

HAWAII

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◆ MARCH 14, 2020 ◆

PLANNING TO RETIRE? WEIGH YOUR OPTIONS: THE UNITED STATES OR THE PHILIPPINES

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EDITORIAL

If Retirement Is Not Possible in the U.S. – the Philippines Could Be an Option

Are you in your 50s and beginning to think about retirement? Financial experts say you could already be too late. Pre-retirement savings should be between \$300,000 to \$400,000; and making up that gap within 15 years is a monumental task, if not impossible.

The Economic Policy Institute reports that families with a head of household between ages 56 and 61 have mean retirement savings of \$163,000. That figure is most likely much lower for residents living in states with higher costs of living such as Hawaii.

Many Hawaii residents have moved to the U.S. mainland to retire. Some who remain have resigned to not retiring at all, hoping that health will cooperate with such plans to work past the traditional retirement age of 65.

But there could be another alternative, especially to many Hawaii Filipinos with strong cultural and family connections to the Philippines. Retire in the mother country, the Philippines.

Why not? Both Hawaii and the Philippines have similar warm weather all-year-round. The Philippines can be hotter, wetter, and more humid at seasons, but not too far off from what Hawaii locals are accustomed to. Both locations have beautiful beaches, beautiful mountains – copious natural beauty just about everywhere (at least outside of metro areas in the Philippines).

The Philippines is also relatively safe in most areas. English is spoken just about anywhere. The cost of housing can be four times cheaper or more than Hawaii, even as low as under \$300 per month. Transportation, especially if relying mostly on public transportation, is practically free compared to American standards.

But the biggest savings is on healthcare. Many American expats do not pay monthly premiums like in the U.S. that average about \$4,000 per year. Medical procedures in the Philippines is affordable that most retirees from the U.S. would rather pay for health procedures as needed, including regular visits that could be as low as under \$20 for visit. Expats also have the option to join PhilHealth, the government-owned national health insurance program.

On the flipside, healthcare could be inadequate and lack in quality compared to what the U.S. offers. Retired Americans requiring special medical needs are better off staying in the states. Transportation in Metro Manila is among the worst in big cities of the world. Air pollution can get thick at times. Outside of the metro areas, though, air quality is as pristine as anywhere. Also, the Philippines' political climate is not what is used to be.

Back to cost, if Americans must work well into retirement, the Philippines offers multitudes of small business opportunities that can supplement American retirees' pension, Social Security, and savings. Small businesses are everywhere in the Philippines, in part due to lax business zoning regulations. It's possible, depending on where you live, to use part of your residence as a small eatery, sari-sari (small goods) store or other business.

The biggest drawback of retiring in the Philippines, many Filipino-Americans and Filipino transplants say, is being away from family. Second-third generation Filipino-Americans would rather stay in the United States and want their parents nearby. Parents also want to be near their children and grandchildren.

People should be able to retire with dignity

The inability of an increasing number of Americans not being able to retire in the United States is a sad commentary of the coun-

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FROM THE PUBLISHER

A

most everyone has had this feeling now and then – waking up early to go to work as you usually do, but wished you were already retired. Usually this would happen at the end of the work week, a Thursday or Friday, when you're forced to move your “tired” (notice the word's relation to “retired”) bones to push forward. One more day, two more days, until the weekend. But what if, retirement never comes. Specifically, that you can't afford to retire as most could in previous generations. Anticipating the high cost of retirement in Hawaii, many Hawaii residents in their middle age have already moved to the U.S. mainland. But there could be another option.

For our cover story this issue, HFC's associate editor Edwin Quinabo compares what retirement could be like in Hawaii, the U.S. (overall) and the Philippines. Yes, the Philippines, as a possible option not too many residents are thinking about. The article shows estimate monthly costs in all these locations in housing, healthcare, and transportation – three of the highest and unavoidable expenses that retirees face. It also shows what financial experts say is needed in pre-retirement savings for both the U.S. and the Philippines. But cost is not the only factor to determine where retirees want to spend their golden years. Read personal accounts of what retirees consider like proximity to family, safety, clean air-water, natural beauty, sense of community. And if work is a must for seniors, there could be creative small entrepreneurial opportunities in the Philippines to help expat retirees supplement their Social Security and savings. Read what they are.

Speaking of the importance of a clean environment (that seniors consider in choosing a retirement location), HFC columnist Melissa Martin, Ph.D. contributes “March 22 is World Water Day,” an article on the importance of ensuring our citizens have sanitized water. You'd think this is automatic, a no-brainer as policy. Well, think again, remember Flint, Michigan's water contamination.

Also in this issue, Dr. Lizbeth Rabaino and Valerie Cacho contributes, “The Importance of a Good Night's Sleep,” specifically addressing the sleep disorder Obstructive Sleep Apnea or OSA. OSA is a sleep disorder in which the muscles of the upper airway relax during sleep which decreases the amount of air that moves into our body. These repetitive episodes of upper airway collapse are associated with low levels of oxygen in our body and sleep deprivation.

HFC's Legal Notes columnist Atty. Reuben Seguritan details the controversial public charge rule (anyone who is likely to become a public charge to be inadmissible to the US and will not be granted an immigrant visa or allowed to change their nonimmigrant status) that is causing widespread fear and anxiety in our immigrant population.

The public charge rule is just one major change in immigration policy under Trump. Read our second editorial on the ramped up “Denaturalization” campaign that immigrants are expressing outrage over. Yes, the administration is looking to denaturalize citizens on a massive scale. In the past, this feature has been rarely used – only on war criminals and blatant fraud cases. But there are recent cases where naturalized citizens who've been living in the U.S. for decades are suddenly receiving notice that they are being denaturalized and deported due to non-national-security reasons, for even simple errors in processing like a misspelling of name.

Hope you enjoy our other interesting columns and timely news. Many states have already voted in the primary. Be sure to register to vote. Thank you for supporting your community newspaper. Until next issue, warmest *Aloha* and *Mabuhay!*

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EDITORIALS

Americans Should Be Outraged Over Trump's New Denaturalization Campaign

Of you're an immigrant who became a U.S. naturalized citizen, there could be cause for concern as the Trump administration wages his next war on immigrants that focuses on denaturalization.

A denaturalization center has been established in California to investigate files of more than 700,000 naturalized Americans and the Justice Department has created an official section in its immigration office to strip citizenship rights from naturalized immigrants.

The department says the move is "to bring justice to terrorist, war criminals, sex offenders and other fraudster;" but some immigration lawyers say that limited scope could be expanded to immigrants who have not committed serious crimes.

Already, more naturalized citizens who have no history of national-security concerns have been targeted.

Take the case of Baljinder Singh who has lived in the U.S. for nearly 30 years, married a U.S. citizen, became

naturalized more than 10 years ago. About a year ago, Singh had his citizenship revoked because when he arrived in the U.S. as a teenager, the government recorded his first name as "Davinder" not the correct spelling "Baljinder."

Clearly it was a processing mistake by either the government or Singh, and in the past such cases would just be assumed as an error. But whether the government made a mistake or Singh himself, it was grounds for his citizenship to be revoked under Trump and the hardliners he's appointed.

The DOJ's claim of going after terrorists, war criminals, sex offenders and other fraudsters in any stretch does not apply to Singh. And Singh's case, sadly, isn't unique.

By statute, inadvertent errors in the naturalization process was justifiable for removal even before Trump. But again, it was rarely enforced.

Because there were other policies in the DOJ that outweighed the trivial errors statute. For example, DOJ policy says denaturalization proceedings should not be brought

against those who have been citizens for decades, have close ties to U.S. citizens, and have no criminal record.

Singh's case and others, are frivolous cases where denaturalization should never have been sought after. Such over-the-top measures really is politically driven. What is the objective here? What benefit does the U.S. gain from going after naturalized citizens whose processing happen to have a harmless, nonfraudulent mistake?

Trump now has hardliners and his loyalists running all the departments where immigration is involved. Are these department heads just boosting denaturalization cases to show to Trump and win his favor?

What are we really doing here?

Trump and his hawkish department leaders should be reminded that they are destroying lives, breaking up families. They should also be reminded how difficult and lengthy the process is to become a naturalized citizen.

Both former Republican and Democrat presidents avoided denaturalization for

the most part and only sought it in extreme cases.

But not under Trump.

Between 1990 and 2016, the government denaturalized an average of only 11 people a year.

Trump ramped it up since taking office by 600 percent. In 2017, 2,500 new denaturalization investigations opened. In 2018, the DHS created the Los Angeles office for denaturalization; and in 2020, the DOH opened a department dedicated to just this pursuit.

