Carlyne Odicta-Kohner

WHAT do you think? We

thought that we survived the

economic downturn last year

and that it was over. According

to some financial analysts, the

economy is slowly bumping up,

yet we are still hearing stories

from our friends and relatives

who have been laid off from

work. Some employees were

asked to reduce their hours of

service so that they wouldn't be

cut from their jobs. Their salaries

are obviously decreased. A friend

of mine was fearful because her

colleague was just laid off from

their job and it might also hap-

pen to her. Another friend was

planning to purchase a house but

had second thoughts not know-

ing whether her husband would

have work tomorrow. People are

experiencing lots of uncertainty

What is the impact of the eco-

nomic recession on us? How can

we celebrate a Merry Christmas,

Happy Chanukah, Joyful Kwan-

zaa or Feliz Navidad? Will we be

fearful? Will we be able to give

presents? Will we be able to give

donations? The answer lies in

you. What I know is that you are

the master of your life. You can

be anxious about your limited

My 6-year-old daughter de-

signs beaded jewelry. I bought

her different kinds of stones and

other tools to make those neck-

laces and earrings. I then printed

a label, "Limited Edition by Bea

Kohner." We placed them in itty-

funds or you can be creative.

The holidays are approaching.

right now.

LA MIDWEEK ASIAN JOURNAL • DECEMBER 23-25, 2009

Will you celebrate the holidays during FROM YOUR LIFE economically-challenging times? COACH, BING

ing them to some of her friends and their mommies. They adored them and wore the jewelry immediately. Then I thought, "Why didn't I think of this a long time ago? It could have saved me a fortune!" I am not saying that you should do the same thing but I am sure that you have something that you are good at doing that can be shared with others. Or do you have a family member who is talented at something? Are you good at cooking? Are you good at baking cookies? Gardening? Flower arrangement? Sewing? Are you good at quilting or crocheting? I think that it's time for those things to be seen. You can pack or bottle these gifts as presents to your relatives and friends. I bet they would love it because it truly comes from your heart.

These hard times can give us different perspectives in life. They can be positive or negative. Remember, you choose which perspective you want to experience. Real entrepreneurs and great leaders choose to be resilient. They navigate the world differently than most other people. They are like cats for they have so many lives. We are facing a different time right now and resiliency is needed. Being resilient is a form of recreating you. It's about accessing and using all the information in your system in any given situation. Given these current circumstances, you can ask yourself, "What can I do? What are the things that I am good at aside from my current work? How can I benefit from this? What are the advantages that are presented to me? How can I

bitty plastic bags. We started giv- make this fruitful? What are my options?"

I too have experienced a small downturn in business. Rather than becoming upset about it, I created a new opportunity for myself. I joined The International Holistic Networking group of practitioners and we are all marketing each other. This way, I am becoming known to an audience that I wouldn't have had access to if I had not experienced as much business growth as I had anticipated earlier in the year.

To us Filipinos, the Pasko is a day of celebration with family and friends at home like Fiesta because of our festive food. Perhaps at this time, we can ask ourselves, "What do I want to share with those whom I love that truly comes from my heart?'

I wish you all a Merry Christmas during this beautiful Season of Love!

PS: I want to say to my beloved readers, my apology for being gone for a while due to our move to Europe. I thought that it would take only weeks to settle in but it took more than a year for me and for our family to be locals. Now, I can say that we have two places to live: LA and Barcelona. I am so grateful to have this privilege in our life. I am back and I am knocking at your heart to let me in and be your Life Coach. Please continue to read and give me your feedback.

Bing (Carlyne Odicta - Kohner) was trained as a Life Coach here in the US at The Coaches Training Institute (CTI). She is a member of the International Coaching Federation (ICF). She owns Limitbusters Coaching & Training, Inc. (LCT). Please visit her site at www. limitbusters.net or email her at bingkohner@ limitbusters.net.

Four more California banks are bankrupt..

