

HAWAII FILIPINO CHRONICLE

HAWAII'S #1 FILIPINO NEWSPAPER

◆ WEEKLY ◆ OCTOBER 3, 2009 ◆

FILIPINOS MEET CHALLENGES OF BAD ECONOMY **4**

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EDITORIAL

The Silver Lining in Today's Bad Economy

We all know the tremendous toll the economic recession has taken on Hawaii residents. Many families have experienced job layoffs, reduced worker hours and benefits, and even marked increases in stress. However, in the midst of this bleak economy, you can still find a silver lining—if you just look carefully enough.

The last we checked, living on smaller paychecks has not caused mass starvation. Life as we know it has not come to a screeching halt. In fact, some families still manage to eat out every now and then, or enjoy an evening at the ball game. How? They have learned how to cut back on expenses and instead come up with innovative ways to be more thrifty—a skill that was noticeably absent in many families before the recession hit. Filipinos, particularly those who grew up in the Philippines, know all about surviving tough times and making do with less. They are among those who have not only taken the recession in stride, but have actually thrived.

So perhaps the bad economy has done some good after all. More people have taken control of their lives. They've learned how to save. How to repair and reuse, instead of throwing it away—or in some cases, even do without. The recession has taught an entire generation new ways to survive—ways that should be embraced and turned into lifelong habits. Similar to how the Great Depression forced America to adjust its spending habits, perhaps the current recession is changing our bad habits into something better for the long run.

Furloughs a Necessary Evil

Starting October 23, the public school calendar as we know it will be altered drastically. To balance the budget and avoid layoffs, members of Hawaii's State Teachers Association (HSTA) recently agreed to a 7.9 percent cut in salary. The result is 17 fewer school days on selected Fridays in each of the next two years.

While no teachers will be laid off, the furloughs will have a domino effect. Obviously, teachers and their families will be forced to trim their personal budgets. The furloughs will have a greater effect on families where both parents work as public school teachers. Such households could see a 16 percent drop in monthly income. Also hard hit would be those parents with younger children who would be forced to take time off from work to watch their children or to enroll them in a YMCA or Kamaaina Kids program. According to some estimates, such measures could end up costing families up to \$300 a week. Worse yet, poorer families that rely on school meals to feed their children will be forced to fend for themselves, since federal money for such meals can be used only when schools are open.

The real victims are the children. The 17 furlough days will impact a school system already struggling to meet yearly progress goals under the federal government's "No Children Left Behind" act. Teachers have their work cut out for them—they have to figure out how to cover classroom topics by the end of the school year, minus 17 days. Realistically, the only way to do this is to assign more homework and study projects outside of the classroom. And then hope for the best.

We also hope that the two other unions that are still negotiating with Gov. Lingle—the Hawaii Government Employees Association (HGEA), which represents school principals, vice principals, athletic directors, secretaries and other employees; and the United Public Workers (UPW), which represents custodians and cafeteria workers, respectively, will agree to a similar furlough. In a perfect world, the HGEA and UPW would agree to the same furlough days as teachers and ratify the agreement prior to October 23rd when the teacher furloughs take effect. It makes no sense at all for schools to remain open, while students and teachers are absent.

We commend the HSTA for settling early on with the State. Let's hope that the two remaining unions will remember the chil-

FROM THE PUBLISHER

Aloha and welcome to the latest issue of the Hawaii Filipino Chronicle—the leading and only weekly Filipino community newspaper in the fabulous 50th State of Hawaii!



Many of you already know that the Philippines was hit hard by heavy rains and flooding caused by Typhoon Ondoy. As millions struggle with clean-up and relief efforts, another typhoon (Pepeng) is slowly meandering towards the Philippines and threatens to pack as serious a punch. Let us pray for the Philippines and that the sovereign hand of God will protect her. After praying, we challenge you to put actions behind your words and donate to relief efforts for the typhoon victims. For those who wish to do so, the Fil-Com Center is accepting cash and check contributions. More information on how to donate is available on page 7.

We hope you and your family enjoyed the Third Annual Taste of Kalihi, which was held last Saturday on the grounds of Dillingham Shopping Plaza. Despite the bad economy, thousands attended the event, which organizers say was a big success. Mahalo to the sponsors and many vendors who have made the Taste of Kalihi possible.

Speaking of the bad economy, our cover story for this issue is how Filipinos have coped with the economic recession. Contributing writer Fiedes Doctor interviewed several people who have found the means and the will to survive. Whether it is cutting back on expenses, finding other sources of income, or even growing their own food, Filipinos are typically resourceful and know how to make do with less. Please read Fiedes' story on page 4 and see if you agree with her.

In our latest update on the rail transit project, the City is holding a workshop for residents of Aiea and surrounding communities. The City is welcoming the public's input and ideas for the design of the passenger station at Pearl Ridge. If you live near the area, we encourage you to attend and make your voice heard. More on the workshop is available on page 3.

In closing, we hope that you will enjoy reading these and other articles, particularly a feature story on page 6 about Angel and Cora Legaspi—co-recipients of the 2009 Parents of the Year Award. In a candid interview with contributing writer Danny De Gracia, II, the Legaspis offer valuable advice on how to raise your kids in this high-tech day and age. Also, our "Family Corner" column on page 12 offers more advice on "Managing Job Loss and Financial Stress"—crucial skills to have during these trying economic times.

On behalf of our staff, thank you once again for your faithful support. Until next time...*aloha and mabuhay!*

Charlene A. Sontido-Sontido

dren when at the bargaining table. Furloughs are something that no one wants but the fairest way to address the DOE's budget shortfall is for both the HGEA and UPW to agree to the same furlough schedule as the HSTA.

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HAWAII-FILIPINO NEWS

City to Hold Rail Station Workshop for Aiea Residents

City transportation officials are encouraging Aiea residents to provide ideas and opinions on the first designs for the Pearl Ridge rail station at a

community workshop on October 15, 2009 at Pearl Ridge Elementary from 6:30 p.m. to 9 p.m.