The mainstream media likes to highlight Trump's anti-immigrant rhetoric; but more importantly, it should be letting Americans know about the inhumane policies he's enacted or sought to enact since taking office.

Inform the majority of Americans what's really going on.

The drafters of 14th Amendment tried to shield citizenship from politics by declaring that all those born or naturalized in the United States—whatever their race, their religion, or the immigration status of their parents—are U.S. citizens, period.

Get it right the first time!

Why go the extra mile with hawkish pursuits to denaturalize? If anything, a policy to strengthen should be for immigration officials to "get it right the first time!"

Misrepresentation, fraud, deceit, omissions, and all grounds for revocation of citizenship, again, should be investigated and done properly the first time. It shouldn't be years, decades, several decades later, that naturalized citizens are informed that they no longer are citizens and must leave.

How inhumane is that! Currently there is no statute of limitations on denaturalization. There should be one. That should change.

And if the government was found to make an error, why should the naturalized citizen suffer the consequences. That's beyond absurd. That policy must also change.

No love for immigrants

It was never just about stopping illegal immigration for Trump.

First Trump went after undocumented immigrants, then asylum seekers, then DACA recipients, then tried to change the legal immigration requirements to make it more difficult, then sought to limit the number of immigrants and visa holders, then sought to limit green cards and citizenship to immigrants who receive government assistance, now this, going after naturalized citizens.

Imagine the nightmare immigrants currently going through the process of naturalization are experiencing.

Now add to that already

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(If Retirement...from page 2)

try's economic system. A few well-heeled financially can retire comfortably; while almost a majority of others now find it either out of reach or an extreme hardship financially.

How can average income Americans save for retirement if they're just getting by on making monthly payments? Many reach retirement age and have no savings at all, despite having worked typically 40-50 years, and contributed to government's coffers all their lives. Private pensions are also a thing of the past.

And still, there exists political motivation to cut the lean safety nets available to seniors. Government assistance programs or safety nets that seniors rely on are always in jeopardy of being cut.

The senior workforce is so common -- working in late age, workers 50 and older, earned \$20.5 billion in 2015 and paid 50 percent of the nation's state

and local taxes (\$4.2 billion), according to AARP. The total economic impact of seniors was \$33.5 billion.

Prepare as best possible

There's no one-size-fits all dollar figure for retirement as comfort levels and priorities vary individually. GOBankingRates looked at the average of spending on groceries, healthcare, gas and fuel, housing and utilities, and lastly personal consumption expenditures not included in the four categories, and came up with a shocking figure. To live comfortably in Hawaii for 20 years of retirement, it would take about \$1.13 million. A retiree should have at least six years of annual income saved to augment streams of income in retirement years.

Economic and political (will not change much anytime soon) realities in the U.S. is favoring the Philippines' re-

tirement option more.

According to International Living's 2016 Annual Global Retirement Index – which measures, among other things, climate, healthcare, benefits and infrastructure – the Philippines ranks 10th (in a three-way tie with Portugal and the Dominican Republic) in cost of living for retirement destinations in the world.

Before Americans retire, wherever it might be, the pre-retirement process should be well thought out over many years. Do the research. If you're entertaining retiring somewhere outside of Hawaii, visit these possible locations by spending numerous vacations there, and consult family members of plans. Try to put money aside and stay healthy – that's the best we can do, unless remarkably, a political will suddenly swells to somehow make it easier for seniors to retire. ■



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Retirement Not an Option to Some in the U.S.; Consider Retiring in the Philippines

By Edwin Quinabo

Life after the traditional retiring age of 65 is no longer “traditional” in the way there is a norm for a majority of Americans. For some, retirement is what is used to be – a time of carefree, stress free bliss to live out all they’ve wanted to but couldn’t for lack of time. For many others, retirement involves working a part-time job, having an active lifestyle with a hope of transitioning out of the workforce, eventually. Then there are still another group of seniors who simply cannot afford to retire. Retirement for them is a pipe dream.

Researchers say more than half of U.S. workers plan to work past age 65; and many plan not to retire at all.

Hawaii has a unique, cultural saving grace when it comes to retiring.

Hawaii’s ohana style living affords seniors more flexibility in retirement age – but that’s only if seniors care to live with a full household to offset living costs or if seniors still have family remaining on the islands, which is becoming far less common. But there could be another option.

Retiring in the mother country, the Philippines, can be an attractive alternative for Filipinos given the high cost of living in Hawaii and the U.S. mainland. But is it really a suitable alternative? A cost-cost-comparison guide might help retirees make a sound decision.

Tess Bernales is retired and lives in Kailua, Oahu. She has valuable insight on this topic having grown up in the Philippines, and lived on both the U.S. Mainland and Hawaii for many years.

“My husband (Bernie) and I approached this transition (of retiring) in a slow methodical way, taking into consideration that this is not only about the two of us but our whole family,” said Bernales.

Some factors she and Bernie weighed were availability of quality healthcare, clean air, weather, safety, a welcoming and supportive community. She said they also considered cultural and educational opportunities and making connections with people in those

areas, and ultimately a satisfying social support system.

“With those basic criteria, we reflected and considered several places for retirement. Retiring in the Philippines was the first one we looked into. It was a very hard decision because ancestral and cultural heritage are strong pervading factors that run through it all. It would be natural to say, ‘I’ll retire in my homeland.’

“There’s so much advantages. There’s no need to be acquainted with the environment, people and places. After all, they are what we’ve longed for since we left home. On the practical side, our funds would go a long way in the Philippines and with extra money we could help a lot of people around us. Healthcare is ok and all the things we are used to are readily available. For most people those are enough to think of the Philippines as a place to spend the ‘golden years.’”

But for the Bernaleses, there was one major drawback to retiring in the Philippines – its location being far away from their family. “For us, those advantages (of retiring in the Philippines) might have been good for a while, but when the time came to make our decision, we needed to be in close proximity to our fam-

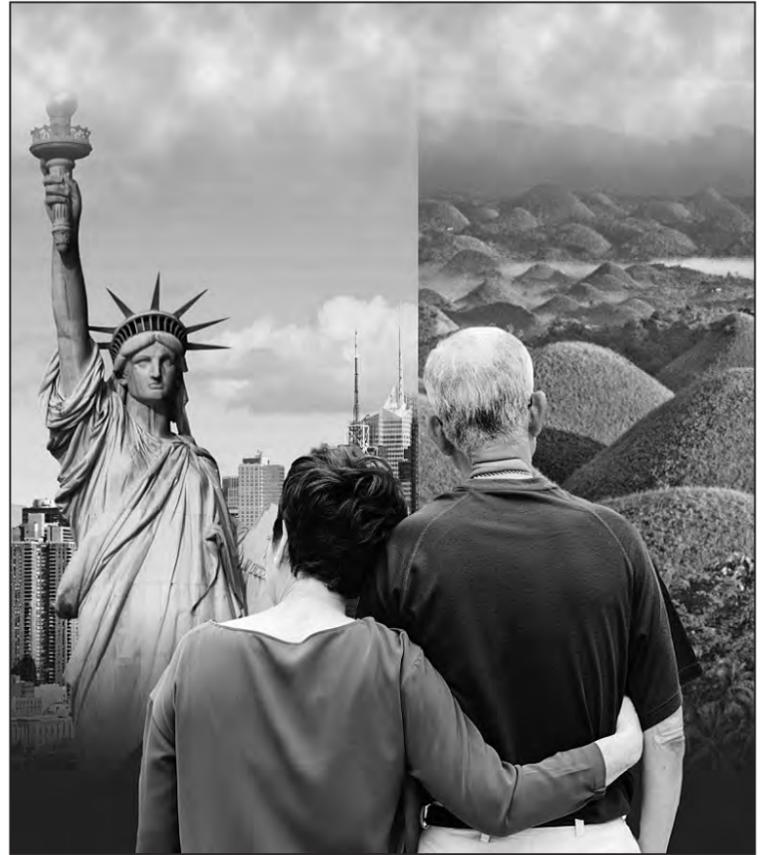
ily. Retiring in the Philippines wouldn’t be as promising as it sounds.”

Tess and Bernie chose to retire in Hawaii in 2000. She said “Hawaii is as close to the Philippines as we can be and yet enjoy the comforts and safety that we have been experiencing in our host country. It took us eight years to finally make our decision to retire on Oahu and we have no regrets. It addressed most of our criteria.”

Belinda A. Aquino, PhD, Professor Emeritus at UH-Manoa, also had lived in the Philippines, U.S. Mainland and Hawaii. She retired in 2010 and chose to remain in Hawaii for her retirement over the Philippines primarily for better access to health resources.

