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# COLLETER

YEAR 38  
NO. 07

Hawaiian Education

**Maribel Tan**  
AFHA PRESIDENT



## 25th Anniversary of AFHA of Hawaii



**CELEBRATING OUR 37<sup>TH</sup> ANNIVERSARY**

In the service of Hawaii's caregiving community,  
The light of our home shines brightly.



Adrianne LLOYD

Ave Marie

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Owner/Administratator  
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Tany Tan  
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Kudos to President Maribel Tan for  
your exceptional leadership at  
AFHA of Hawaii!



Greetings from:

**BETTY  
VERA  
CRUZ**

AFHA of Hawaii is lucky to  
have you as our  
President,  
Ms Maribel Tan!



Greetings from:

**JOSIE  
JACINTO**

HER MAJESTY QUEEN

*Vivian*  
**Gamiao I**

Ms. AFHA OF HAWAII 2023-2024



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15 YEARS"



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& Jane Tolentino**

**Badoc, Ilocos Norte**





# publisher's note



By MARY CORDERO



## Maribel B. Tan - A Beacon of Light, Hope and Inspiration

In the vast canvas of life, there are those whose stories shine with a brilliance that touches the hearts of many. Maribel Bagay Tan is one such beacon, a woman whose journey from the tranquil villages of the Philippines to the lively shores of Hawaii is a testament to resilience and unwavering spirit. As we unveil our cover story, "Madam President: Maribel B. Tan," written by our talented writer, Raymond Sebastian, get ready to be inspired by the remarkable tale of this extraordinary woman.

Maribel, a name that blends "beloved or rebellious," and Belle, meaning "beautiful." From the small village of Cabaruan, she was a cherished daughter awaited with love. Her parents waited 8 long years before she was born. Even as a young girl, her brilliance shone bright, propelling her to the bustling city life of Manila. In 1994, she emerged from AMA Computer College with honors, a testament to her determination.

From the province to paradise with the heart of a true "probinsiyana," Maribel carried her roots to Hawaii in 1996. But the paradise she envisioned looked different in Kaimuki. Undaunted, she earned her degree in Medical Assisting, paving the way for Tan's Foster Home in 2004—a sanctuary for those in need. In 2008, amidst her successes, Maribel welcomed her son Adriane Lloyd—a testament to her boundless love and resilience. "Madam President" Within the halls of the Adult Foster Home care Association (AFHA) of Hawaii, Maribel rose as a force. From Mrs. AFHA of Hawaii to

an 8-year presidency, she led with passion. Advocating and securing grants, she empowered caregivers across the state.

Beyond the titles, Maribel was known intimately by her close circle. A woman of loyalty and strong principles, her heart brimmed with love and compassion. Betrayal was a challenge she faced with unwavering

strength and fortitude. Transitioning her Foster Home into the Hilina'i Care Home, LLC, Maribel embodied empowerment.

Join us on this journey as we share the extraordinary life of Madam President, Maribel B. Tan, we invite you to witness the transformative power of one woman's spirit. Let her story be a beacon of hope and

inspiration, for in Maribel, we find not just a leader, but a symbol of resilience and possibility. Join us as we celebrate the legacy of Maribel B. Tan—a testament to the strength of the human spirit, the power of resilience, and the enduring spirit of Madam President, Maribel B. Tan.

*Mary Llanos Cordero*



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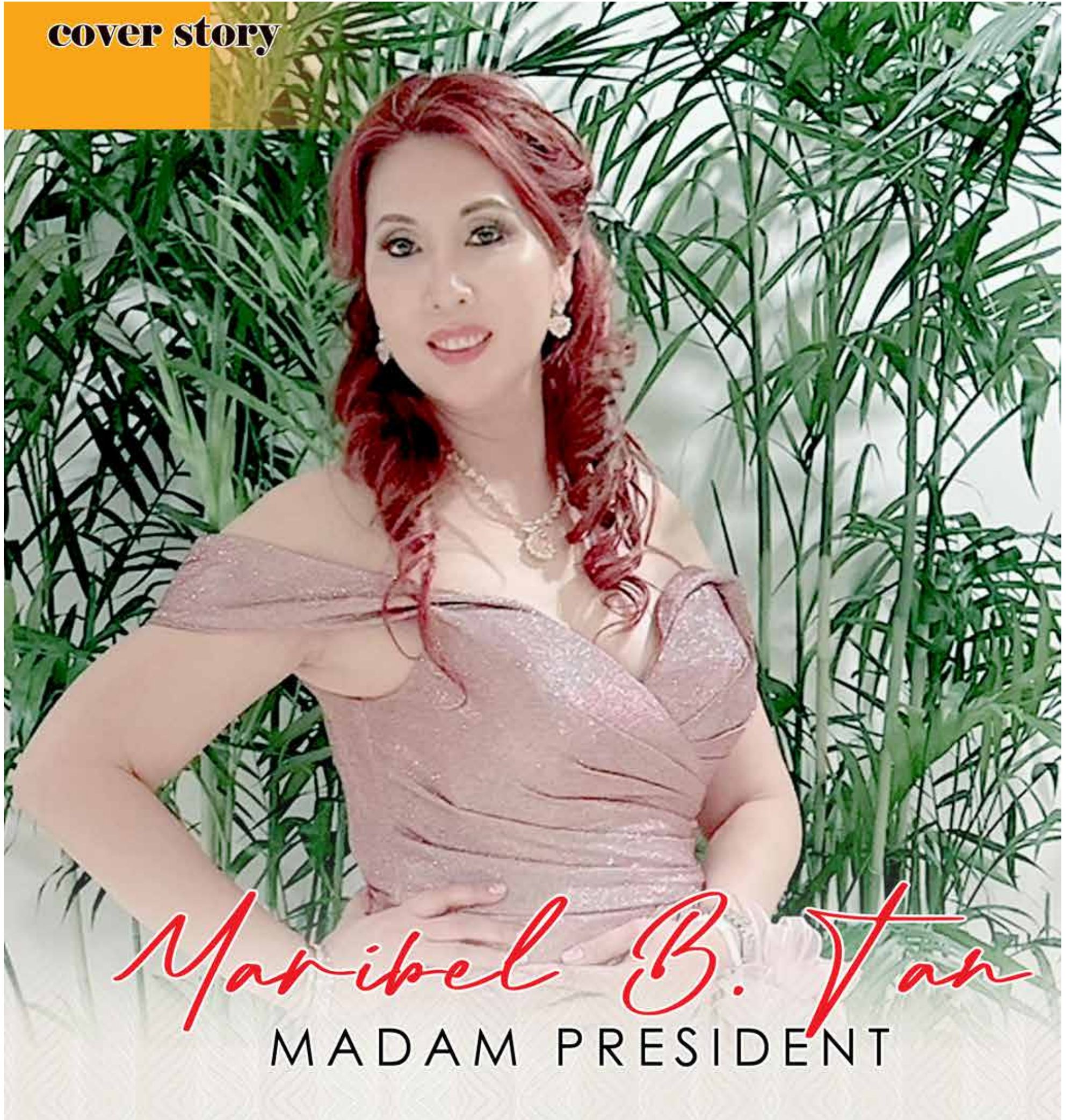
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cover story