Designers and architects from the city's Honolulu Rail Transit Project team will present sketches and renderings of

the rail station for the Aiea community to review and provide feedback on. The rail station will be located along Kamehameha Highway near Kaonohi Street.

The renderings are based on comments from over 125 residents who attended the first Pearl Ridge rail station workshop, which was one of the best attended rail station workshops to date.

Ideas from the first workshop include station design and patterns that symbolize the area's plantation history and nearby Pearl Harbor and water-cress farms. Other suggestions were based on functionality, including a safe station design to prevent potential crime and vandalism, and landscaping that requires limited irrigation.

"We've been very pleased at the turnout for these workshops, but just as important are the ideas being brought forward by the community," says City managing director Kirk Caldwell. "These stations belong to the residents, so we want each one to reflect the community's history and character."

Similar workshops have al-



▲ Aiea/Pearl Ridge residents provide input on what their rail station should look like at a community workshop held last month. Another workshop is scheduled for Oct. 15 at Pearl Ridge Elementary



A city rendering of what the elevated rail station could look like

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ready been completed for stations in Waipahu, West Oahu and Leeward Community College. Workshops will be held in the near future for other communities along the 20-mile rail route.

For more information on the rail transit project, check out the project's website at www.honolulutransit.org or hotline at 566-2299.

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Bad Economy Fails to Deter Resourceful Filipinos

By Fiedes Doctor

Apolonia Daquiao, 70, has walked the streets of Honolulu, knocking on doors to get a job. Willing to do anything or take any job, Daquiao has been looking for work ever since she arrived in Hawaii three months ago. But there has been a "no vacancy" sign on every door.

Her two other siblings Emerenciana, 69, and Carina, 68, who arrived in 2007 and 2008, respectively, were able to land part-time jobs for a small business owned by a Chinese merchant. They work only 32 hours a month, which is better than nothing.

This is the recession in America, the land supposedly flowing with milk and honey. As fate would have it, Daquiao and other Filipino immigrants who arrived in the U.S. during the past year could not have come at a worse time. And it's not just immigrants who have suffered from the bad economy.

Grand meltdown

This present economic meltdown is said to be the worst recession in America in

70 years, dramatically marked on September 15, 2008 when the Lehman Brothers filed for bankruptcy. It easily spiraled to worldwide anxiety hitting everyone and everything in its path like a hurricane—big financial institutions, small businesses, and regular payroll jobs.

According to a report from the Time magazine, 6.7 million employees across the U.S. have been laid off since December 2007 by ailing businesses.

Jeanette Aurelio, an accountant for a property management company in Honolulu, says her office started downsizing three years ago. The casualties were four employees, which brought their staff down to nine.

"There's more work for us

who are left but that's okay. We are going strong despite the fewer number of employees," she says. "We also had to sell another company to survive."

The "lucky" ones had their hours or benefits cut instead of a total layoff. These are all from different industries such as healthcare, food, and tourism.

In the education sector, public school teachers will sacrifice a maximum of 21 furlough days starting this October once the series of negotiations between the State and the Hawaii State Teachers Association comes to a deal.

Others are not so lucky. A senior drafter for an architectural firm received two weeks worth of wages after being laid off last January. He has



looked for work for the past eight months to no avail.

"It's been hard because the construction industry is down," he says. "I have been sending résumés to about three places a week. Longs and ABC store wouldn't even take me because I don't have sales experience."

His family has survived by cutting expenses, including

dining out, shopping and entertainment.

"We make do with what we have and hope things will get better soon," he says.

The State's unemployment rate was 8.5 percent in 2008, according to statistics from the UHERO Economic Information Service. For the first quarter of this year, however, unemployment dipped to 6.5



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COVER STORY



percent. Some observers say this could mean that the economy is picking up.

Filipino ingenuity

Belt-tightening is nothing new to most Filipino families. One way that Filipinos have survived the economic slump is to shop at swap meets or farmers' markets where goods are relatively cheaper.

"As an economic activity, these markets provide alternative resources to communities that cannot otherwise be obtained in bigger economic entities like supermarkets," says Belinda Aquino, professor and director of the Center for Philippine Studies at the University of Hawaii-Manoa.

According to Aquino, the produce sold at farmers markets and swap meets are cheaper, fresher and straight from the farm—benefiting the cash-strapped Filipino buyer and seller alike.

"Like the Filipino market, everything here is cheap," said Cely Gapusan, 57, an avid buyer who bought bedcovers and clothes from the swap meet to pack for a balikbayan box.

Squash at the swap meet is at \$1 a pound, compared to Foodland where it costs up to \$3. Dragon fruit is sold at \$2 a pound, compared to \$4 a pound at supermarkets. Books can be had for a quarter, while the same book at Barnes & Noble would cost \$10. Used denims cost as little as \$2.

Many first-time merchants clean up their closets to earn extra cash like Vangie Luga, 36, a hotel employee at Waikiki who says "Hard times call for us to make wiser choices."

Backyard farmers Mario and Annie Marquez earn an extra income of \$30 to \$50 per swap meet by selling string beans, squash, chayote, okra, sweet pepper, tomato, papaya

and eggplant grown at their Wahiawa farm. The extra income helps pay the bills and the mortgage.

Full-time farmer Vicky Domingo of the D & E Farms Produce takes the pinch off the recession by hiring only relatives as farm helpers.

"They bring home some of the produce to feed their families or to sell in open markets. Whatever they earn is theirs," she says. "And they don't watch the clock."

Alternative Resource

Other Filipinos have chosen to shift careers or take up new business opportunities to survive the economic downturn. Eliza Custodio enrolled in a Certified Nursing Assistant class earlier this year in anticipation of losing her job as a hotel worker in Waikiki. Because tourism was slow, her regular 40-hour work week was cut to 16 hours and she was regulated to on-call status. There were entire weeks when she wasn't called to report to work.

"I needed to have an alternative just in case I got laid off," she says.