“There are more advantages and benefits that I can access in Hawaii that are not available in the Philippines in terms of health resources especially. As people grow older, they need more access to facilities and resources especially for health and daily living needs.

“While it might be cheaper to retire there, it may not really be the case because one needs more money for transportation costs to Manila in the event that one’s hometown may not have adequate care in hospitals there. Also to support family



members who think, mistakenly, that people who retire in their native towns have a lot of money which is usually not the case,” said Aquino.

She adds, “Also, insurance policies that retirees have may not be fully acceptable to those who retire there. One can purchase an insurance policy there, but that may not be as adequate as one would like. Medicare reimbursements may not be sufficient either.”

Aquino says she receives a monthly pension from the Employees Retirees System of the State of Hawaii as one of her income streams in retirement.

Retiring in the U.S. versus the Philippines, cost comparison

HOUSING: Estimates U.S. \$1,322 per month; in the Philippines \$150 (low)-\$1,000+ (very high) per month

Where retirees live is the single largest expense. Even if retirees are close to paying off their mortgage with smaller monthly payments or have paid off their mortgage entirely, some home costs remain. In many states and counties in the U.S. mainland, property taxes are huge expenses and could be as expensive as a mortgage. One of the major benefits of living in Hawaii is the rela-

tively low property tax rate. House-related expenses that do not go away are insurance, utilities, repairs and maintenance.

GOBankingRates estimates the average cost of housing in the U.S. is \$1,322.

In Hawaii, the figure is much higher with rent alone averaging \$2,449 per month, according to Expatistan.

Housing in the Philippines can be as low as \$150 to \$300 per month; or can climb up to the very high end at \$1,250 per month, according to International Living’s 2016 Annual Global Retirement Index.

Comfort level is a personal consideration; with that in mind, the Philippines offers greater range in housing costs than what’s available in the U.S.

Buying a home in the Philippines can help to save cost. A three-bedroom home is between \$75,000 to \$200,000.

TRANSPORTATION: Estimate in U.S. \$567 per month; in the Philippines by car \$360 per month; by train \$16 per month

The average in the U.S. to travel by car is \$6,814 annually. This figure includes the cost of gas, insurance, and maintenance and repairs.

Cosmopolitan Philippines
(continue on page 5)

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COVER STORY

(from page 4)

magazine estimates car travel with the same expenses (gas, insurance, repairs) in the Philippines is \$360 per month. But like housing, there is far greater flexibility in cost in the Philippines with public transportation being much cheaper. By train, it's about \$16 per month. Then there are jeepneys that can cost as little as 50 cents one-way.

HEALTHCARE: Estimate in the U.S. \$499 per month; in the Philippines, as low as \$12 per doctor's visit.

The cost of healthcare is where the biggest cost savings is between the two countries. In the U.S., insurance premiums and cost of medication for seniors (even with Medicare) can run more than \$4,000 a year on average, and rise as seniors age until age 75, then begins to dip.

In the Philippines, regular checkups with English-speaking doctors rarely cost more than \$12, Expatistan reports. Most prescription drugs are also far cheaper. American retirees can purchase private health insurance, but opt not to because medical procedures when necessary are far cheaper and not worth paying monthly premiums.

As in housing and transportation, healthcare in the Philippines offers greater flexibility in costs.

OTHER CATEGORIES: Food and entertainment are not rigid, fixed costs and generally depends on individual tastes. Entertainment could be passed up entirely, if needed.

Like healthcare, food and entertainment in the Philippines are much more affordable. The Philippines has street markets (cheaper alternatives) everywhere in addition to full groceries. Eating out is also inexpensive. The cost of a meal for two at a typical restaurant can cost around \$5. In Hawaii, that's the price of snacks.

OVERALL: The overall retirement estimate costs in the U.S. is about \$3,800 per month; and in the Philippines around \$1,500-\$2,000 per month. Lower figures have been projected for retiring in the Philippines ranging from \$700 to \$1,200 a month.

Lifestyle, individual tastes and needs (especially healthcare) can affect costs to be much higher or lower than these estimates in both countries. But the rule of thumb is the Philippines offers greater flexibility for retirees.

Beyond Cost: family, safety, weather, beauty, community

Affordability is a major driver in choosing a retirement location, but it's just one among many other considerations.

Most prominently, retirees consider how their children also feel about where to retire. Proximity, easy travel are factors everyone decides on as a family.

How safe is a country? While an American retiree could likely retire in a safe community in a foreign country, people do not live in a bubble and would like to venture beyond their community.

For seniors, extreme weather is also unattractive. They prefer warm, stable weather. Air and water quality, and environmental aesthetics (beautiful beaches, valleys, mountains, parks) are also important considerations. Retirees report Hawaii wins out on these categories over just about any other place, which explains why Hawaii has been a top destination choice for decades for mainlanders to retiree. That is, if they are able to afford it.

Tess and Bernie also talk about having a "purposeful" life in paradise. "We are engaged in our small community on the Windward side of the island and the Filipino community. We are in close proximity with our children and grandchildren. We can go visit them or they can come here from the mainland. Health wise, we feel we've picked the best doctors there are, and are very happy with the healthcare we receive. We have many quality friends. We are involved in volunteer activities that make our life meaningful, connected and grounded."

Tess says retirement means different things to different people. She elaborates, that it could be wanting a simple life, being able to en-

joy multiple coffee breaks throughout the day. It could be taking care of grandchildren. If health and energy permits, retirement could be a time to start a business, second career, or immerse in volunteer work. Travel is a popular pursuit.

How much savings should one have before retiring in the U.S. versus the Philippines?

Retirees must consider how much savings they have and streams of income they'll receive in the retirement years. Americans can still collect Social Security if they choose to retire in the Philippines which will go far to supplement their savings.

International Living's Global Retirement Index estimates Americans should have about \$200,000 in savings to retire comfortably in the Philippines.

GOBankingRates estimates retirees who plan to live in the U.S. should have a nest egg of \$300,000 to \$400,000 in pre-retirement savings.

Financial experts recommend, if possible, to start putting money aside for retirement as soon as one begins working. Just as parents commonly build a college fund for their children, Americans should also think about building a retirement fund for themselves.

Work at something you enjoy

Many average-income Americans who live in expensive cities like Hawaii say saving for retirement is unrealistic and accept that they probably must work well into retirement.

If retirees must work, work should be something to enjoy. This is where re-

"Hawaii is as close to the Philippines as we can be and yet enjoy the comforts and safety that we have been experiencing in our host country. It took us eight years to finally make our decision to retire on Oahu and we have no regrets. It addressed most of our criteria."

—TESS AND BERNIE BERNALES

tiring in the Philippines could be advantageous. The cost of starting a small business in the Philippines to supplement a retiree's savings and Social Security could be feasible; while that prospect is near-impossible with Hawaii's cost of doing business.

Some low capital small businesses in the Philippines include operating a chain of food carts; setting up a sari-sari store (selling small items) or carinderia (small eatery) in a part of your home (some residential-commercial districts allow that); buying and selling online second hand items; operate a garage sale business where you sell items you make like crafts, soap or candles, selling fruits and vegetables.

The idea as a retired business person is no longer about chasing after riches; but earning supplemental income.

Business zoning laws in the Philippines are flexible compared to the U.S. Depending on where a retiree lives, just about any small business could be operated from home. If operating a business from home is undesirable, Americans have found lease space to be affordable.

Whatever a retiree chooses to do or wherever it might be, the golden years should be as fulfilling as other stages in life, health permitting.

Keep healthy, save, retire, and stretch those dollars or pesos as creatively you can think of. ■

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OPINION



By Melissa Martin, Ph.D.

March 22 is World Water Day

essential for the full enjoyment of life is a declaration by the United Nations General Assembly adopted in 2013.

World Water Day, held on 22 March every year since 1993, focuses on the importance of freshwater. World Water Day celebrates water and raises awareness of the 2.2 billion people living without access to safe water. It is about taking action to tackle the global water crisis. A core focus of World Water Day is to support the achievement of water and sanitation for all by 2030. Will those who are working for the good of humanity be able to achieve the goal of fresh water for all on planet earth?

In order to accelerate initiatives aimed at addressing the challenges related to wa-

ter resources, the UN General Assembly proclaimed 2018-2028 as the International Decade for Action "Water for Sustainable Development."