*Maribel B. Tan*  
MADAM PRESIDENT



By RAYMOND SEBASTIAN

He considers Maribel as her sister from another mother. He is the President of the Oahu Filipino Community Council (OFCC) where Maribel also serves as one of the Directors.



*I*t is understandable for Thomas Jefferson to write “all men are created equal” in 1776 because Maribel Bagay Tan, an incredible woman, wasn’t born then yet. It took almost 200 years to disprove Jefferson, because evidently, Maribel is not equal amongst us. She may consider herself a regular person, but for those who have seen her out of the gowns, glams and glitters, she is more than the woman she wanted us to know about her. Amongst the Filipino women in Hawaii today, she is one of the most respected, most recognizable, unbeknownst powerful, and a truly formidable force behind the state’s caregiving industry.



**Beloved, Rebellious and Beautiful**

“Maribel” is a combination of Maria, which means, “beloved or rebellious”, and Belle, which means “beautiful”. Being the only daughter whom her parents waited for 8 years after marriage to be born, she grew up doted by her family and relatives. She was indeed beloved. And it couldn’t be further helped when at a young age, she was already aware that she’s smart and beautiful that she could charm her way with the people around her. Though she hailed from the smallest barangay named Cabaruan of the Sta. Ignacia town in Tarlac, Philippines, she started making a name for herself even she was just young girl due to her academic achievements. The beautiful girl didn’t remain tucked at the northernmost corner of her town, she went to the academically prestigious Science High School at Tarlac College of Agriculture in the neighboring town of Camiling. After which, she ventured to Manila for her college education. She attended the AMA Computer College in Quezon City and earned her Bachelor’s Degree in Computer

Science and graduated Magna Cum Laude in 1994.

To graduate with High Honors from college at the age of 21, while already a mother of a cute two-year old daughter named Ave Marie, were the earliest testaments that Maribel was not just a survivor but a winner. When all the meanings of her name were combined, the beautiful become beloved, and beloved became rebellious. And out of her rebellion from the norms of society and expectations of her family, came out another beautiful and beloved entity. As Ave was raised with compassion and love, she made a career out of giving compassion to those who are in need and is currently the Statewide Crisis Manager for Care Hawaii, Inc.

**From the Province to Paradise**

Maribel was never shy to admit that she’s a “probinsiyana” or “promdi” – from the province. She honors her background and heritage and that was returned to her in December 2023, during the Sta. Ignacia Society of America (SISA) Grand Reunion in Honolulu,

Hawaii. She and her husband, Tany Tan, were among the honorees as Most Outstanding Entrepreneurs from Sta. Ignacia in USA.

From the province of Tarlac, she went to Metro Manila and stayed at Teacher’s Village in Quezon City while earning her college degree. She lived there until she came to Hawaii in 1996, so she and Ave Marie can be with Tany.

The small room in Kaimuki where she “landed” was not the paradise that she and Ave Marie

imagined Hawaii to be. To equip herself with the new challenges and opportunities in the new land she’s in, she went to Heald College in Honolulu and earned an Associate Degree in Medical Assisting and graduated with Highest Honors. With this under her belt, she was able to secure a job as a Medical Assistant at the office of Dr. Margaret K. Cheung. For better career opportunities, she transferred to Maunalani Nursing Home where she started with the dual roles of an Activity Aide

while working with the Health Information Services, and then eventually became the Hawaii Area Manager. Her last work in the private sector was with the Pali Momi Medical Center as a Health Record Specialist up to December 2023.

In between these career progressions, Maribel opened her own Adult Foster Home (Tan’s Foster Home) in 2004. And amid managing her professional life and entrepreneurship endeavors in Paradise, Maribel had to prove



PACIFIC PHOTO CO. 892.0724

to the world again that she is an incredible woman when she became a mother to her second child and son, Adrienne Lloyd in 2008 at the age of 35.

**“Her Royal Highness, Madam President”**

In 1986, when Barangay Cabaruan needed to raise funds to build their church, Maribel made history by bringing her community together to support her and be crowned as the first ever Miss Cabaruan at the young age of 12. The first queen of Cabaruan eventually made a comeback to pageantry after almost 30 years, this time to be crowned once more at the highest court of her hometown. She’s the first ever Mrs. Hawaii of Sta. Ignacia in 2015.

Can a queen become a president? In the realm of the Adult Foster Homecare Association (AFHA) of Hawaii, that’s what happened to Maribel Tan. She was the Mrs. AFHA of Hawaii 2014-2015 before she was elected as President in 2016. Because of the progress and success of the

association during her first two terms in office, the board and the body opted to amend their constitution and by-laws to allow her to remain in office for two more terms – and that is the reason why, Maribel Tan is the longest seating president of AFHA of Hawaii for 8 consecutive years.

