service coupons. You can also order genuine Mitsubishi parts and even schedule your Mitsubishi car service appointment online, simply visit [www.PUENTEHILLSMITSUBISHI.com](http://www.PUENTEHILLSMITSUBISHI.com).

Be an informed customer—maximize your car buying experience to achieve an efficient transaction. For more information you may call (866) 426-9181.

(Advertising Supplement)

## Can you get...

**PAGE A3** ◀  
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.  
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Atty. Ray Bulaon has successfully helped more than 4,000 clients in finding solutions to their debt problems. To schedule a free attorney consultation, please call Ray Bulaon Law Offices at TOLL FREE 1-866-477-7772.  
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None of the information herein is intended to give legal advice for any specific situation.

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## On becoming your...

**PAGE A3** ◀  
are well educated and hold extensive experience, they could not find employment in the general job market comparable to what they had before in the old country. Rather than take on jobs that for them might be demeaning, they have chosen to set themselves up in business.

Each ethnic group has shown expertise in handling businesses in certain identifiable niches. Among those who have exhibited entrepreneurial skills that have resulted in establishing specific businesses include:

- Koreans who are known for operating grocery stores, liquor stores, dry cleaning shops, restaurants, appliance stores and many other businesses;
- Asian Indians and Pakistanis who own convenience stores, food-service and delis, lodging facilities in the hotel and motel industry, and jewelry kiosks and stores;
- Cambodians who are particularly noted for operating retail bakeries and thousands of doughnut shops in many locations in metropolitan areas;
- Filipinos who buy up and convert homes and operate nursing facilities for seniors, the handicapped and the infirm; small restaurants and food markets;
- Thais who run restaurants that offer their distinctive culinary fare;
- Armenians and immigrants from the Middle East who have the rug and carpet, jewelry business and automotive repair business cornered;
- Vietnamese who are more than likely to own beauty shops and nail salons (some regulations covering nail salons in some states are written in the Vietnamese language indicating that they have cornered this industry niche as experienced manicurists);
- Chinese who operate banks, oriental food markets, hotels, dry cleaners; import and export busi-

nesses, manufacturing and countless restaurants, among many others.

Some immigrants plunge headlong into business soon after arrival with the help of friends and relatives who are already in business. Others bide their time and test the waters tentatively at first. They start businesses after garnering the range of experiences in certain industries and saving enough money for start-up capital.

The Korean-Americans are notable in that they help each other out with their KYE (pronounced keh) system, an informal banking network of friends and associates an aspiring entrepreneur can borrow money from.

If you have what it takes to do as well or better than those who have done so in your own ethnic community, by all means, explore the entrepreneurial route. BE YOUR OWN BOSS is the courageous mantra. Be aware too that you will wear many hats. You may also be the bookkeeper, seller, marketer, purchaser, receptionist and janitor all rolled into one. You may have to bootstrap in the beginning and tap seed capital from personal sources but once you can show lenders that you mean business and you mean to succeed no matter what it takes, they may even make a beeline to give you a line of credit for the next step. Some comedian once said that a bank is an institution that will lend you money if you can show that you don't need it.

The rewards, after surviving the initial years of struggle, can be tremendous. Some say all it takes is a dream. And may I add, a ton of gumption, energy and unceasing prayers.

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Nota Bene: To ask questions, send feedback and requests as well as to inquire about advertising in any or all of the 6 print editions of Asian Journal in California, Nevada and New York/New Jersey and/or advertising in the Print Edition Online of Asian Journal, e-mail [monette.maglaya@asianjournalinc.com](mailto:monette.maglaya@asianjournalinc.com) thank you to those who gave feedback.





# OPERATION ONDOY

Please help the victims of the recent flood in the Philippines by donating your usable clothes, shoes, socks and blankets at any of the following locations:

<p><b>PARISHES:</b></p> <p>Immaculate Heart of Mary 4950 Santa Monica Blvd. Los Angeles, CA 90029</p> <p>St. Columban Church 125 S. Loma Dr. Los Angeles, CA 90026</p> <p>St. Anthony Church 215 Lomita St. El Segundo, CA 9245</p> <p>St. Madeleine Church 931 E. Kingsley Avenue Pomona, CA 91767</p> <p>St. Martha Church 444 N. Azusa Avenue Valinda, CA 91744</p>	<p><b>GOLDILOCKS Branches:</b></p> <p>Goldilocks Cerritos 11489 South Street Cerritos, CA 90703</p> <p>Goldilocks Los Angeles 209 South Vermont Los Angeles, CA 90004</p> <p>Goldilocks Eagle Rock 2700 Colorado Blvd., Ste. 110 Los Angeles, CA 90041</p> <p>Goldilocks Panorama City 8340 Van Nuys Blvd. (At Roscoe) Panorama City, CA 91402</p> <p>Goldilocks West Covina 2429 So. Azusa Avenue West Covina, CA 91792</p>	<p><b>K OF C HALL</b></p> <p>Council 3052 9846 Beverly St. Bellflower, CA 90706 (10AM - 1PM, 4PM - 7PM)</p> <p><b>Main Warehouse:</b></p> <p>10754 Artesia Blvd. (Dumont is nearest cross street) Cerritos, CA 90703 (By appointment only)</p> <p>As of Oct. 4, 2009</p>
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<p><i>Fr. Albert Avenido</i> Tel: (562) 634-6111 ext. 103 e-mail: <a href="mailto:fravenido@yahoo.com">fravenido@yahoo.com</a></p>	<p><i>Sonny Santa Ines</i> Tel: (562) 925-1827 e-mail: <a href="mailto:santaines@msn.com">santaines@msn.com</a></p>
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