Custodio is one of the many non-health related workers who are opting to try this popular job in the health field.

After six weeks of training and a license from the American Red Cross, a CNA graduate can apply at hospitals, nursing homes, rehabilitation centers or other nursing or mental health facilities and earn \$6-\$10 per hour.

"It's a secure job. Once you are hired as a CNA, you are in. You may even be given overtime work," says Cionie Patricio, RN, and President/CEO of Healthcare Training and Career Consultants, Inc., a school that offers CNA training, among others.

Enrollment has been

steady at Patricio's schools in Honolulu, Leeward and Maui since the recession hit, with "probably a little bit of an increase," she says.

Some of the typical enrollees are housewives, hotel employees, new immigrants, business persons and just about anybody who wants to have another option.

"People are looking for an alternative, something they can fall back on," Patricio says.

At the Department of Education, statistics showed an "insignificant" 0.4 percent increase in public school enrollment. However, a few Filipino students have felt the pinch.

"A handful of our students withdrew and transferred to public schools this school year," says Jeffrey Fontanilla, business manager at Holy Family Academy.

There was actually a bit of an increase in our enrollment but yes, we did lose some people," he says. "This could probably be due to hardships and other factors."

The switch from private to public schools may not have caused a drop in DOE enrollment levels, but it caused anxiety for

families already struggling to afford tuition for their children. One year's tuition for a private high school costs between \$12,000-\$17,500—a significant amount considering the dire economy.

Resiliency

Like their younger counterparts, senior citizens have also discovered creative means to stay financially afloat. On top of the retirement benefits they receive from the state, some have opted to grow their own food or move in with their children.

"It's good to plant your

own vegetables so you won't be buying much," says Florencio Ulep, 72, who started backyard farming 15 years ago. "It is also like a hobby and exercise."

Delfin Bumanglag, 72, says his grownup children insisted that he not take on any extra work to support himself.

"My pension is enough to survive the recession and I live with my children," he says.

Whether the economy is starting to pick up or still sliding down, the typical Filipino family has found the means and will to survive. Families have cut back on expenses, found other sources of income, prepared for the inevitability of a job loss through additional training and even decided to grow their own food just to withstand this financial test.

Some are even taking it in stride and remember how they survived even greater hardships while growing up in the Philippines. They know how to make do with less.

"Filipinos in America are great survivors," Aquino says. "They have a great sense of sacrifice and hard work."

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FEATURE

Filipino Parents of the Year Share Secrets For Healthy, Happy Families

By Danny de Gracia, II



Shown are Cora Legaspi and Angel Legaspi shortly after receiving their awards.

Today's rapidly changing hip-hop, fast paced and social networked world where children carry BlackBerry phones and live celebrity-like lifestyles on the internet has brought a trying set of challenges that previous generations of parents never had to grapple with.

In a high tech world dominated by pop culture wisdom searched on Google, downloaded from Youtube, or posted on Facebook, two Filipino parents have managed to hold their ground and prove that tradi-

tional values still have a place in raising children right.

Angel and Cora Legaspi stand apart as one of two Filipino couples who won the 2009 Philippine Cultural Foundation of Hawaii Parent of the Year Award. The PCFH Parent of the Year Award is a distinction whose minimum requirements for consideration include having not less than three children graduate from a U.S. university with a bachelor's degree.

I had the chance to interview the Legaspi and find out just what these stellar parents are made of.

FILIPINO PARENTING, DOWN TO PERFECTION

Angel Legaspi was born in Imus, Cavite to parents who were poor farmers. His wife, Cora, was born in Manila to busy parents in the textile industry and raised under the strong influence of her maternal grandmother who laid a strong spiritual foundation for her. Through the support of their respective parents, Angel and Cora completed their education and found their way to the U.S.—Angel as a sailor in the U.S. Navy and Cora as a Los Angeles schoolteacher under the sponsorship of the Dominican Sisters.

According to the Legaspi, it can be difficult for parents to even get their children's attention.

"Today's parents are competing with advanced technology which many youngsters are so focused on," the Legaspi say. "Youngsters today can no longer hear because they are so busy texting or using their cell phones, iPod, Nintendo DS and other handy electronic games."

Yet another culprit is the television set.

"Teens today are so glued to television where they pick up wrong notions of parent-

children relationships," the Legaspi say. "Children imitate what they see on TV and no longer recognize a parent as someone to honor or respect, or who has the authority to teach and lead them in life."

The Legaspi stressed the importance of parental involvement in their children's lives.

"The presence of a parent is a big factor in the upbringing of a child," the couple says. "Many youngsters get into so much trouble—gangs, drugs, and teen pregnancy—because they feel alone and that nobody cares. Some parents work two to three jobs and are hardly home to monitor their children's activities."

"Parents need to listen and be sensitive to their children's needs. There should be open communication between parents and children. Children are copycats, they mimic what they see and hear. They imitate obscurities and inappropriate behavior they hear and see in their household. Many parents blame their children's peers when their youngsters turn bad, not realizing that they are the first teachers of their children."

When asked what the most important value children can learn from their parents, the Legaspi were firmly convinced that independence—a critical character trait, especially for immigrants—is crucial for success.

"To be independent is the most valuable thing a parent can teach a child," Cora says. "Angel and I believe that our role as parents is to teach, assist and guide our children to walk when they were young, then allow them to walk on their own when they become adults and learn to be responsible members in the community."

Regarding the rising cost of education that many families face, I asked the Legaspi's thoughts and advice. Cora encourages Filipino parents to take advantage of scholarships, tuition waivers, financial aid, work study programs and stu-

dent loans.

"Anyone can get a good education if a person is resourceful and perseveres," Cora says. "In America, everyone has a chance to go to college and earn a degree. Lack of financial resources is just a cop-out. Like the saying goes, 'If there is a will, there's a way.' Financing a college education should be the least worry of parents' worries."

The Legaspi also offered words of encouragement for struggling single parents.