With AFHA’s current statewide membership of over a thousand of caregivers, they remain the largest, strongest and most influential caregiver organization in the state of Hawaii.

But what does it take to become a successful AFHA of Hawaii President? Maribel’s phone is the AFHA Hotline for all caregivers’ concerns, from issues and concerns with contracting and credentialing with health plans, directions on how fill-out forms for their business requirements, coordination with case management agencies and entities, problems and possible visits from the Adult Protective Services (APS), guidance on navigating the industry, etc. As it is a state-requirement for the caregivers to have continuous

education credits for them to continue operating their businesses, Madam President must ensure that the association has to provide the opportunities and sponsor classes for the caregivers to attend. As the membership is growing, Madam President needs to secure grants and other financial sources to fund the educational and training needs of the members. As the caregiving industry is highly regulated by state and federal laws, Madam President has to lobby, work with legislatures, attend and speak at legislative hearings to advocate for the caregivers. Madam President also needs to find ways and means to procure materials and equipment for all her members so they can conduct their businesses in effective manner and efficiently.

Given all these, Madam President also needs to fend for herself against the harsh criticisms and unnecessary bashings she is receiving from those who envy the power and authority she has, those who want to take credit of the things she does, or simply those with dark souls and ugly hearts.

**The Real Maribel**

It is effortless for Maribel Tan to stand out in a crowd. Hers is an aura of royalty, when she enters a room, eyes are easily drawn to her. And like the real royals, she is also being hounded by malice and intrigue instigated by the wicked, jealous and ignorant. So, she treats them like any royals would do. Ignore them.

The Maribel I came to know is a fiercely loyal and immensely principled person. She likes to keep a small circle of friends around her because she is very protective of those who are in her circle. She hates betrayal the most and seldom forgives when betrayed. She has a generous and giving heart, and she would rather give than receive. Her beliefs and principles have firm foundations, and she would fight for them if challenged. She’s stubborn in that way, but will listen to reason if she trusts you, and you know how to approach her. This even became more evident when she became a grandmother to Aiko Akela. Becoming “Mama Mabel” mellowed her somehow.

Maribel is a person who knows what she wants, and she knows how to get them. Coupled with her principles and strong moral compass, she is not someone who would approach and befriend people for the sake of using and benefitting from them. She is very strategic, and she always considers how others are impacted by her actions, because she is very much aware how impactful her actions can be.

When she transitioned her Adult Foster Home to become the Hilina’i Care Home, LLC (Adult Residential Care Home – ARCH), she could have chosen to step away and be free from all the responsibilities of being in-charge of an organization with foster homeowners as majority of its members. But she was chosen to lead, and as any real leader would do, she had chosen to stay. Because she deeply cares. Not just for the members of AFHA but for the overall state and future of Hawaii’s caregiving industry.



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*Congratulations Maribel Tan*  
AFHA President

**Happy 25 Anniversary**  
AFHA of Hawaii

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The Adult Foster Homecare Association of Hawaii (AFHA of Hawaii) is the industry trade association of home health care providers (Foster Home, Care Home and Domiciliary Homes) under the Department of Health in the State of Hawaii, with the primary intent to serve Medicaid clients unable to care for themselves. AFHA is the biggest association in the caregiving industry with a membership of over 1000 providers. AFHA's mission is to promote the interests of providers as well as resident clients. AFHA members provide 24-hour care to resident clients 7 days a week, 365 days a year, in a family setting, allowing residents to remain integrated in the community, maintain independence, and retain a sense of dignity.

AFHA is the most stable association in the caregiving industry and offers numerous services to its members

## LEADING THE WAY IN CAREGIVER EXCELLENCE AND ADVOCACY FOR 25 YEARS!

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(808) 384-0494  
Maribel Tan

(808) 271-0557  
Cynthia Gima



**ADULT FOSTER  
HOMECARE  
ASSOCIATION  
OF HAWAII**

### Why Choose Us

The caregivers and our clients are the cores of our existence. We recognize the duality and co-dependency of these two in all our endeavors and decisions. Through the years, AFHA of Hawaii has proven that:

- We are the largest and strongest network of caregivers in the state.
- We are the most financially stable caregiver organization.
- We are independent and politically unaffiliated organization.



### MEMBERSHIP PERKS

#### FREE Membership!

The association covers the payment for the comfortable meeting venues, free in-service training, and free food served at every in-service training/meeting and periodical news letters to keep members updated. AFHA also has a FB Messenger to all their members to allow everyone to be updated, keep informed and able to provide advice and help each other with bed openings, insurance problems, HOKU, billings and others. AFHA helps with HOKU to new and current members.

#### Free In-Service Trainings

For members to update and enhance their knowledge to provide quality service to their clients which is equivalent to 24 hours annually.

#### Free Scholarship Training

To 25 members by giving \$100 gift certificates in which these members can use to earn a 24-hour in-service training to renew their CNA certificate to the DCCA.

#### Provides Low Cost Liability Insurance

With the best coverage per member and per location and without deductible (meaning nothing to pay when claim occurs).



#### AFHA has a Legal Adviser

who helps lobby Bills to improve their business, like the passing of 3 clients in a Foster Home, the approval of husband and wife to stay together in a Home and stop illegal care homes. AFHA will negotiate for the Increase of Pay this coming Legislative Session.



#### AFHA Safeguards Their Financial Standing

through C&S Accounting Services to ensure a check and balance financial status of the association.



#### Christmas Party for AFHA Member's Clients

In August or September to recognize and give back the love, trust, and to maintain a social atmosphere for the clients and caregivers. AFHA brings out client talents in dancing, singing, speech etc.. AFHA provides free lunch, gifts and giveaways.



#### Free CPR/First Aid Certification Training

for all our members and we sponsor discounted rates for their secondary caregivers.



AFHA of Hawaii hosted the most attended indoor Filipino Gala in 2023 during our Annual Christmas Ball and Recognition Ceremonies, with almost 600 attendees at the Hilton Hawaiian Village Waikiki Beach Resort.