"At a most basic level, human beings cannot survive without water. Equally important is sanitation, a lack of which negatively affects our quality of life and claims the lives of millions each year," declared Miroslav Lajčák, President of the General Assembly of the United Nations. Lajčák continued, "While cooperation at the international level remains important, governments bear the primary responsibility to meet water and sanitation needs of their populations. Water and sanitation need to be mainstreamed into national development planning

and budgeting processes, and must include sustainable use and efficiency, address wastewater, promote education and raise awareness."

"Freshwater is the most important resource for mankind, cross-cutting all social, economic and environmental activities. It is a condition for all life on our planet, an enabling or limiting factor for any social and technological development, a possible source of welfare or misery, cooperation or conflict." www.en.unesco.org.

The World Water Council (WWC) considers the formulation of the Sustainable Development Goals (SDGs) to be an endeavor of the highest importance for the achievement of water security throughout the world,

which is crucial for a prosperous and equitable future for humankind.

Help inspire action to achieve the 2030 Agenda by joining thousands of other people on World Water Day (22nd March) and World Toilet Day (19th November) to raise awareness of the water and sanitation crises and exert public pressure for change.

"We have the ability to provide clean water for every man, woman and child on the Earth. What has been lacking is the collective will to accomplish this. What are we waiting for? This is the commitment we need to make to the world, now."—Jean-Michel Cousteau ■

MELISSA MARTIN, Ph.D., is an author, columnist, educator, and therapist. She lives in Ohio. www.melissamartinchildreauthor.com.

Water is wealth. Without water life would not endure. Access to water and sanitation is a precondition to life and a declared human right.

"For many of us, clean water is so plentiful and readily available that we rarely, if ever, pause to consider what life would be like without it."—Marcus Samuelsson

The right to safe and clean drinking water and sanitation as a human right that is es-

ASK A DOCTOR

THE IMPORTANCE OF A GOOD NIGHT'S SLEEP

By Lizbeth Rabaino and Valerie Cacho, MD

This issue's Ask A Doctor discusses Obstructive Sleep Apnea, a common and treatable sleep disorder, as part of March's Sleep Awareness Month.

How does sleep play an important role in your health and everyday life?

Sleep is the state that allows the brain and the body to rest and recuperate. It is vital to overall health and wellness. Sleeping less than 7 hours a night has been associated with negative health outcomes such as: weight gain, diabetes, hypertension, mood disturbances and dementia. Prioritizing sleep and developing healthy sleep habits in addition to treating any underlying sleep disorders can protect our physical and mental health.

What is Obstructive Sleep Apnea (OSA)?

OSA is a sleep disorder in which the muscles of the upper airway relax during sleep which decreases the amount of air that moves into our body.

These repetitive episodes of upper airway collapse can occur anywhere from dozens to even hundreds of times while asleep and is associated with low levels of oxygen in our body and sleep deprivation.

What are some signs of OSA?

Some common nighttime signs may include loud snoring, choking or gasping for air during sleep, being observed to stop breathing, and waking up to urinate. Daytime signs include mood swings, increased forgetfulness, unrefreshed sleep and/or the need to nap throughout the day.

How can OSA affect our health?

Decreased levels of air flowing into our bodies can lead to low blood oxygen levels that can affect our cognitive functions such as learning, attention, memory loss and problem-solving abilities. Researchers followed 1700 participants for more than 15 years and discovered people with severe OSA and those who slept less than 7 hours a night had a higher incidence of dementia.



Additional long-term risk consequences of OSA are cardiovascular diseases such as heart failure, coronary artery disease, hypertension, or stroke.

How to diagnose OSA?

If you are concerned about having OSA please discuss the symptoms with your health care provider. He or she can order a sleep study which can be performed in the comfort of your own home or in a sleep laboratory.

How to treat OSA?

Treatment for OSA depends on the severity of the condition. The sleep study will reveal your apnea-hypopnea index (AHI) measures the number of times breathing is decreased or paused per hour.

Mild OSA: AHI is between 5 and < 15 episodes/hr

Moderate OSA: AHI is between 15 and < 30 episodes/hr

Severe OSA: AHI is greater than 30 episodes/hr

Mild or moderate people with OSA may lower their AHI numbers with the use of mouth guards to help pull the jaw forward to help keep the airway open. Additional options are weight loss, nasal strips, or changes in sleeping positions such as sleeping with your torso elevated or on your side. Although these are possible treatments for OSA, the most effective and optimal treatment is via continuous positive airway pressure or CPAP machine. This machine is calibrated specifically to your needs and tolerance of the pressure. A CPAP blows pressurized air through mask on your face to prevent the upper airway from collapsing during sleep.

What are the benefits of treating OSA?

Treatment of OSA can greatly improve the quality of life as the body and brain are able to obtain adequate rest

and oxygen. A good night's sleep alleviates daytime sleepiness, promotes effective cognitive function and awareness. Treating OSA has also been shown to lower the risks of developing cardiovascular related diseases and can improve mortality in severe cases. ■

LIZBETH L. RABAINO. Currently enrolled in the Pre-Med Post-Bacc Program at Hawaii Pacific University. Graduated from the University of Hawaii at Manoa with a B.A. in Elementary Education, and previously taught in Hawaii for 6 years. Liz's grandmother developed dementia and is her main inspiration to pursue a dream to be an internist and sleep physician.



VALERIE A. CACHO, MD. A board-certified internist and sleep physician who is the Medical Director of the Straub Sleep Medicine Department in Honolulu. Originally from California, she is a member of the Philippine Medical Association of Hawaii and is passionate about integrative and lifestyle changes to optimize sleep health.

OPINION

The Automatic Voter Registration (AVR) Bill Will Give People Access to the Vote –and Save Money

By Ma Glodilet Rallojaj

Have you ever felt excluded or unable to participate in our democracy for one reason or another? Maybe you are just too busy with work and family and would like to register to vote but just don't have time for one more thing on your to-do list?

Part of the answer may be in getting Hawaii lawmakers

to pass Automatic Voter Registration. SB 2005 is moving through the legislature right now.

More than a century ago the Supreme Court declared that voting is “a fundamental political right, because [it is] preservative of all rights.”

Whatever the community needs or wants—whether it's a living wage, decent public education, safety, healthcare, all our civil liberties—can only be assured if we all have the ability to make our voices

heard. That is sometimes easier said than done. People get left out. People feel marginalized.

Rural communities. People who are rushing from one job to the next to pay the bills. People who are juggling child care and kupuna care. These busy people are stressed and do not always find the time to make sure their voter registration is up to date.

Hawaii will vote by mail this year. Everyone should go to <https://olvr.hawaii.gov>

to make sure their information is current. Vote By Mail (VBM) is a great step in the direction of improving access to voting.

The next logical step is Automatic Voter Registration (AVR). Why? Because it will make VBM work better by improving the accuracy of our voter rolls.

No matter how stressed they are, people have to renew their driver's license. They have to get a state ID. They have to file a change of address. And when they do, unless they say NO, their latest updated address and relevant information will automatical-

ly be transmitted electronically to the Office of Elections. This saves them and the state time and money and increases the chances that ballots will be mailed to the right address.

In a state where voter turnout is very low but where the community is distressed about several issues, why not take steps that will bring people together and give them a voice sooner rather than later?

Please tell your representative and senator to pass SB 2005 and make AVR a reality in Hawaii. It is good for our democracy and it saves everyone—including the state—time and money. ■

HAWAII-FILIPINO NEWS

Hawaii Joins Coalition to Defend States' Rights to Regulate the Rising Cost of Prescription Drugs

Hawaii Attorney General Clare E. Connors joined a bipartisan coalition of 46 attorneys general in filing an amicus brief in the United States Supreme Court supporting states' rights to regulate and address the rising cost of prescription drugs.

“Pharmacy Benefit Managers are middlemen in delivering prescription drugs to our communities,” said Attorney General Connors. “Given that role, it is critical that the states maintain their ability to regulate these entities to ensure that our communities have access to affordable medication.”

In *Rutledge v. Pharmaceutical Care Management Association*, the attorneys general argue that in order to protect the well-being of consumers, states must regulate pharmacy benefit managers, also known as PBMs. PBMs act as middlemen between pharmacies, drug manufac-

turers, health insurance plans, and consumers. Their position gives them some power to manipulate the market as they develop and maintain prescription drug formularies, contract with pharmacies, negotiate discounts with drug manufacturers, and process and pay prescription drug claims. brief supports the state of Arkansas' position that federal law does not prevent states from regulating PBMs. The brief argues that regulation of the prescription drug market, including PBMs, is a critical tool for states to protect residents and address the access and affordability of prescription drugs.