"They should give themselves credit for choosing to raise their children, rather than giving them up. Single parents should not give up in looking for opportunities to improve themselves. It may be embarrassing to seek assistance from the government to provide for their temporary needs while trying to improve themselves, but they should learn to swallow their pride. There is always the chance of giving back to society once they have picked up from past experience."

State Rep. John Mizuno, who chairs the House Committee on Human Services and has championed numerous parent and keiki issues in his three years at the Legislature, was exceptionally proud of the work and accomplishment of the Legaspi family.

"Mr. and Mrs. Legaspi are shining examples of parents who lead by example and provide a rock-solid foundation for children to succeed," Rep. Mizuno says. "Hawaii's children are our most precious resource. Children can only accomplish and realize their full potential through a continuum of proper parenting, education, love and support."

Rep. Mizuno vowed to help parents like the Legaspi by enacting laws that would make communities safer to live and play in, and also increase penalties for violent crimes against children.

I was told by the Legaspi that the steps of a successful parent begin with what they call "Practice What You Preach" and "Walk the Talk." With bold parents like the Legaspi, we can take confidence knowing that core Filipino values and traditions will be passed on to the next generation.



Michael A. McMann, M.D.

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HAWAII-FILIPINO NEWS

Fil-Com Center Collecting Donations for Flood Victims

By MFC Staff

The Fil-Com Center in Waipahu is accepting monetary donations for victims of Typhoon Ketsana (Ondoy) in Manila through October 24, 2009.

Fil-Com officials say checks can be mailed to:

FIL-COM CENTER
92-428 MOKUOLA STREET,
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Those who wish to donate cash are requested to drop in person at the Fil-Com Center. For more information on giving, please call the Fil-Com Center at 680-0451.

After seeing images of the widespread devastation caused

by heavy rains, Toy Arre, Fil-Com Center president & COO, decided to hold a collection drive for victims.

"There is a need for it and it is the right thing to do," he says. "We will channel our donations thru non-government organizations like the Catholic Diocese, Lions and Rotary Clubs, Gawad Kalinga and the like. We will also give monetary support or buy needed supplies in bulk for distribution by our selected partners in the Philippines."

Arre and other leaders in the Filipino community are encouraging everyone to do what they can to assist their kababayans back home.

"Hawaii's Filipinos should rally together and assist their

fellow Filipinos," Arre says. "The Philippines is still 'home' to most Filipinos regardless of where in the world they live or work."

Observers have noted that the Filipino community responds quickly to pleas for assistance from victims of natural disasters in the Philippines and elsewhere. New Consul General Leoncio Cardenas says that several people have already dropped off cash donations at the Philippine Consulate. He welcomes the community's assistance and encourages Filipinos to participate in various fundraising efforts.

"I am deeply heartened by the outpouring of support," he says. "The loss of lives and



properties are immense and the task of rebuilding will be painstaking and costly. But we are Filipinos and we care."

In addition to Fil-Com's efforts, the Philippine Celebrations Coordinating Committee of Hawaii (PCCCH), in cooperation with radio station KNDI, will spearhead a telethon for donations and pledges on October 4, 2009. The telethon will be held at the Fil-Com Center.

The public can also donate to other relief organizations outside Hawaii. One such group is the Ayala Foundation USA, which is coordinating

with other groups to bring donations to areas that have yet to be reached and where the need is greatest. Donations can be made online at: http://www.af-usa.org/donate_now_form.asp. Remember to click "AF-USA Typhoon Relief Fund" from the drop down menu marked "Donations For."

Checks can also be written to Ayala Foundation USA (put "flood victims" on the memo portion of the check) and mailed to:

AYALA FOUNDATION USA
255 SHORELINE DRIVE,
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REDWOOD CITY, CA 94065

City Breaks Ground on Middle Street Transit Center

By MFC Staff

The city broke ground last week for the \$8.2-million Middle Street Transit Center, which is located at the intersection of Middle Street and Kamehameha Highway.

According to Mayor Mufi Hannemann, the project will generate construction jobs and help stimulate the local economy. In addition, the transit center will serve as a symbol of the City's commitment to developing its multi-modal transportation system.

"The Middle Street bus facility will be an integral part of the rail transit station adjacent to that site, joining similar facilities in Mililani and Wai'anae," Hannemann says. "This is all part of our efforts to im-

prove TheBus service and encourage ridership, while also proceeding with a rail line that will connect Oahu's urban core."

Hannemann says that tax revenues for the transit project rose \$12 million more than expected in Fiscal Year 2009. This trend, combined with the Council on Revenues' long-term forecast for increased state tax revenues, projects an additional \$200 million in transit tax revenues through FY 2023.

"Construction costs for the rail project are coming in lower than expected," says Hannemann. "Potentially lower costs and a higher revenue forecast are promising signs as we prepare to break ground for rail transit this year."

The project will include bays for staging buses and an expanded transit center to replace the existing bus service center. The passenger platform will have electronic information boards identifying departing and arriving buses, a customer service center, two restroom buildings, a utility building, and security office. One section of the center will be used to connect to the future rapid transit station. All of the facilities will be under a covered canopy with landscaping in the center of the platform.

The projected completion date is October 2010. The contract was awarded to T. Iida Contracting. Prime consultant for the design work is Urban Works, with sub-consultants including SSFM International, Nakamura Oyama & Associates, Notkin Hawaii, and Masa Fujioka & Associates.

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PHILIPPINE NEWS

Cabinet Members Asked to Donate 2-month Salary to Relief Efforts

By Paolo Romero /
Thursday, Oct. 1, 2009

MANILA, Philippines - President Arroyo agreed yesterday to the suggestion of Vice President Noli de Castro for Cabinet officials to donate their salaries for two months to relief efforts of the Department of Social Welfare and Development.

"Any complaints?" De Castro asked members of the Cabinet during the meeting at the National Disaster Coordinating Council Headquarters in Camp Aguinaldo.

The President receives a salary of P69,916 monthly, while the Vice President receives P55,916.