#### AFHA Strives to Find Ways

on how to make life better by working diligently with the banks, DME companies and other institutions for the benefit of its members.



#### SOON: AFHA Website

will be available to have members profile for easy access of bed openings for the Hospitals, Nursing Homes, Assisted Livings to find homes with bed openings and AFHA still negotiating with insurance companies and finding ways to provide affordable medical insurance to be available to AFHA Members.



# The ALLIANCE OF CAREGIVER ASSOCIATIONS in HAWAII celebrates the 25th Founding Anniversary of AFHA of Hawaii!



**CARINA S. OCAMPO, PRESIDENT**  
United Community Healthcare  
of Hawaii (UCHH)



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**MERCEDES ARQUITOLA, PRESIDENT**  
Adult Foster Homecare Association  
AFHA - Big Island



**GERRY (and SUSAN) CABAN, PAST PRESIDENT**  
Adult Foster Homecare Association  
AFHA - Big Island



**MARISOL (and Family) GANOTISI, PRESIDENT**  
Adult Foster Homecare Association  
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## **Congratulations to President Maribel Tan and to all the member caregivers of the association!**





# Celebrating the officers of the **ADULT FOSTER HOMECARE ASSOCIATION (AFHA) OF HAWAII** on their 25th Founding Anniversary!



**Marinellie B. Malvar**  
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16 Years in Service  
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Sarrat, Ilocos Norte



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Celebrating the officers of the  
**ADULT FOSTER HOMECARE ASSOCIATION (AFHA)**  
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**Lolita Schimmel**  
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**Arlene Agpalza**  
Sergeant-at-Arms

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Vintar, Ilocos Norte



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Malolos, Bulacan



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Pasquin, Ilocos Norte



**Rowena Daligcon**  
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**Leilani Domingo**  
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Claveria, Cagayan



Celebrating the officers of the

# ADULT FOSTER HOMECARE ASSOCIATION (AFHA) OF HAWAII

on their 25th Founding Anniversary!



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Angadanan, Isabela



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Sergeant-at-Arms

20 Years in Service  
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Cabatuan, Isabela



**Zenaida Tierra**  
Sergeant-at-Arms

15 Years in Service  
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Honolulu, HI 96819

Laoag City, Ilocos Norte



**Estelita Batoon**  
Representative - Waipahu

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Waipahu, HI 96797

Laoag City, Ilocos Norte



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Representative - Mililani

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Waipahu, HI 96797

Laoag City, Ilocos Norte



**Fe Dumlaog**  
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**Edgar Ugali Dulig**



**Maribel & Tany Tan**



**Edna Ballesteros**



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**Cornelio & Fanny Tan and Family**



**Raymond Reyes Sebastian  
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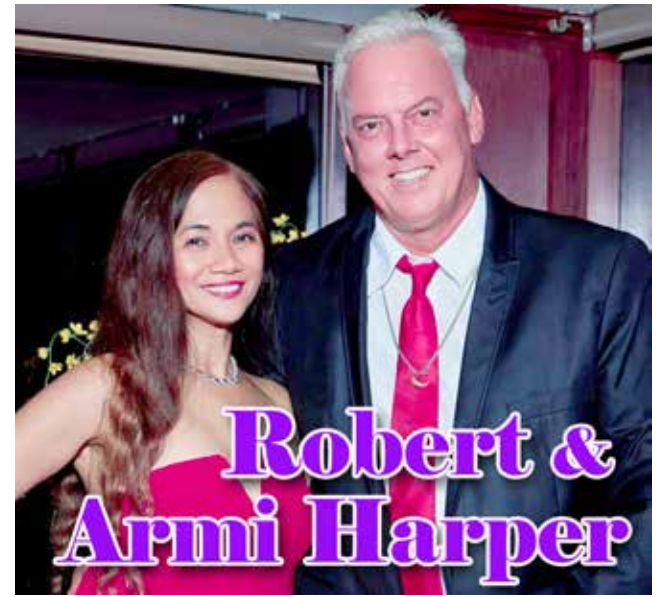


*Rosie Gaoiran  
and Family*



**Charmen and Romeo Valdez**

*Congratulations to Maribel Tan  
AFHA President  
on their 25th Silver Anniversary*



# that's entertainment



By NANCY BERNAL



Michael Paulo



Larry Carlton



Yoza



The Super American Circus Aerialist

Larry Carlton's Final World Tour is coming to The Blue Note Hawaii located at The Outrigger Waikiki Beach Resort, 2335 Kalakaua Avenue, Honolulu on April 20 and 21. Nineteen-time Grammy-nominee, four-time Grammy-winner and all-time guitar great, Larry Carlton established himself from his first recording, "A Little Help From My Friends." His studio credits include musicians and groups like Steely Dan, Joni Mitchell, Michael Jackson, Sammy Davis, Jr., Herb Alpert, Quincy Jones, Bobby Bland, Dolly Parton, Linda Ronstadt and literally dozens of others. He went on to

perform with the Crusaders and then with the multi-platinum jazz supergroup Fourplay. With 38 albums to his credit and having performed on over 100 albums that have gone gold or platinum, Larry Carlton has set a standard for artistry that spans three decades. Tickets are available at [www.bluenotejazz.com/hawaii/shows](http://www.bluenotejazz.com/hawaii/shows)

••••

Yoza is a Na Hoku Award winning singer, songwriter, producer and musician. A two-time nominee of Hawaii's Female Vocalist of the Year award, Yoza has opened for acts such as Kings of Leon, One Republic, Cisco, Ginuwine, Ben Folds and many more. Sponsored by KoAloha Ukulele, she is honed in both guitar and ukulele, playing professionally since the age of five. Yoza is fluent in Spanish and known for her Selena and Shakira covers. Her main genre of music is R & B, Pop and Contemporary. You can catch Yoza performing at The Hula Grill Waikiki at The Outrigger Waikiki Beach Resort, 2335 Kalakaua Avenue, Honolulu on every Friday at 12 noon til 2 p.m. The Hula Grill Waikiki is a great place to enjoy delicious food, a variety of tropical drinks, great music and a beautiful view of Waikiki and the ocean.