In 2015, the state of Arkansas implemented a law that regulated the reimbursement rates PBMs pay to pharmacies. Under the law, PBMs must raise their reimbursement rate for a drug if that rate falls below the pharmacy's wholesale costs. The law also created an appeals process for

pharmacies to challenge these reimbursement rates. The law was challenged by the Pharmaceutical Care Management Association, a PBM trade association, which argued that the Employment Retirement Income Security Act prevents the state of Arkansas from implementing the law. Arkansas has asked the Supreme Court to reverse a lower court judgment that held the law invalid.

Nearly every state has enacted laws that regulate PBMs in some way, including 44 new or amended laws in the last five years. In addition, the attorneys general assert that the regulation of pharmacy benefit managers promotes healthcare access and affordability for residents – taking away a state's ability to regulate would create confusion and uncertainty in the market and harm patients. ■

Hawaii Attorney General Opposes President's Efforts to Impede Investigation

Hawaii Attorney General Connors has joined the coalition in filing an amicus brief at the U.S. Supreme Court in *Trump v. Vance* making clear that President Trump cannot block a valid grand jury sub-

poena sent to his accounting firm that seeks financial records as part of an ongoing investigation by the District Attorney of New York.

“States have a legitimate interest in addressing criminal activity within their

borders,” said Attorney General Connors. “There is no legally viable argument that states are barred from conducting criminal investigations because of an assertion of absolute presidential immunity.”

In the brief, the coalition

(continue on page 10)



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NEWS FEATURE

CORONA VIRUS (COVID-19) LATEST UPDATES IN HAWAII

As of March 9, 2020, the corona virus incidents in the US has been reported to total to 700 cases and 26 died from it. Seniors are advised to take precautions since they are at a greater risk for COVID-19, especially those who have underlying health conditions. Older adults and individuals with underlying health issues should avoid non-essential travel, including cruises. They are also advised to avoid large crowds, wash their hands and keep medications and groceries on-hand.

On March 8, DOH tested a second presumptive positive test result for an elderly adult who is hospitalized in serious condition on Oahu. The individual felt ill on March 2 in Washington State and traveled home to

Honolulu on March 4. The Centers for Disease Control and Prevention has been notified and trace back investigations are being conducted. The Oahu hospital has taken protective and preventive measures and is working with healthcare workers to ensure health and safety. Information is still being gathered and as more information becomes available, the public will be advised.

The first presumptive positive case was announced March 6. That individual was a passenger on the Grand Princess cruise in Mexico from Feb. 11-21. After arriving in Mexico, the individual traveled home to Honolulu with no symptoms. While home in Honolulu, the individual became ill on March 1, sought medical care and was tested on March 6. The individual is currently isolated at home



and is being monitored daily by DOH. The department is conducting a detailed trace investigation to identify, notify, and provide guidance to all close contacts as quickly as possible.

To date, there have been 21 confirmed cases of COVID-19 (19 crew members and 2 passengers) on the Grand Princess cruise ship that made port calls to Nawiliwili Harbor, Kauai on Feb. 26, Honolulu Harbor on Feb. 27, Lahaina, Maui on Feb. 28, and Hilo on Feb. 29. The ship is cur-

rently held off the coast of California and additional testing of all passengers and crew is pending. The Department of Health is working closely with the CDC to notify any passengers in Hawaii and trace all close contacts.

The public is advised that exposure risk to tour operators and other hospitality services who interact with visitors on cruises is low. Companies should work on finding out which specific employees actually had close contact (close per-

sonal face-to-face contact for more than 10 minutes) with Grand Princess cruise passengers. DOH is contacting companies to gather this information. Companies are advised to notify their workers that there have been individuals from the Grand Princess cruise who were diagnosed with COVID-19 and the overall risk to hospitality workers is low.

The Hawaii Department of Health is capable of conducting in-state testing for up to 250 individuals per week for COVID-19. Results can be ready within 24-48 hours of a sample being collected. This enhances the state's prevention and mitigation response capabilities to further safeguard the health of people in Hawaii. It is anticipated that private and clinical labs in California and Hawaii may have testing capability in a few weeks.

(continue on page 12)

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By Elpidio R. Estioko

The Urdanetians in Hawaii



▲ Meet and greet meeting last Sunday for the Urdanetians at Blaisdell Park, Pearl City with President (2nd from left) Rosebella Locquiao Ellazar Martinez.



This is my third trip to Hawaii but it's only now that I was able to meet my kababayans from Urdaneta City, Pangasinan, Philippines, who are residing in Oahu. It was an opportunity for all of us to share our common vision in community involvement and other nostalgia we share in common as Urdanetians.

Most, if not all of them, have been living in the island for years now and they bonded themselves as the United Urdaneta and Associates Club of Hawaii. Members are those who are from the City of Urdaneta, Pangasinan by birth or by affinity who are now Hawaii residents. While they started as a social group, now they are a force in the community participating in key issues and activities affecting the island.

I met them in Blaisdell Park in Pearl City during their regular meet and greet last Sunday, March 8, 2020. Present were its president Rosebella Locquiao Ellazar Martinez and other officers like Iris Sison-Lauvao, Raquel Jacob Ganti, Lucy Umali, Rudy A. Aquino, Elizabeth Alcantara Etrata, and Paz Locquiao Corla.

According to Martinez, the United Urdaneta Associates Club of Hawaii was formed 16 years ago upon the request of then Urdaneta Mayor Amadito Perez, Jr. joining the two existing clubs in Hawaii. Its mission is to foster traditional cultures of Urdaneta and be a productive and functional member of the community. "We used to send candidates to represent Hawaii during yearly Urdaneta Town Fiesta. Our latest project was sponsoring Ohana Medical Mission that served Urdaneta, Dagupan and Payatas in Manila. We hope to continue that project every three years or so. Our organization had adopted an orphanage in Urdaneta by providing orphans their basic school needs at the beginning of the school year. We are also committed in our local projects here in Hawaii such as adopt a school, roads, and parks and beaches clean up and feeding homeless people. We hold yearly fund-raising ac-

tivity through our Search of Queen of Hearts every February," Martinez concluded.

They are an active force in Honolulu, and other parts of Oahu. They participate in city activities and aligned their mission and vision in the affairs of the community.

They intend to be a part of a bigger group known as The Global Urbanizations (TGU), a non-profit organization based in Southern California and are contemplating to formally become a chapter of the global organization. This is in the pipeline although they already started participating in projects and activities of the organization.

TGU's founding president was Lino F. Caringal, Jr., a former graduate of the Philippine Military Academy (PMA) now residing in Los Angeles. The current president is Yvonne San Juan-Sera, a former Philippine Airlines (PAL) junior executive now on her third term and also residing in

Los Angeles.

TGU's activities include the scholarship program, Pamaskong Handog, Medical and Dental Mission, the feeding program, and its latest partnership program with TESDA's training and scholarship. President Yvonne San Juan-Sera is constantly coordinating the activities with TESDA Cabinet Secretary Ret. Gen. Isidro Lapena. Their latest feeding program for indigent students took place recently in Urdaneta Central School benefiting about 500 students.

On July 4, 2020, the new set of officers of TGU will be inducted by Urdaneta

City Mayor Julio F. Parayno 111 at the Holiday Inn in Los Angeles. President San Juan-Sera has formally invited the Urdanetians in Hawaii to attend the meet and greet with the Mayor and witness the induction of the new set of officers. The Hawaii-based Urdanetians are considering to attend.

Martinez told me her group is committed to pursuing projects to better the community. ■

ELPIDIO R. ESTIOKO was a veteran journalist in the Philippines and an award-winning journalist here in the US. For feedbacks, comments... please email the author at estiokoelpidio@gmail.com.

(EDITORIALS: Americans Should...from page 3)

naturalized citizens thinking if a mistake was made in processing and the possibility of denaturalization.

Americans should be outraged!

The Coalition for Humane Immigrant Rights released a statement: "Trump is weaponizing the DOJ to make naturalized immigrants look like second-class citizens."

(HAWAII-FILIPINO NEWS: Hawaii Joins...from page 10)

argues that President Trump is not above the law and says that "[the Supreme Court] has repeatedly held that the President is not immune from judicial process." The brief adds that the Supreme Court has "already rejected nearly all of the arguments the President and the DOJ urge in favor of immunity."

The coalition also highlights that President Trump makes the baseless and ridiculous argument that upholding the Second Circuit's

David Bier, immigration policy analyst at the Cato Institute raises a valid point, "Bottom line is that if you can ever lose your citizenship for any reason, you don't have equal rights and aren't a real citizen."