The salary of a Cabinet secretary is P48,916. At present, 23 regular Cabinet members comprise the President's official family.

During the Cabinet meeting, Mrs. Arroyo also announced that government-owned and controlled corporations and other agencies are offering financial

assistance packages totaling about P10 billion for families and businesses badly hit by tropical storm "Ondoy."

Mrs. Arroyo also ordered Budget Secretary Rolando Andaya Jr. to release in advance the 13th month pay of government workers.

De Castro also sought to encourage private firms to release in advance the yearend bonus to their employees.

Mrs. Arroyo told the Cabinet that the Government Service Insurance System will grant an emergency loan of P20,000 for each qualified member.

On the other hand, the Development Bank of the Philippines will freeze interest and principal payments for affected clients, displaced persons and other victims of Ondoy, she added.

The DBP will also offer restructuring through loan repayment extension, interest rate reductions, additional loans if viable, as well as close monitoring of loans for "faster recovery," Mrs. Arroyo said.

The President also directed



Presidential daughter Luli Arroyo helps pack relief goods at Malacananang

that automated teller machines of government banks remain in full operation.

De Castro said the Home Development Mutual Fund (Pag-IBIG Fund) has put up windows in all its branches to process calamity loans for members in calamity-hit areas.

The amount of P3 billion has been allocated for the purpose and there were already 1,115 loan applications as of Monday, the first working day since the calamity struck, he added.

Mrs. Arroyo said the Land Bank of the Philippines will offer "remedial measures," including loan restructuring and

refinancing for the infrastructure and livelihood projects financed by the bank.

"The countryside financing institutions whose loan portfolio have been affected by the typhoon can be granted a concessional loan up to P5 million per institution and the Landbank will facilitate the release of guaranty claims under the agriculture fund pool of the Department of Agriculture," she said.

Secretary Mariano Roque said the Department of Labor and Employment will also be granting interest-free loans of P10,000 for each qualified family of overseas Filipino workers.

Social Security System president Romulo Neri said the directors of the pension fund will meet today to finalize the details of a P100-million donation to the national government.

The SSS will also reactivate its housing repair and improvement loan package as well as early renewal of salary loans to qualified members, he added.

The package could total P5

billion, Neri said.

Secretary Jesli Lapus said the Department of Education will open up its provident fund for emergency loans at P20,000 per qualified member at six percent interest.

Agriculture Secretary Arthur Yap said the Vietnamese government will donate P10 million worth of rice to the Philippines.

Nograles calls for donations

Speaker Prospero Nograles urged members of the House of Representatives yesterday to donate cash or other resources to victims of tropical storm Ondoy.

"We should immediately pass the hat around and pool our resources, both personal and official, in cash or in kind, to help the Philippine National Red Cross in its relief operations to help out the flood victims," he said.

Nograles said the immediate proclamation of a state of calamity covering affected areas promptly allowed the national and local governments to release the needed funds for relief operations. (www.philstar.com)

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PHILIPPINE NEWS

NEWS FEATURE

'Learn to Rescue Yourselves'

By Reinir Padua /
Wednesday, Sept. 30, 2009

MANILA, Philippines - The destruction wrought by tropical storm "Ondoy" should be a wake-up call for Filipinos to be prepared to rescue themselves and not rely on authorities to survive, a disaster management expert said yesterday.

With hundreds of thousands of residents marooned and helpless on the roofs of their submerged homes and waiting for help from the government that did not seem to be prepared for the magnitude of disaster, Reigi Cruz, director of the non-government organization Emergency Resource Center Inc., said it was high time that people "learn to be self-reliant and protect themselves."

Cruz noted that in other countries, particularly in the United States, there is an ongoing effort to educate people to shift from the usual practice of depending on rescue groups and do what he called "bystander rescue" among residents themselves.

He said that under this setup, laymen are being trained with the assumption that the supposed elite rescue teams are not always helpful in times of disaster.

"Within 72 to 98 hours from the time of impact of a disaster, you only have each other to depend on for help," Cruz told THE STAR in an interview.

"People are so reliant on (hotlines like) 911, thinking it's (rescue) going to happen (soon). The fact is it's not," he added.

Cruz said that while the shift in rescue strategy has a long way to go in other countries, at least there has been a realization abroad, unlike here in the Philippines.

"There's the mentality that it (disaster) will never happen to me," Cruz stressed, explaining why the pro-active role of residents in preparing for worst-case scenario has not been so popular in the Philippines.

"Once it's in the consciousness of Filipinos, it will be easier. The technology is there but (the problem is) how to get the people into it," Cruz said.

Cruz cited even stocking up on canned goods, batteries, clothes and other necessities in a pile in months when typhoons are expected could do wonders for a family once they are stricken by a disaster.

He also mentioned that in houses in low-lying areas, it would be safer to install power outlets in areas much higher than the floor.

"Everything's (information) on the Internet and available to the public," Cruz said.

According to Cruz, there is a law stating this need to empower citizens in times of disaster, with school curricula supposed to include disaster preparedness.

"Even in scouting before, disaster preparedness was included," he added. (www.philstar.com)

Foreign Donations Pour in for Victims

By Pia Lee-Brago /
Wednesday, Sept. 30, 2009

MANILA, Philippines - The United Nations has responded to the Philippines' appeal for international humanitarian assistance in the wake of massive devastation wrought by tropical storm "Ondoy" over the weekend.

UN Secretary General Ban Ki-moon said the UN is preparing the issuance of a flash appeal for emergency assistance from both member states and non-government organizations.

The Philippine Mission to the United Nations said Foreign Affairs Secretary Alberto Romulo met yesterday with the Secretary General to convey President Arroyo's appeal for international humanitarian assistance.

Romulo also met with Undersecretary General for Humanitarian Affairs John Holmes at the UN Headquarters shortly after the President issued her appeal for international assistance, through Defense Secretary Gilbert Teodoro Jr., chair of the National Disaster Coordinating Council (NDCC).