••••

Congratulations to Michael Paulo (Saxophonist Extraordinaire) on the release of his new song – "Blink of an Eye". Written by Paulo, Paul Brown and Jeffrey Smith and produced and mixed by Brown, his

latest single "Blink of an Eye" is a classic, infectious-in-the-pocket easy funk urban smooth jazz vibe all the way. "Blink of An Eye" opens with a mystical swirl of synth atmosphere and percussion (created by Smith) before easing into a cool mid-tempo groove and the intro to Paulo's rich, smoky-soul horn melody – with a few synth sparkles serving as transcendent harmony. The saxophonist's heartfelt energy carries the tune, running the gamut from simmering low notes to soaring high ones before the catchy, slyly hypnotic chorus takes hold. From there it breezes along a dynamic trail of ups and downs, allowing Paulo to alternate between a gritty and edgy tone and pure sweet silk. Check it out on all streaming sites.

••••

The Super American Circus presented by Cornell "Tuffy" Nicholas has three more cities on their 2024 Hawaii Tour. Don't miss this spectacular show in Honolulu at The Blaisdell Arena on March 22, 23 and 24, on Maui at 523 Olinda Road in Makawao on March 29, 30 and 31 and on Kauai at the CJM Country Stables in Koloa on April 6, 7 and 8. Tickets and more information are available at [www.superamericancircus.com](http://www.superamericancircus.com)

••••

For now, That's Entertainment! (If you would like to submit entertainment information, please contact Nancy Bernal at 808-947-5736 or e-mail her at [NancyBernal@aol.com](mailto:NancyBernal@aol.com))

## health/mindshift



By HILDA HERRERA BORJA

# Fighting the battle that we've already won



One day, while trying to come up with an appropriate title for this essay, I heard this song on K-Love radio station: “You’ve already won” by Shane & Shane. What a befitting title! And, indeed so true. At times, when we’re faced with life challenges, we travail, moan, groan and even lose sleep as we unmindfully fight the same battle that we’ve incessantly prayed for — which unbeknown to us... we’ve already won.

When we’re overwhelmed with emotional turmoil, we tend to forget that we have God’s phone number at our disposal and it’s available to us 24/7. In fact, Jeremiah 33:3 affirms that we can talk to God at anytime and He will answer us. His line is never busy. Neither is it ever out of service. We don’t have to wait in line, text or even email Him. We may not hear His audible voice but He will speak to us in ways that only He can. All we need to do is to surrender our burdens to Him. He will answer and even show us great things beyond our expectations. His answer may not be the exact one that we’ve hoped for. Yet ultimately, His will is always the best for us. All God wants is for us to humble ourselves, pray and — **wait** — given His decision will make a whole lot of sense in the long run.

Growing up, I was a worrywart... many times catastrophizing and expecting the worst case scenario to happen. *No wondah, I was one big mess...* fatigued and sickly with migraine headaches, having knots in my stomach, self-critical and simply...miserable.

Despite being “a good Christian girl”, I didn’t find the true meaning in life. I felt as though I was carrying “a gaping hole” inside of me that had been longing and crying for “something or someone” to fill. Yet, I could not even identify the source of my emptiness despite my sincerest act of following what I’ve been told to do by well-intentioned voices around me.

Thankfully, through God’s divine intervention, a life-changing epiphany had finally overtaken my misery. It was a spiritual compass which led me to a meaningful relationship with God.

YES! It was God’s Word found in The Holy Scriptures — The Bible — which contains the core Truth about who God truly is to us and how our relationship with Him should be.

It was my own Papa’s undeterred faith in God that served as a beacon of hope for me. No, he did not learn deep theology from a seminary or Bible College. Rather, it was his own relentless pursuit for The Truth that gave him clarity about God. His faith journey made so much sense to me given: how could we ever say that we love “someone” when we don’t really know who that “someone is”? This is my simple analogy when we say “We Love God” yet, in reality, we really don’t know who God truly is. And, only by studying His Word —The Holy Bible — that we are able “to rightly divide the Truth” about Him (2Timothy 2:15). 1John 5:4 also tells us that God’s Word is THE FINAL AUTHORITY in our lives. Therefore, we are not to subtract from His Word or add to His Word with man-made doctrines (Deuteronomy 4:2).

Papa must have had “a gaping hole” in his heart himself like I did. Somebody must have witnessed to him and God showed up! And, when he accepted Jesus as his Lord and Savior, he became a changed man.

At that time, Papa was a young husband and father of a growing family. He was working as an electrician at the then US Subic Bay Naval Base in Olongapo City, Philippines. His spiritual awakening gave him an inner strength that only God could give. He took it upon himself to find time to study God’s Word through reading Christian literatures and taking

Bible correspondence courses via postal mail. That was so awe-inspiring to me, as a young inquisitive person: Papa, a new believer who humbly accepted Jesus as his Lord and Savior — without anyone mentoring him but the Holy Spirit! Thereby, he became hyper focused to stand his ground on his newly found spiritual treasure! And amazingly at that time, he didn’t even know where to fellowship and whom to fellowship with... It was just him and God’s leading through His Divine Word. How amazing was that!

Our family’s fate changed providentially — more than 50 years ago— when we moved to Hawaii. Papa eventually found other Christians of similar faith convictions and he began fellowshipping with them. And, he held on to his faith till he breathe his last breath at the ripe age of 97, three years ago when he went home to be with The Lord and has since been eternally reunited with our Dearest Mama and departed loved ones.

Indeed, I can honestly say that Papa’s faith legacy has paved my way to know who God truly is to us: The One True God with 3 distinct roles (or Persons) namely: God the Father (our Father in Creation); God the Son (Lord Jesus, our Savior), and; God the Holy Spirit (our Comforter and Guide).