The abusive, hateful policies must stop. Immigrants must vote in 2020. ■

decision would allow state and local prosecutors to pursue criminal actions against the president purely based on political motivations. The coalition's brief says "unable to offer a previous example of the kind of harassing prosecution he claims will be ubiquitous, the President's brief relies on conjecture and the paradoxical assertion that the fact that this case is the first of its kind proves that presidential immunity has long been accepted." ■



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CANDID PERSPECTIVES



By Emil Guillermo

The Filipino Who Created Super Heroes; Plus, Does Warren Play Super Hero to Save the Day for Bernie or Biden?

Before I discuss the fallout from Super Tuesday and the next stop for the Democrats in the reality show that is “America’s Next Top Political Superhero,” let me talk about a person who really knew superheroes—Tony DeZuniga.

He created them. By hand. And pen and ink.

DeZuniga knew the deep dark lines of a super hero/heroine so well, he could imagine them, and draw them free-style. Conan, the Barbarian. Batman. Spider Woman (yes, there was a Spider Woman, and DeZuniga created her). And then there was the character whose face survived a cannonball, Jonah Hex.

DeZuniga did them all, though he was the originator of Spider Woman and Hex. But his most favorite superhero of all, was none of the aforementioned. It was the Norse God, Thor, according to DeZuniga’s widow, Tina.

You can see a sampling of his work at the Filipino American National Historical Society’s National Museum of Filipino American History, to which, as a point of disclosure, I am the newly installed Museum Director.

DeZuniga’s work is certainly art museum worthy, but equally so at an historical museum. As I introduced his widow, I was reminded that DeZuniga was the first Filipino in the ranks of the illustrious DC and Marvel artists in the ‘70s and ‘80s.

Years ago (in the early ‘90s in the original Filipinas Magazine, I coined the word to describe someone like DeZuniga.

He would have been an “OFIR,” as in the “only Filipino in the Room.”

I can imagine what it must have been like, as I experienced the same during my media career. How prodigious was DeZuniga’s talent that he was able to stay in the competitive comics game for so long. And how generous too was his nature that he provided a path and helped other Filipino artists show off their artistic talents in the comic book world.

I have puti brothers-in-law who loved his work and know me not in relation to their sister, but to being a Filipino like their favorite comic book artist. A small example of DeZuniga’s impact on the world. His vision captured imaginations everywhere.

Make it a pilgrimage to see the show at the only national museum of Filipino American history in Stockton, California, at one time the home to the largest Filipino community outside Manila, and before his death DeZuniga’s hometown.

Now who will be America’s next top political superhero?

Were you a Filipino Warren hopeful—and if so, where will you go now?

The Friday before Super Tuesday, I asked Roger Lau, Warren’s campaign manager, whether Warren would stay in or pull out if she lost on Super Tuesday. Lau said without hesitation, “We have a plan to go all the way through.”

“This is going to be a long race,” he added, noting that Warren was in 31 states, with a ground game and organization like no other. He said that after Super Tuesday, no candidate would have the delegates needed to win at the convention. “I’m confident we’re going to be fighting for delegates all the way through.”

Given the tumultuousness of this week, I kept playing back the tape of my interview with Roger Lau.

Lau, from Queens, is a fighter who publicly admits he took a wrong path earlier in life, but discovered himself in politics, working first for Sen. John Kerry and then for Warren. He rose through the ranks as a staffer, then found himself leading a national campaign, which included more than 100 Asian Americans speaking out and backing Warren.

They all saw her as the “progressive voice” who could back it up and win.

And then came the week that was Warren’s undoing.

South Carolina Rep. Jim Clyburn endorsed Joe Biden, and the black vote rushed in and filled out the limp balloon that was the vice president’s cam-

paign. The pull outs of Buttigieg and Klobuchar, who both endorsed Biden, added more wind, and it all lifted Biden over Bernie Sanders in the majority of Super Tuesday states.

It was the Clyburn factor for sure, but it was also that thing I’ve called “Berniephobia” at work again—moderate and traditional Democrats coalescing to find someone who could defeat Trump faster than the coronavirus.

It also became evident that when the path was cleared, no one thought Warren was that person. She wasn’t consistently an alternative choice. She even lost her home state, coming in third in the Massachusetts primary.

In addition, despite the large AAPI presence in the Warren campaign, exit polls showed 54 percent of the Asian American vote went for Sanders. He still may win the biggest prize in California, but they’re still counting.)

When the choice of AAPIs in American Samoa—Michael Bloomberg—dropped out and threw his support to Biden on Wednesday, it was inevitable.

Warren announced on Friday that she was out of the race.

So what now?

The results suggest Warren only siphoned possible votes from Sanders—not the moderate Democrats in the race.

Time for the switch to Sanders?

Warren could let all the progressive moderates, mostly white educated women in the suburbs, know that Bernie is her guy.

Bernie needs those kind of voters. Warren could

be a version of Rep. Clyburn—for Bernie.

But Bernie needs all the other kinds of voters—namely the working class whites. For example, there’s the 117,000 in Pennsylvania alone who voted for Sanders in the 2016 primary, but then switched to Trump in the general.

Trump won Pennsylvania by just 44,300 votes. Is there little wonder Sanders is going on Fox more. Don’t buy the notion he’s ignoring black voters. Sanders is just trying to get back the momentum he had in 2016, and those voters are likely now watching Fox. They were also very strongly anti-Clinton. Would they be more pro-Biden?

That’s why Warren’s support is important and the pressure’s on before next Tuesday, when the big prize is Michigan. Another big working class state like Illinois votes the following week.

She could be a political su-

perhero. But will she jump on the Biden bandwagon? Or save the Sanders campaign?

Warren playing it cool

Whatever Warren does will be revelatory for her and her supporters.

Norman Solomon, a former associate of mine and a Bernie supporter, noted that for much of the campaign, Warren has criticized big money politics and corporate power in politics. Solomon likes to hold politicians to their rhetoric and recently quoted a Warren speech she gave to the California Democratic Party nine months ago: “When a candidate tells you about all the things that aren’t possible, about how political calculations come first...they’re telling you something very important—they are telling you that they will not fight for you.”

Warren’s appeal was that she had some fight, and she had some answers. But remember her health care plan that got picked apart? Disaster.

(continue on page 13)



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PERSONAL REFLECTIONS

LOVE IN THE TIME OF CORONA

By Seneca Moraleda-Puguan

The Coronavirus 2019 or COVID-19 has shaken the world and has brought fear and panic to people in many nations. As of this writing, thousands are already affected and many have died. In South Korea where I live, there are already six hundred two (602) Coronavirus cases, including a 16-month old and a 4-year old, and five fatalities have already been recorded. And hundreds are being added to the number by the day. Everyone is wearing masks causing the masks to run out. Trains and buses are almost empty because people are afraid to go out. The South Korean government is overwhelmed and is racing against

time to prevent further spread of the virus. The same is true for several nations infiltrated by the coronavirus.

When the news of the 2019 Coronavirus broke out, we were in the middle of a family trip to the US and Canada. In fact, the first victim of the virus in the US arrived at the very same day and in the very same airport where we landed, Seattle-Tacoma Airport. When we were in Vancouver, Canada, we were very anxious when we came across a group of Chinese tourists in a close, contained area. We became extra cautious. We washed our hands often. We tried to avoid Chinese tourists as much as possible. Our family loves the Chinese people but we just had to be extra careful especially



that we have two little children in tow. At one point, I found myself blaming China and its people for being the root cause of this worldwide crisis but my heart was convicted and rebuked. My husband and I decided to pray and speak a prayer of blessing upon the country instead.

Fear is so real at this time. Many have cancelled flights especially to nations where the number of cases is rising. Travel bans have been imposed in many countries. Several events have either been postponed or cancelled. People are panicking. People are avoiding public places. A simple cough causes paranoia. There are also many stories on social media about discrimination happening against people from China.

Oh, how I wish this crisis would come to an end very soon. There is nothing much we can do but to take precautionary measures like frequent hand washing, wearing masks and avoiding crowded places, and strengthening our immune system. The only thing I am holding onto right now in this

time of uncertainty is faith in the God who is greater than this virus. I have hope that this too shall come to pass.

I pray for wisdom upon government leaders on how to deal with this crisis.

I pray for favor and wisdom upon the medical experts, that they would find the treatment and vaccine against the virus in no time.

I pray for grace and strength upon the medical workers who are in the front-line as they endure sleepless nights, distance from their families and that they would have strong immune system so they will not be affected by the virus.

I pray for healing those who are already suffering from the virus and protection upon

their families.