"We are heartened by the assurances given by the Secretary General and the Undersecretary General that the United Nations will take positive action on our

request for assistance," said Romulo, who was accompanied in the meeting by Ambassador Hilario Davide Jr., Foreign Affairs Undersecretary Rafael Seguis and Ambassador Libran Cabaculan.

Romulo said the Secretary General expressed his sympathy and condolences to the Philippine government and to the families of the more than 140 people who perished in the floods that also displaced more than 500,000 people in Metro Manila and 25 other provinces.

The United Nations World Food Programme (WFP) also said yesterday it will support relief efforts by the Philippine government by providing vital food rations to around 180,000 Filipinos who are struggling to cope with the impact of Ondoy.

Foreign financial aid

The Australian government, through will give up to A\$1 million (about P40 million) in aid to the Philippines as it faces a humanitarian crisis caused by the worst flooding in decades, Foreign Minister Stephen Smith said Tuesday.

"Australia's contribution will help with the relief operations of both the Philippine Government and the Philippine National Red Cross, including providing emergency supplies of drinking

(continued on page 11)

FAMILY CORNER



By Grace Fong, Ed.D. and Sylvia Yuen, Ph.D.

EDITOR'S NOTE: This is the second of a three-part series on managing job loss and financial stress. This series is based on two new publications, "Managing Job Loss and Financial Stress: A Personal and Family Guide" and "Raising Resilient Children During Tough Economic Times," that are available from the UH Center on the Family. Copies of the publication may be requested by calling (808) 956-4132 or e-mailing: cof@ctahr.hawaii.edu.

Managing Job Loss and Financial Stress: A Family Guide

During good times and bad, families that do best plan ahead and prepare for the future. They learn money management skills and budget for their most important and necessary items. They use their dollars carefully to cover such essentials as rent, food, medical care, and utilities; save for future expenses; and delay or give up other purchases that are not priorities. As a result, they have reserves to draw on in emergencies and know they can get through periods of difficulty.

However, sometimes no matter how well a family has planned ahead and managed its money, financial challenges arise. Unemployment and a decline in income affect all family members, not just the person with lost wages. Thus knowing how family members can help each other through crises is important. The actions below can keep a family strong during tough economic times.

- Develop a financial plan together. Stress resulting from financial problems often leads to tension and conflict in other areas of family life. Developing a financial plan that family members understand and agree on can help to alleviate stress and reduce emotional "spillover" into other areas. The plan should be based on a review of all income and expenditures, and include ways for everyone to reduce spending. Most people tend to underestimate the amount they spend on various items. To get an accurate picture of your family's spending, record all of your purchases, even the smallest amount, for 2-4 weeks. When everyone participates in developing the budget, each person is more likely to follow the plan and to control his or her expenses

- Problem-solve and communicate. Discussing problems within the family and brain-



storming solutions together helps. Tackle one piece of the problem at a time so that you don't become overwhelmed. Working together helps to relieve emotional distress and increase control over the situation. Including children in the discussions teaches them how to handle tough times in their own lives. Leaving them out does not "protect" children; it may instead make them

feel isolated and increase their anxiety. Listening to all family members without criticizing and working together to solve problems bring families closer together. Find no-cost and low-cost ways to have fun together. Hawaii's weather and natural resources offer many opportunities to lift the family's spirits by playing and having fun at beaches, parks, and hiking trails.

- Maintain family routines and rules. Keeping family rules and routines (such as eating meals, reading bedtime stories, and participating in cultural activities together) provide stability and are reassuring, especially to children. Continue to have high expectations for children's performances in school, in household chores, and in living within the family budget. Find age-appropriate ways for children to contribute to the good of the family. Children are less likely to engage in risky behaviors such as drug use when there is a continuing family structure and parents are interested in and involved in their lives. Couples also need to make special time for each other, without the children, to enrich and maintain their relationship.
- Give, ask for, and accept support. When family members support one another the family can survive even the most difficult crisis. Listen to family mem-

bers who ask for support, either with their words, body language, or change in behavior. Tell your family how much you love them and say something positive to each member of the family every day. Be willing to ask for and accept help from family members, or others, when you need it. Encourage family members to do the same. Don't forget that the person who is still employed also needs support. If Dad is laid off but Mom still has a job or vice versa, the person with more time may now have to assume more of the household responsibilities.

- Foster a positive attitude. Regardless of their work status or finances, parents should remember that their children can do well academically and grow up to be successful adults. During difficult times, children especially need to know that they are loved, that their family will be there for them, and that things will get better. Keep hope alive by sharing stories about past difficulties—ask grandparents to add their recollections too—and how the family triumphed in the end. Remind your children that all families and individuals have talents within themselves and the ability to accomplish goals. Emphasize these strengths to create a brighter future.

When family members take the actions described above, the family can become—and stay—healthy and strong.

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LEGAL NOTES



By Reuben S. Seguritan

Permitted Activities for Business Visitors

have maintained a residence abroad which is their principal abode to which they intend to return after their temporary visit in the U.S.

The second requirement is that the visit should be for a temporary period only. The applicant can prove this by showing a specific purpose and realistic plans as well as the itinerary during the temporary visit. Adequate funds to support himself/herself for the duration of the stay must be shown. Proofs of strong ties to return to the home country should be presented and these may include an established business, career, family ties and other connections showing strong and persuasive reasons to return to the home country.

The third requirement is that the proposed temporary visit is solely for the purpose

of engaging in permitted business activities. While they may engage in business, they are not allowed to stay for the purpose of being employed or hired.

The business activities include but are not limited to: engaging in commercial transactions; negotiating contracts; consulting with business associates; settling an estate; participating in short-term training; and participating in scientific, educational, professional or business conventions, conference or seminars.

The B-1 applicant will be subject to two stages of inquiry. The first happens at the U.S. embassy or consulate when he/she applies for the visa. The second occurs upon inspection for admission at a U.S. port of entry or pre-flight inspection station.