And so, as for my own faith journey, after I accepted Jesus Christ as my Lord and Savior... I can honestly say that the rest is history.

Past forward to our present generation...

We are living in uncertain time yet the most exciting one in human history, as events have now been aligning — so accurately — with Biblical prophesies which will usher to the SOON RETURN OF OUR LORD JESUS CHRIST (Mark 13:28-32), as prophesied in 1/3 of what’s been written in The



Bible.

See, aside from being our spiritual and moral compass, the Bible is a historical book as well — backed by archeological digs which point to the very telling highlights of world history's alignment with Biblical accounts. And, significant world happenings are now fulfilling Bible prophecies — right in our midst! Here are some major current events in progress:

(1) The pivotal role played by the small country of Israel in the last days (Ezekiel 38-39 & Zechariah 12:10).

(2) The frequencies of wars, famines, pestilences (Covid worldwide pandemic, for one), and earthquakes in diverse places (Matthew 24:7).

(3) The lack of faith among many — much like in the days of Noah before God destroyed the earth with a worldwide flood ... AND so will the return of Jesus Christ be (Matthew 24:37-39).

(4) Men going to and fro and knowledge shall increase (Daniel 12:4). Bible scholars point this verse to the advancement in travel and technology that had never happened anytime in past centuries. Through these modern discoveries, the Word of God has been preached worldwide while at the same time, technological advancements have become a tool “to try and outdo” God’s supremacy (for instance, many concerning use of AI (Artificial Intelligence)).

I'm so thankful for “Christian influencers” on YouTube and other social media platforms whom God uses to proclaim His prophetic Word in such a time as this. Highly recommended teachers of Bible prophesis are: JD Farag (my pastor, Calvary Chapel Kaneohe; jdfarag.org), Jan Markle, Greg Laurie, Tom Hughes, Billie Crone, Amir Tsarfati, James Kaddis, Jonathan Cahn; Skip Heitzig, Jack Hibbs; Brett Meador, David Jeremiah, and many others. They have their own websites, Youtube channels, and other social media forums. Please check them out.

Even though the signs of Jesus' soon return are upon us, we really don't know the time and the hour of His coming so, let's “occupy” or get busy and be ready at all times till Jesus returns (Luke 19:11-13).

At this point, I'd like to ask you —our reader — this most important question: HAVE YOU ALREADY ACCEPTED JESUS AS YOUR LORD AND SAVIOR, and have you then surrendered your life to Him? If so, CONGRATULATIONS! You've made the most life-changing decision ever. Carry

on! Devote personal quality time in communion with God -- through prayer and studying His Word. And, assemble with fellow believers. Also, be “the salt of the earth” (Matthew 5:13) by winning souls through sharing your faith with others. NO! You don't have to engage in awkward conversations. Just live by example and also, share witnessing tools like this essay with family, friends and anyone whom God sends your way. You'll never know who you'll lead to Jesus just by sharing.

However, if you are still unsure or undecided -- it's not by chance that you are reading this essay. Realize that life on earth is temporary. YES, indeed! This world is not our home; we're just passing through... Do you know where you'll spend eternity when you die? I know it's a pointed question but nonetheless bears asking.

Realize that we are all sinners needing a Savior to redeem us from our sin nature—no, not by putting our trust on great men who led noble lives but are now gone for good. And, not even through worshipping “mother” nature. BUT, only by surrendering our lives to the ONE TRUE GOD who Himself is THE Creator of the universe, who became Man to redeem us by dying the most horrible death— on the cross— for the sins He did not commit but for our sins that we could not pay.

GOD is our relentless pursuer and calls us to come to Him. However, He is likewise a perfect gentleman; He gave us a free will. Therefore, we each author our life story through our own choices. However, Joshua 24:14-15 urges us to CHOOSE WHOM we will serve. Indeed, without Jesus in us: we are spiritually bankrupt.

If you are still undecided, allow me to ask you, our reader, a life-changing question: What's keeping you from coming to the Lord Jesus Christ? Is it your feelings of guilt, shame and unworthiness? Do you think that your sins are unforgivable? True, we are all filthy rags -- unfit to worship The God of all creation (Isaiah 64:6). But the Bible tells us that if anyone humbles him/herself and surrenders and confesses his/her sins and repents, God will forgive us (1 John 1:9). And, Romans 10:13 even affirms that Jesus will save WHOSOEVER will call upon His Name, JESUS. Yes, indeed: it's not religion that matters... It's our relationship with the One True God who is our Creator, Savior and Comforter .

You don't have to do anything beyond your human power

and ability to turn your life around.

All you need is an intentional faith by expressing your humility and your total surrender to Jesus. Give it all to Him: your feelings of unworthiness, worries, fears, discouragements, anger, addiction, lack of direction, and whatever that's hindering you to have peace in your heart. And, just as important: Forgive yourself. Cry out to God. It's okay. In fact, He is waiting for you to reach out to Him.

You don't need to make an appointment, participate in rituals or ceremonies, sign a written contract, say memorized prayers or even ask somebody's approval. Just come as you are and wherever you are-- like NOW! Don't delay! Your salvation will change the trajectory of your life because Jesus will wipe away your tears, lift your heavy burdens and give you His peace that passes all understanding (Philippians 4:6-7). Yes indeed, Jesus will turn your mess to your message of hope and your stumbling blocks to stepping stones of courage and determination because whosoever the Lord sets free is free indeed! (John 8:36). AND, once you accept His invitation, only you'll know that you know that JESUS is indeed your ONE and ONLY SAVIOR!!!

May the Lord bless and keep you. May the Lord make His face shine upon you and be gracious to you. May the Lord turn His face toward you and give you peace.

(Numbers 6:24-26).

JESUS LOVES YOU and  
HE IS COMING AGAIN... Soon!  
(John 14:2-6 and many other verses in the Bible)  
MARANATHA!