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PAGE B4 ◀ in his right mind will buy the debts of someone else if doing ing their house, cars, furniture, so serves to promote no interest of the buyer. GM and Chrysler had to resort to begging Uncle Obama for bail out funds. Even then, Uncle Obama gave them bail out funds but required them to go through a pre-packaged Chapter 11 bankruptcy.

Fortunately, individual debtors may resort to bankruptcy law for relief. When push comes to shove, Federal law gives debtors a chance to get rid of debt with a Chapter 7 bankruptcy. While discharging unwanted debt, the or convert a junior lien or sec-

law allows debtors to keep most ond mortgage if there is no eqif not all of their assets, includretirement accounts, and other assets through a system of exemptions. Qualified debtors become productive again because they are able to keep their assets and income while getting rid of businesses do so. burdensome debt.

On the other hand, Chapter 13 bankruptcy allows debtors to restructure their financial obligations, particularly mortgages on their houses, under a plan that they can afford. Chapter 13 even allows a debtor to strip

uity supporting the lien. Indeed, bankruptcy law is a very powerful tool at the disposal of qualified debtors for getting rid of unwanted debt. Debtors should seriously consider bankruptcy to become productive again. Large

Lawrence Bautista Yang specializes in bankruptcy, business, real estate and civil litigation and has successfully represented more than five thousand clients in California. Please call Angie, Barbara or Jess at (626) 284-1142 for an appointment at 1000 S. Fremont Ave., Bldg. A-1 Suite 1125 Unit 58, Alhambra, CA 91803.

(Advertising Supplement)



Councilor, Municipality of Sta. Ignacia, Tarlac, Philippines 1955-1957 School Principal, Sta. Ignacia Academy, 1957-1959 Retired as Administrative Officer, Tarlac College of Technology

The PEACE of Christmas is with Mr. Luis P. Santos, Sr. He joined his Creator on a bright, crisp, sunny day of December 16, 2009 at the Providence Holy Cross Medical Center, Mission Hills, California.

. At his bedside was his loving wife Dionisia, and his beautiful children - Linda, Luis, Jr., Ludi Liza and Leslie. Lester and Letty were there, too in thoughts and prayers and with cell phones on their Dad's ears. The in-laws and grandchildren were there, too. They all prayed the Rosary, invoked the Divine Mercy, and recited Psalms until God received him in Paradise. His room was filled with soft music (Opera, Soul, Choir Praises, even Ilokano songs...all his favorites). Peaceful nature scenes also flowed on the TV screen. His passing was comfortable and amazingly peaceful.

Mr. Luis P. Santos, Sr. had a fulfilled life with Dionisia. Together, they enjoyed wonderful golden years. They celebrated their Golden/50th Wedding Anniversary in 2002, highlighting the renewal of their vows at the St. Euphrasia Catholic Church in Granada Hills. Their children feted them to a grand reception surrounded by family and friends at the Hilton Woodland Hills, California. After their retirement from public service, they happily traveled to many exotic places such as Fiji Islands, Sydney, HongKong, Bangkok, Toronto, including tours to many cities and states in America.

Mr. Luis P. Santos, Sr. was a nature lover and music lover. First and foremost, he was an educator of his seven children, each of whom graduated and earned a University degree. He taught them how to read and write even before each child entered grade school. He taught them how to plant trees. He taught them how to love and make music by playing the piano, accordion, violin, and guitar. Above all, he taught them to love and fear God.

Mr. Luis P. Santos, Sr. spent his last years battling Alzheimer's disease, heart problem and other health complications. He received tender loving care from his children and his doting wife (who was with him almost everyday) as well as 24/7 care from many certified nursing assistants and registered nurses. His room was always filled with flowers and music.

With God's love, Mr. Luis P. Santos, Sr. is now enjoying beautiful eternal music in heaven.

The family of Mr. Luis. P. Santos, Sr. would like to express sincerest gratitude to everyone for prayers, good thoughts, and kind words during this difficult time.





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