This means that even if the B-1 visa has been issued by the consulate, the beneficiary should anticipate that he/she may still be subject to inspection prior to admission for entry to the U.S. and should be able to prove satisfactorily that he/she meets the basic requirements for the business visa.

Certain business visitors may enter the U.S. with the intention to work temporarily. They include ministers of religion or members of religious denominations; board members of corporations attending board meetings; personal or domestic servants of U.S. citizens residing abroad and personal or domestic servants of certain nonimmigrant aliens.

Domestic servants need to obtain employment authorization before they can work.

The period for stay under a B-1 status may not be longer than one (1) year. Most of the

time, the initial period granted under the B-1 is limited to the weeks or months deemed appropriate for the business activity indicated by the applicant. The B-1 visitor may apply for extension of stay by filing an I-539 provided that the request for extension is filed prior to the expiration of his/her B status and the applicant has maintained status by not engaging in unauthorized activities while in the U.S. which departs from the purpose of the stay such as engaging in an unauthorized employment.

A B-1 visitor may file to change his/her status to another non-immigrant status such as H-1B temporary worker or F-1 student provided that he/she has not violated his/her original B-1 status and files the change of status in a timely manner.

REUBEN S. SEGURITAN has been practicing law for over 30 years. For further information, you may call him at (212) 695-5381 or log on to his website at www.seguritan.com

PHILIPPINE NEWS

'Ondoy' Death Toll Hits 246 as 'Pepeng' Nears RP

By James Mananghaya /
Wednesday, Sept. 30, 2009

MANILA, Philippines - Swollen rivers and debris-strewn streets yielded more bodies yesterday, bringing the death toll from massive flooding brought by tropical storm "Ondoy" to 246.

As disaster teams sifted through tons of debris in search of bodies - and hopefully survivors - two new storms brewing in the Pacific threatened to complicate relief efforts.

Heavy rain brought by Ondoy (international name Ketsana) inundated the homes of nearly 1.9 million people in Metro Manila and surrounding areas over the weekend, the National Disaster Coordinating Council (NDCC) said yesterday. Nearly 380,000 people have sought shelter in schools, churches and other evacuation centers.

In a press briefing after a Cabinet meeting at the NDCC headquarters in Camp Aguinaldo, Defense Secretary Gilbert Teodoro said 101 of the casualties were from Metro Manila.

The biggest number of fatalities in Metro Manila was in Quezon City at 44, followed by

Marikina with 26, and Pasig, 17. Five people were reported killed in Valenzuela and three each in Mandaluyong, San Juan, and Muntinlupa.

There were 105 reported deaths in Rizal, Cavite, Laguna and Batangas, 25 in Bulacan and 12 in Pampanga. Three casualties were reported in Kabugao, Apayao and Buguias, Benguet. Thirty-seven people remained missing as of press time yesterday.

The Defense chief said damage to infrastructure was P1.5 billion and to agriculture P888.5 million.

He said the figures are expected to go up. "We'll get a clearer picture (today)," he said.

"It is a partial damage assessment, definitely. Even opportunity loss to revenues of establishments alone would amount to hundreds of millions at the least per day," he said.

With the number of affected persons estimated at close to 1.9 million, more evacuation centers have been set up from more than 200 on Sunday to 607 yesterday.

Overwhelmed officials have called for international aid, warning they may not have sufficient resources to withstand two new storms forecasters have spotted east of the country in the

Pacific Ocean. One could hit parts of Luzon later this week and the other early next week, although meteorologists say that could change.

Forced evacuation

As two new tropical storms threaten Luzon, President Arroyo ordered "preemptive evacuation" of residents in high-risk areas at the first sign of massive flooding.

Mrs. Arroyo issued the order during the NDCC-Cabinet meeting at Camp Aguinaldo.

"What we have to do here as soon as we know where it (tropical depression) will go, we have to do forced evacuation, preemptive evacuation like what they did in Albay," Mrs.

Arroyo told the Cabinet.

"Many residents said they were warned but it (calamity) did not happen so they ignored it this time," the President said.

She said local disaster teams as well as the Philippine National Police would supervise the evacuation.

"The other thing is those living along the rivers, and along the hillsides, who should have not been there anyway, should not return to those places anymore," Mrs. Arroyo said.

She directed Interior Undersecretary Mel Robles to mobilize concerned barangay officials to prevent the return of residents living near high-risk areas such as riverbanks and hillsides.

Crackdown on looters

Mrs. Arroyo also ordered

the PNP to set up detachments in affected residential areas to prevent looting.

PNP chief Jesus Verzosa said there are enough police patrols for all affected areas, particularly in Metro Manila.

"We assure all our affected residents in the different areas in Metro Manila that the PNP will be there. They will be pre-positioned with mobile cars for easy ID and they will be moving around to provide security to all affected residents," PNP spokesperson Nicaron Bartolome said. He said even cadets of the Philippine National Police Academy might be asked to assist in securing the affected towns and villages.

Bartolome said the PNP has around 3,500 new recruits and an estimated 800 to 1,000 cadets from the PNPA. (www.philstar.com)

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MAINLAND NEWS

US Consumer Confidence Falls in September

NEW YORK (AP) — Concerns that US consumers won't help drive a speedy and strong economic recovery only escalated Tuesday after a widely watched barometer of confidence fell unexpectedly in September.

The Conference Board's Consumer Confidence survey showed worries about job security seem to be offsetting any enthusiasm about rising home values and stocks.

"Last year, consumers were shellshocked as they worried about what might happen to the economy," said Mark Vitner, senior economist at Wells Fargo. "Today, shoppers... don't have the means to step up spending."

The Conference Board, a private research group, said its confidence index dipped to 53.1 in September, down from a re-

vised 54.5 in August. Economists surveyed by Thomson Reuters had expected a reading of 57.

The report followed rosier data on housing, released Tuesday by a widely watched index, that showed home prices rose for the third month in a row in July. Investors fixated on the confidence report, giving back early gains. The Dow Jones industrials fell 47.16, or 0.5 percent, to 9,742.20.