---

*Hilda Herrera Borja is an alumna of UP-Diliman and UH-Manoa. She retired from the Department of Defense in the State of Hawaii, as a Behavioral Health Provider. In this capacity, she worked with our men & women in uniform and their families in enhancing their quality of life. Thereafter, she continued to serve our local military population, as a Military & Family Life Consultant/Counselor, in community settings. Currently, she shares her time in championing worthy causes for the common good. And, as a columnist for the Fil-Am Courier, she writes about faith, family and freedom. It's her heart's desire to share the message of hope through The Good News about our Lord & Savior Jesus Christ -- to our readers among our Hawaiian islands and beyond -- through the power of the print media and modern telecommunication.*



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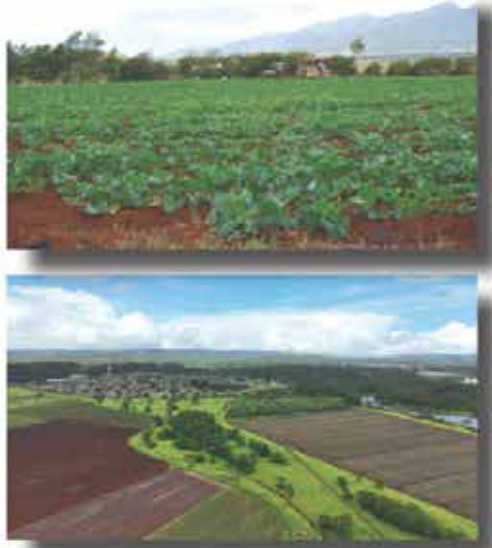
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feature

# From Manila to Manhattan:

By ALEXANDRA A.

## A Filipino Immigrant Nurturing Roots in the City

Growing up in the Philippines, Angela Bauza always had big dreams that stretched beyond her hometown. Just like any other kid, Angela went through many dreams, from wanting to become a doctor or a professional dancer to even aspiring to be a film producer. Raised in a family that forged their own business path, Angela's parents became her inspiration, instilling in her the values of hard work and determination. Fueled by these, she has always felt this pull towards something more. New York City, with its rich diversity and never ending opportunities, called out to her. This feature delves into how Angela's roots and family values intertwine to shape a story that goes beyond personal success. It's a tribute to resilience, growth, and most importantly, a dedication to making a meaningful impact to the minority.

### Early Professional Journey

Graduating with a Bachelor's Degree in Communication Arts from De La Salle University, one of the premier universities in the Philippines, Angela set her sights on a career in Public Relations and Marketing. Kicking off her professional journey at the early age of 21 as a Media Monitoring Assistant at Ogilvy, a globally recognized and multi-awarded advertising agency, she demonstrated dedication and natural talent in the field. In just three years, she rose to the role of Account Manager, leading Public Relations and Social campaigns worth hundreds of thousands of pesos for multinational brands like Johnson & Johnson, L'Oreal, Taco Bell, and Dairy Queen. Her most memorable project that stuck with her was for Aveeno, when they launched their Skinmergency Campaign. This was to support Aveeno's Dermexa line

which specifically aims to address the needs of those with Eczema-prone skin. This was meaningful for Angela because she felt like there was a sense of purpose more than just promoting the product, they were aiming to create awareness about this condition and offer solutions to help those that are affected.

### At A Crossroads

In 2020, when the world reached a standstill, Angela sensed a parallel pause in her career. Despite her love for her job, a sentiment shared by many in their early twenties, she found herself yearning for something more profound. At this point, she faced a dilemma -- whether to continue with her stable job or to start over and start working towards her lifelong dream. With the encouragement and support of her family, mentors, and colleagues, the potential of a fulfilling fresh start won over the comfort of stability. She had not initially considered going back to school, but when the opportunity presented itself, she seized it. She then applied for graduate programs abroad in the field of marketing. Backed by her successful career in the Philippines, she secured a spot in New York University's Integrated Marketing program in 2021 and obtained her Master's Degree in May 2023.

### Navigating Immigrant Life

While chasing dreams in New York sounds like a wild, exciting ride, the immigrant life doesn't come without challenges. The appeal of tall skyscrapers and the promise of big breaks stand in contrast to the sting of homesickness that never really goes away, and the endless grind for success in an unfamiliar landscape. Small victories are earned the

hard way, and every step forward is a testament to her resilience. Angela's journey didn't come without any challenges, there's always those self-doubts that linger in her mind. Competition abroad is tough, especially if you're the minority in the room and there's so many restrictions working as an immigrant. With these companies, the number one hindrance in hiring immigrants is the work visa. So, immigrants must prove to themselves even 10x more than the other candidates. Despite these challenges, Angela's determination didn't waver; instead, they fueled her drive to pursue her true passions—promoting inclusivity and giving back to her community.

### Enhancing Beauty Accessibility

Through her graduate program specializing in Digital Marketing, Angela honed her skills on practical applications and saw this as an opportunity on how to create more meaningful work in an industry that, just like many others, is run by money. She has always been passionate about creating meaningful work, whether through campaigns for clients she worked with or projects during her academic pursuits. One great example of how she's demonstrated this is through her masteral capstone thesis at New York University wherein she created a company that aims to incorporate tactile symbols on beauty packaging to make it accessible and inclusive for all. Her thesis was later nominated by her professors to be entered in NYU's School of Professional Studies Capstone where only the most prestigious student capstone theses are selected.



Angela Bauza

### Addressing Isolation, Nourishing Souls

Angela has been in New York for over 2 years and she has always been passionate about uplifting the Asian community as well, especially abroad. Staying true to her roots, she stays connected with the Filipino community and on the side, she fulfills this passion through volunteering in various organizations such as Heart of Dinner. Heart of Dinner is a non-profit organization in New York that works towards addressing food insecurity and isolation experienced by Asian American seniors by personally delivering nutritious care packages in uniquely illustrated brown bags to the elders.

### Passion-Driven Career in Asian Women-Led Fashion

Upon obtaining her master's, Angela was grateful enough to secure a job that strongly resonates with her values and passions. As of writing, Angela is currently working for Love, Bonito under their marketing department and is part of their pioneer US team. Love, Bonito,

a minority and women-founded fashion brand, stands out as the largest vertically integrated, omni-channel women's fashion brand in Southeast Asia. Their mission centers around empowering women rather than just being in the business of fashion.