I pray for comfort upon those who have already lost loved ones because of the virus.

I pray for unity among all nations at this time, that we will all work hand in hand to fight the coronavirus.

I pray for provision especially to those countries in dire need of resources such as face masks, sanitizers, protective gears, etc.

I pray for protection upon every family at this time.

I pray for love to reign at this time and not blaming and hatred especially towards China, the epicenter of the virus.

I pray for peace and not fear to reign in the heart of every single person right now.

I humbly ask that you pray with me. Let's pray for China, South Korea, Japan, Hong-kong, Macau, Thailand and all nations where the coronavirus is quickly spreading. Our prayers are powerful and effective. Our prayers can move mountains.

God's perfect love in the time of corona grants peace in my heart and drives out every fear. He still reigns. He is victorious over every sickness. He is much greater than the corona. We shall overcome. ■

(NEWS FEATURE: Covid-19...from page 9)

COVID-19 Summary of Numbers as of March 9, 2020 is presented below: (updated as new information becomes available)

Number of Presumptive Positive or Confirmed Case(s) – 2	
Number of Persons Under Investigation (current, testing pending)	– 4
Number of Persons Under Investigation (closed, testing negative)	– 15
Number of Persons Under Quarantine	– 0
Number of Persons Self-Monitoring with DOH supervision	– 62

Of the 62 individuals who are self-monitoring with public health supervision, 56 are on Oahu, 1 are on Hawaii Island, 4 are on Maui, and 1 is on Kauai. These numbers fluctuate often as travelers arrive, depart, or begin and end their self-monitoring with supervision by DOH.

The CDC recently posted interim guidance for administrators of childcare programs and K-12 schools to plan, prepare, and respond to COVID-19. School closures have taken place in Japan and South Korea.

State and county agencies are actively preparing

(continue on page 15)

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LEGAL NOTES



By Atty. Reuben S. Seguritan

New Public Charge Rule Creates Uncertainty and Fear

will likely become a public charge.

The public benefits that the USCIS and the DOS will look for are: Any Federal, State, local, or tribal cash assistance for income maintenance; Supplemental Security Income (SSI); Temporary Assistance for Needy Families (TANF); Federal, State or local cash benefit programs for income maintenance (often called “General Assistance” in the State context, but which may exist under other names); Supplemental Nutrition Assistance Program (“Food Stamps”); Section 8 Housing Assistance under the Housing Choice Voucher Program; Section 8 Project-Based Rental Assistance (including Moderate Rehabilitation); Public Housing; and Federally funded Medicaid with certain exclusions.

The USCIS requires that all persons submitting the Form I-485, Application to Register Permanent Residence or Adjust Status must also submit the Form I-944, Declaration of Self-Sufficiency. This is a new form that will be used by the applicant to demonstrate that he or she is not inadmissible based on the public charge ground. Nonimmigrant visa applicants who are seeking

to extend their nonimmigrant stay in the US or change their nonimmigrant status to another nonimmigrant status must also submit the I-944 along with their application.

The I-944 form requires the applicant to list everyone in his household and submit his IRS tax returns and the tax returns of everyone in his household. The applicant must list all assets and liabilities of himself and everyone in his household and must submit evidence on all entries. Evidence of assets and resources include: 1. Checking and savings account statements; 2. Annuities; 3. Stocks and bonds (cash value)/certificates of deposit; 4. Retirement accounts and educational accounts; 5. Net cash value of real estate holdings; and 6. Any other evidence of substantial assets that can be easily converted into cash. Examples of liabilities and debts include mortgages, car loans, unpaid child or spousal support, unpaid taxes, and credit card debt. If he filed for bankruptcy before, he must submit documents on his bankruptcy. The

applicant must also submit documentation on his credit score for the last 12 months.

If applicant received or is receiving the public benefits listed above at any time, he must submit documents on the public benefits he received, how much the amount was and if he has stopped receiving them or is applying to remove his enrollment, when he stopped or when he filed the paperwork for disenrollment in the public benefit.

If the applicant currently has health insurance, he must provide the terms and type of coverage and individuals covered.

He must also submit evidence of any degrees or certifications received. Applicant must provide information on certifications or courses in English and other languages in addition to English.

Applicant can submit the Form I-945, Public Charge Bond to be allowed to adjust status to that of a lawful perma-

nent resident upon the giving of a suitable and proper bond. However, applicant can only submit this form if the USCIS has notified the applicant that he may submit a public charge bond. If no notification is given but the applicant submits the I-945, it will be rejected by the USCIS. This has a filing fee of \$25.

For immigrant visa applicants abroad, they must submit an additional new form which is the DS-5540 Public Charge Questionnaire. It is substantially the same as the I-944 and also requires the same amount of evidence. However, the Form I-945, Public Charge Bond cannot be submitted by the applicant abroad.

Green card holders who reenter after spending over 180 consecutive days outside the US will also be affected by the new rule. ■

REUBEN S. SEGURITAN has been practicing law for over 30 years. For further information, you may call him at (212) 695 5281 or log on to his website at www.seguritan.com

Beginning on February 24, 2020, the USCIS and the US Department of State (DOS) began implementing the new Public Charge rule to all immigrant visa applicants abroad, applicants adjusting to permanent status who are in the US and all nonimmigrant visa applicants who are seeking to extend their nonimmigrant stay in the US or change their nonimmigrant status to another nonimmigrant status. The United States will deem anyone who is likely to become a public charge inadmissible to the US and will not be granted an immigrant visa or allowed to change their nonimmigrant status. This has created uncertainty and fear in the immigrant community.

Under the new rule, “public charge” means an alien who receives one or more public benefits for more than 12 months in the aggregate within any 36-month period. The receipt of public benefits on or after February 24, 2020 will be counted towards the determination of whether the applicant

(CANDID PERSPECTIVES: The Filipino...from page 11)

But how does she want to be remembered in 2020? As a fighter? Or as someone who made a political calculation?

It's tough when the big money politics go with Biden, who went into Super Tuesday with little money and lots of questions about his past.

But then came Clyburn and the black vote filling up that Biden balloon.

Maybe this year's race isn't about issues and ideology worth fighting for. We're not looking for FDR's “New Deal.” We just don't want a raw one.

It's as if we don't want change so much. After the devastating backward motion of the Trump administration, we just want a return to normal.

That means a restoration of our political class, to a day when people discussed and debated their differences. Not like Rush Limbaugh, whom Trump awarded with the highest civilian honor during the last State of the Union Address. Limbaugh's style was to take out an oppo-

nent's knee. Normal was fighting hard, then working together. Political sportsmanship. Fair play.

That's all gone, thanks to Trump.

Now it seems most people have realized Trump's in a boat all his own. And the rest of us are in a fallen ship. We just want to make it right, not head to uncharted waters.

Asian Americans have made it clear. As Roger Lau said, we're speaking out. This year, Sanders has been the one to draw the majority of us out in an interesting coalition with Latinos and young voters.

When I last talked to them, Warren's Asian American supporters were still backing her. Will she back them now with all her hope? Or will she fall into line, and moderate their volume? ■

EMIL GUILLERMO is a veteran journalist and commentator. He was a member of the Honolulu Advertiser editorial board. Listen to him on Apple Podcasts. Twitter @emilamok.

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PHILIPPINE NEWS

Duterte Declares Public Health Emergency

By Christina Mendez
Sunday, March 8, 2020

MANILA, Philippines — President Duterte has declared a nationwide state of public health emergency as the number of confirmed cases of coronavirus disease 2019 (COVID-19) in the country has risen to six, two of whom have been classified as local transmission.

“Yes the President has approved the recommendation” to declare a state of public health emergency, presidential spokesman Salvador Panelo told The STAR in a text message.

Panelo said the President gave credence to the recommendation of the Department of Health (DOH), which earlier yesterday raised the COVID-19 alert level to Code Red sub-level one.

“The said proposal has been raised to the attention of the President, who has agreed to issue such declaration after considering all critical factors with the aim of safeguarding the health of the Filipino public,” Panelo said in a statement sent to Palace reporters

in the afternoon.

Earlier yesterday, Sen. Christopher “Bong” Go – a long-time special assistant to the President – said the Chief Executive made the decision upon his advice.

“Pursuant to the recommendation of the DOH and my suggestion as chair of the Senate committee on health, President Duterte has agreed to issue a declaration of a State of Public Health Emergency due to the confirmation of local transmission of COVID-19 in our country,” Go said.

Panelo said the declaration came after the DOH confirmed that the wife of the fifth case, a 62-year-old Filipino patient, also tested positive for the virus. Following protocol, Panelo said the DOH subsequently raised the COVID-19 Alert System to Code Red – Sub-level 1.