Among the worrisome signs in the Conference Board's release were that shoppers' spending intentions declined for big-ticket purchases: cars, homes and major appliances. The report confirmed that "the consumer sector will not be much of a driver of the recovery beyond the third quarter, when auto sales spiked in response to



the temporary Cash for Clunkers program," according to IHS Global Insight chief US financial economist Brian Bethune.

The index, which hit an historic low of 25.3 in February, had enjoyed a three-month climb from March through May fueled by signs that the US economy might be stabilizing. The road

has been bumpier since June as rising unemployment has caught up with shoppers. Many economists expect confidence to be stuck at the current levels during the critical holiday shopping season.

A reading above 90 means the economy is on solid footing. Above 100 signals strong growth.

While the confidence index has doubled from the February low, it's still about half of the historic average and below the 61.4 level right before the collapse of Lehman Brothers last fall.

Economists watch consumer sentiment because spending on goods and services for consumers accounts for about 70 percent of US economic activity by federal measures. While the reading doesn't always predict

short-term spending, it does serve as a barometer of spending levels over time, specifically for big-ticket items.

Recent economic data, from housing to manufacturing, has offered mixed signals but some evidence that an economic recovery might be slow.

According to a report issued Tuesday, the Standard & Poor's/Case-Shiller home price index of 20 major cities rose 1.2 percent from June to a reading of 143.05. Though home prices are still 13.3 percent below July a year ago, the annual declines have slowed in all 20 cities for the sixth straight month.

That positive news followed a Commerce Department report Friday that noted that sales of new homes inched up only 0.7 percent last month, below estimates. Sales have risen 30 percent from the bottom in January. Yet they remain about 70 percent below their peak of four years ago.

The big concern for consumers is the job market. Vitner said that while layoffs have slowed, hiring hasn't picked up.

The weak job market, along with tight credit, has led shoppers to limit spending and focus on discounts when they do buy. Even those not worried about losing a job or finding a new one are embracing frugal behavior, buying only necessities and using more coupons.

Economists expect holiday sales to be at best flat from a year ago, the weakest holiday season since at least 1967 when the Commerce Department started collecting the data.

(www.philstar.com)

Income Gap Widens as Poor Americans Take Hit in Recession

WASHINGTON (AP) — The recession has hit middle-income and poor families hardest, widening the economic gap between the richest and poorest Americans as rippling job layoffs ravaged household budgets.

The wealthiest 10 percent of Americans — those making more than \$138,000 each year — earned 11.4 times the roughly \$12,000 made by those living near or below the poverty line in 2008, according to newly re-

leased census figures. That ratio was an increase from 11.2 in 2007 and the previous high of 11.2 in 2003.

Household income declined across all groups, but at sharper percentage levels for middle-income and poor Americans. Median income fell last year from \$52,163 to \$50,303, wiping out a decade's worth of gains to hit the lowest level since 1997.

Poverty jumped sharply to 13.2 percent, an 11-year high.

"No one should be surprised at the increased disparity," said Richard Freeman, an economist at Harvard Univer-

sity. "Unemployment hurts normal workers who do not have the golden parachutes the folks at the top have."

Analysts attributed the widening gap to the wave of layoffs in the economic downturn that has devastated household budgets. They said while the richest Americans may be seeing reductions in executive pay, those at the bottom of the income ladder are often unemployed and struggling to get by.

Large cities such as Atlanta, Washington, New York, San Francisco, Miami and

Chicago had the most inequality, due largely to years of middle-class flight to the suburbs. Declining industrial cities with pockets of well-off neighborhoods, such as Pittsburgh, Cleveland and Buffalo, New York, also had sharp disparities.

Up-and-coming cities with growing middle-class populations, such as Mesa, Arizona, Riverside, California., Arlington, Texas, and Henderson, Nevada, were among the areas showing the least income differences between rich and poor.

(www.philstar.com)

GLOBAL NEWS

RP Participates in Moscow Tourism Fair

The Philippines was well-represented at the 15th Otdykh Leisure International Tourism Exhibition — Russia's biggest and most prestigious tourism fair for the upcoming winter season.

The Philippine Department of Tourism, along with 27 Philippine-based companies, took part in the tourism fair, which was held at Moscow's Crocus Expo Exhibition Center. This year marks the sixth time that the Philippines has participated in the tourism exhibition.

Victor G. Garcia, Philippine Ambassador to Russia, listed several compelling reasons why Russian travel industry agents and tour operators should promote the Philippines,



Ambassador Victor Garcia

including a 21-day visa-free arrangement for Russian passport holders, the novelty of the Philippines market and affordable spa and shopping facilities.

According to the Philippine Bureau of Immigration (PBI), approximately 12,000 Russian citizens visited the Philippines

in 2008. PBI officials say visitor arrivals from Russia for the first eight months of 2009 have already matched that of 2008 and could double, considering that the peak travel season for the Philippines starts in November and lasts through March.

The Philippine delegation included 10 Manila-based tour operators, 17 resorts and international hotels throughout the Philippines.

In addition to the main Otdykh Exhibition, the Philippines set up a smaller stand at the 4th International Luxury Leisure Exhibition for the fourth year in a row, focusing on spa and wellness treatments. (DFA)

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COMMUNITY CALENDAR

UFCH PROGRESS AWARD AND AFFIRMATION OF OFFICERS / SATURDAY

October 17, 2009 • Hilton Hawaiian Village, Coral Ballroom • 6:00 pm.
• Contact persons: Bernadette Fajardo 342-8090, Eddie Agas 783-3327, Carlota Ader 688-3215, Maggie Domingo 841-2841

DINNER FUNDRAISING EVENT / SATURDAY

October 24, 2009 • 6 - 11 pm • FilCom Center • For more details call Tessie Quemado at 680-0451

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December 13, 2009 • 9 am - 8 pm • For details call Tess Quemado at 680-0451

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