Angela shares that she wouldn't have thought that all these opportunities would be possible for her if it wasn't for all the hard work she put in and of course, her family, friends, and the people around her that always believed in her. She's grateful and blessed to have such supporting loved ones and she hopes to be that person for someone else. She aims for every Filipino to at least be given the chance to dream big as well. Now that she is starting her career in the US, Angela knows that she still has a long way to go but more than anything, she wants to help inspire and motivate young Asian women that they deserve to dream big as much as they want to and they can do it as long as they make the most out of every opportunity -- no matter how big or small!

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# community news

## BUSINESS PROSPECTS IN ILOCOS NORTE HIGHLIGHTED



Consul General Emil Fernandez underscores positive development in Philippine economy.

The Philippine Consulate General hosted a business and investment dialogue last March 12 to provide prospective investors with a better appreciation of the economic opportunities in Ilocos Norte.

Over 30 participants from various sectors such as food, business process outsourcing, healthcare, real estate, finance, transportation, and construction, attended the activity, which took advantage of Ilocos Norte Governor Manotoc's visit to Honolulu during the provincial government's Tourism, Trade and Cultural Roadshow.

In his remarks, Consul General Emil Fernandez noted the timeliness of the briefing, following the successful conduct of the Trade Mission of the Filipino Chamber of Commerce to Hawaii last February, which included an audience with President Ferdinand Marcos, Jr. in Malacanang. The activity also builds on the Trabaho, Negosyo at Kabuhayan (TNK) session on investment prospects in Ilocos Norte conducted by Los Angeles-based Trade Attaché Mr. Eric Elnar at the Consulate last year.

In his message, Governor Manotoc announced that "Ilocos Norte is open for business" and

invited the business community in Hawaii to invest sustainably, capacitate, and in the process, help build communities in Ilocos Norte. He cited the positive factors to consider investing in the province, including its stable peace and order situation, low poverty rate, highly literate workforce and the political unity in the solid North.

Members of the governor's economic team included Ms.

Rona Leigh Bueno, Trade and Investment Promotions Head, Mr. Xavier Ruiz, Tourism Head, and Atty. Juan Alfonso Augustus Jose, Chief of Staff of the Governor, who delivered presentations on the trade, investment, tourism and agricultural potentials in the province. Immediately following the presentations, an open forum and networking session ensued.



Governor Manotoc and Consul General Fernandez (front row, second and third from left) with the participants of the Business and Investment Dialogue.



Governor Matthew Manotoc enumerates the reasons for considering Ilocos Norte as an ideal investment destination.



THE FILIPINO COMMUNITY CENTER, INC  
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Applications are due Monday, April 15, 2024.



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## eye care



# 10 Tips to Protect Your Eyes When You're On-the-Job!

Whether you're working remotely, at a job site, or in an office setting, ensuring eye safety and wellness is paramount. The CDC and the National Institute for Occupational Safety and Health (NIOSH) reports that approximately 2,000 U.S. workers suffer job-related eye injuries requiring medical attention each day. Recognizing the significance of this issue, March is designated as Workplace Eye Wellness Month, and to do our part, the Hawaiian Eye Center shares valuable tips for preventing workplace eye injuries.

Many job-related eye injuries occur in high-risk blue-collar professions like construction, plumbing, electrical work, welding, carpentry, and maintenance. These occupations often involve

exposure to flying debris, power tools, particles, and chemicals, all of which are leading causes of eye injuries. From inflammation, contusions, and scratches from debris to severe injuries resulting in temporary or permanent vision loss, the risks are diverse, including impact from projectiles, blunt-force trauma, eye penetration, and chemical or thermal burns.

Despite these risks, the American Academy of Ophthalmology reveals that nearly 90% of work-related eye injuries can be prevented with proper eye protection and precautions. If you work in a high-risk field, consider these essential tips:

1. Wear protective eyewear! This is the most effective preventive measure against job-related eye injuries. Furthermore, only remove protective eyewear af-

ter completely turning off tools and replace damaged eyewear promptly.

2. Follow OSHA safety rules and adhere to guidelines and regulations for your protection.
3. Set correct controls and PPEs (protective screens, machine guards, etc.) before tasks to avoid exposure to chemical, projective, and light hazards.
4. Turn containers away when opening to minimize exposure to chemical, projectile, and light hazards.
5. Stay focused on the tasks at hand, especially when using power tools or working with chemicals. This will greatly prevent accidents and injuries, including eye injuries.
6. Flush out the eyes with water if you come into contact with

debris or chemicals. Remember, it is crucial to seek medical attention immediately in the case of an accident.

While the risk of eye injuries is lower in home and office settings, there are still potential issues such as digital eye strain, a result of prolonged computer screen use. To safeguard your eyes during home or office work, consider these tips:

7. Adopt the 20-20-20 rule in which you take a 20-second break every 20 minutes, looking at something 20 feet away.
8. Wear prescription reading glasses if needed to minimize strain on your eyes, as well as ensure prescriptions are correct and up-to-date.
9. Blink regularly to combat dry eye syndrome associated with

reduced blinking during computer use.

10. Adjust your workspace: Position the screen just below eye level, 20-28 inches away, and adjust brightness to surroundings.

Regardless of the workplace's risk level, caring for your eyes is crucial. "Healthy vision is essential for both maintaining productivity in work, as well as our independence and quality of life," emphasized Dr. Steve Rhee, lead ophthalmologist at Hawaiian Eye Center. "By prioritizing our eye health today, we help to ensure sustained, clear eyesight for years to come." From the entire Hawaiian Eye Center ohana, we wish all hard workers out there a happy Workplace Eye Wellness Month!

To learn more about eye health or schedule your next eye appointment, visit: [www.hawaiianeye.com](http://www.hawaiianeye.com)

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