Such alert level means there is anticipation of “possible sustained community transmission” of the disease.

“DOH wants to clarify that this is a preemptive call to ensure that national and

local governments and public and private health care providers can prepare for possible increase in suspected and confirmed cases,” Health Secretary Francisco Duque III said at a press briefing.

Panelo assured the public that the Office of the President has been in constant communication with the DOH and other key agencies of the government since the emergence of the first COVID-19 case in the country.

He said the public should fully cooperate with concerned government agencies to ensure the safety of the general population.

“We similarly call upon the cooperation of the Filipino people during this health crisis to exercise utmost prudence and exercise judiciousness as we expect all responsible agencies to continue exhausting all possible measures within their mandate to secure the general welfare of the citizenry,” he said.

Sixth case

The DOH also confirmed that the wife of the 5th patient is now in stable condition at

the Research Institute of Tropical Medicine (RITM) after contracting the disease from him.

Her husband, 62, was considered the first case of local transmission since he contracted the disease despite not having left the country. He tested positive for the virus last March 5. The couple lives in Cainta.

RITM director Dr. Celia Carlos said the husband is currently in critical condition due to severe pneumonia, hypertension and diabetes mellitus. “We can say that he remains in guarded condition,” Carlos added.

For contracting the virus, his 59-year-old wife is now considered the second case of local transmission and the sixth overall.

Also at RITM is the 4th confirmed case, a 48-year-old Filipino male with history of travel to Japan. He was first seen at St. Luke’s Medical Center Global City in Taguig.

It was not clear if he is the same male – an employee of Deloitte Philippines – that tested positive for COVID-19, as reported by the company yesterday.

“We can confirm that a colleague in our Deloitte Philippines office has tested positive for COVID-19. The colleague is currently in hospital receiving treatment and further tests, and Deloitte is supporting the colleague and family in every way we can,” the firm said yesterday.

“All necessary actions were promptly taken to inform those who might have come into contact with

(continue on page 15)

(Sagot sa Krosword Blg. 14 | February 29, 2020)

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COMMUNITY CALENDAR

WAIPAHU CENSUS FAIR: COMPLETE FILIPINO COUNT | Saturday, March 14, 2020 | Waipahu High School, Honolulu | Learn more about the upcoming Census Survey at the Waipahu Census Fair. For more information, contact Raymund Liongson at rliongson@gmail.com

LEA SALONGA LIVE | Friday-Saturday, April 3-4, 2020; 8-10PM | Blaisdell Concert Hall, Honolulu | Filipina

singer and actress Lea Salonga to serenade the Hawaii crowd in a two-night spectacular concert. Tickets \$35 and up. Visit blaisdellcenter.com for more information.

MABUHI PACIFIC EXPO & SUMMIT | July 24-26, 2020 | Hawaii Convention Center | Panelists-presenters on various topics are being accepted for the Expo. For details, contact Rose Cruz Chuma at rosechurma@mac.com

Have your organization's events listed in our community calendar. It's recommended to submit press releases a month in advance of your organization's event. Send information to filipinochronicle@gmail.com.

(NEWS FEATURE: Covid-19...from page 12)

for continuity of business operations to deal with the potential impact of COVID-19. The goal is to enable ongoing operations during a public health emergency. To address concerns about workers who have traveled to China, DOH developed a list of frequently asked questions and answers to guide local businesses.

Before traveling, review Travel Advisories and Alerts for destination(s) at www.travel.state.gov/destination. The State Department and the Centers for Disease Control and Prevention provide specific advice to travelers on their websites.

The Department of Health is committed to sharing information as it becomes available. People are

urged not to spread misinformation or inaccurate statements that are not confirmed, and keep updated and informed on the situation. Everyone can help prevent the spread of respiratory illness with these everyday actions.

- Wash your hands often with soap and water for at least 20 seconds.
- Avoid touching your eyes, nose, and mouth with unwashed hands.
- Avoid close contact with people who are sick.
- Stay home when you are sick.
- Cover your cough or sneeze with a tissue, then throw the tissue in the trash.

- Clean and disinfect frequently touched objects and surfaces using a regular household cleaning spray or wipe.

CDC does not recommend that people who are well wear a face mask to protect themselves from illnesses, including COVID-19. Keep in mind that supplies are limited and we need to make sure there are enough masks for our front-line health care workers. If you are sick then wear a mask to protect the people around you.

Prepare for the possibility that people may want to stay home or may be asked to stay home to prevent the spread of illness.

If you have daily medication needs, have more than a week's supply on hand and have as much on hand as your insurance will allow you to have.

Not everyone can afford to stock up on supplies or has the space to store them, but anything you can arrange in advance means one less inconvenience or one less trip to the store while you are sick.

Make family plans for the possibility of school or day care closures. Do some contingency planning in advance at the family level.

Sign up for public notifications at health.hawaii.gov/news/covid-19-updates.

For more information or questions about COVID-19 call 2-1-1 from any location in the state, or visit health.hawaii.gov/covid19 or coronavirus.gov. ■

(PHILIPPINE NEWS: Duterte Declares...from page 14)

the colleague for the appropriate checks and provide any possible form of support," Deloitte Philippines said.

"We continue to monitor and manage the COVID-19 situation in order to respond as necessary," the firm added.

The building where Deloitte's office is located was reportedly closed last night to carry out disin-

fection protocols.

Deloitte is a leading provider of audit and assurance, consulting, financial advisory, risk advisory, tax and related services around the world.

Health Assistant Secretary Ma. Rosario Vergeire said that raising the alert level should not cause the people to panic and go to hospitals unnecessarily. The

DOH also said there is no need to suspend classes despite the new confirmed COVID-19 cases.

World Health Organization (WHO) Philippine representative Rabintra Abeyasinghe said "we need to be conscious that anybody in Manila or the Philippines who has a respiratory tract infection is not having COVID-19."

(www.philstar.com) ■

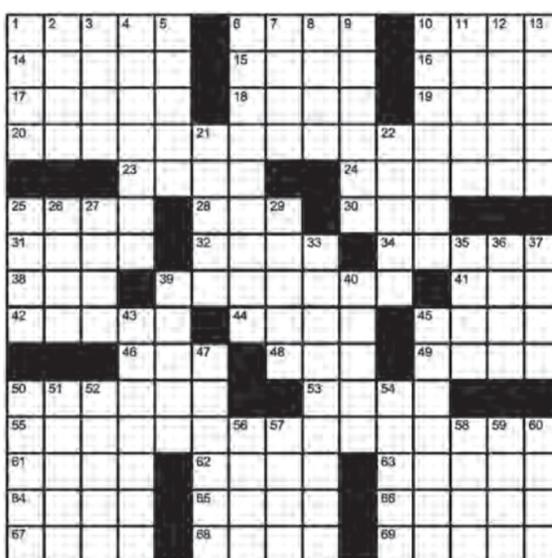
CROSSWORD No. 15

by Carlito Lalicon

ACROSS

- Change, as a clock
- Slender
- Highlander, e.g.
- All together
- Radial, e.g.
- Ending with hard or soft
- Jeer
- Bit attachment
- Exile isle
- Meteorological phenomenon
- Strong fiber
- Freshen
- Heating device
- Anatomical pouch
- Midback muscle
- Carnival attraction

- All excited
- Seashore
- Calamity
- Molded, as metal
- "Fantasy Island" prop
- Without reference to musical notation
- Drop down?
- Canaanite deity
- Dust remover
- Hail, to Caesar
- Emerald Isle
- Hematologist's study
- On the safe side, at sea
- Let go
- Grandson of Leah
- Exotic vacation spot
- Indonesian island



- Andes capital
- Cop
- Mars, to the Greeks
- Extend, in a way
- Circumvent
- Carbon compound

DOWN

- Pro follower
- Biblical birthright seller
- Bar order
- Dignify
- Aquarium fish
- Trick
- Place
- Camera diaphragm
- Kind of block

- Affirm under oath
- Arum lily
- Circle
- Bait
- Very, in music
- Change, chemically
- Baby holder
- Greasy
- Doing nothing
- Brown shade

- Electric healing
- Jai ____
- Brand, in a way
- Game piece
- Excitement
- Commemorative marker
- Magazine
- Place for a comb
- Blowhard

- Drudge
- Red Square figure
- Cottonwood
- Banana oil, e.g.
- Count, now
- Bread spread
- Arab League member
- Bank deposit
- Attracted

(Solution will be on the next issue of the Chronicle)

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