



IN an effort to assist financially strapped families, the Internal Revenue Service (IRS) has lowered the threshold to qualify for the Child Tax Credit (CTC). In 2008, a family should have earned at least \$8,500 to be able to claim the CTC. However, for 2009 and 2010, the earning requirement has been decreased to \$3,000.

The Child Tax Credit (CTC) is a federal tax credit, worth up to \$1,000 for each qualifying child under age 17 claimed on the taxpayer's federal tax return. This is a refundable credit, meaning the taxpayer can get the credit even if they owe taxes. In essence, the amount that would have been owed is decreased by the amount of the credit. For example, if a taxpayer owes \$5,000 but has two eligible children for the CTC, then taxpayer pays only \$3,000 to the IRS.

To be eligible for the Child Tax Credit refund, a single or married worker must: have a qualifying child under age 17; have taxable earned income above \$3,000; and have either a Social Security number (SSN) or an Individual Taxpayer Identification Number (ITIN). ITINs are issued by the IRS to individuals who are unable to obtain a Social Security number. Immigrant workers with either type of number may be eligible for the Child Tax Credit.

There are cases where a low income family might become

GOOD NEWS FOR MORE FAMILIES

Child tax credit threshold decreased

eligible for both the CTC and the Earned Income Tax Credit (EITC), which I discussed weeks ago.

Although there are overlapping criteria between the two tax credits, there are striking differences as well in how they could be claimed. For instance, there will be families who qualify for the CTC but are ineligible for EITC.

Who qualifies for the Child Tax Credit?

A child claimed for the Child Tax Credit must be under age 17 at the end of 2009. The child must live with the worker for more than half the year in the U.S. and must be either a citizen or a resident alien. "Qualifying children" include: sons, daughters, stepchildren, grandchildren, and adopted children. They may also be brothers, sisters, stepbrothers, or stepsisters -- as well as descendants of such relatives. Foster children can be claimed but only if they are placed with the worker by an authorized government or private placement agency.

The Child Tax Credit is available regardless of your filing status. However, your credit is reduced if your modified adjusted gross income (MAGI) is more than:

- \$110,000 if Married Filing Jointly
- \$75,000 if Single, Head of Household or Qualifying Widow(er)
- \$55,000 if Married Filing Separately

For every \$1,000 (or fraction of \$1,000) your MAGI exceeds the trigger point, you lose \$50 of credit.

For example, if you file a joint return and your MAGI is \$115,000, the extra \$5,000 exceeding the limit would reduce your credit by \$250. So if you have only 1 qualifying child in 2009, your credit would be \$750. If you have 3 qualifying children, your credit would be \$2,750 (\$3,000 minus \$250).

Additional Child Tax Credit
The Child Tax Credit can't reduce your tax below zero. However, if your Child Tax Credit is limited by your tax, you may be eligible for the additional Child Tax Credit, even if your tax liability is zero. You may be eligible if:

Your taxable earned income is more than \$3,000 (for 2009).

You have 3 or more eligible children and the Social Security and Medicare tax you paid is more than your Earned Income Credit.

Like the EITC, the CTC refund does not count as income in determining eligibility for any federal, state or local program benefits financed even in part by federal funds such as food stamps, SSI, or child care.

My office will be glad to assist should you have any questions regarding this tax credit.

Evangelina can be reached at her marketing location at the Ground Floor of Eagle Rock Plaza (in front of Jollibee), 2700 Colorado Blvd., Los Angeles, CA 90041 or at her business address at 450 N. Brand Blvd., Ste. 600, Glendale, CA 91203, phone number (323) 356-3803 or (323) 254-6787.

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OF ALL the definitions and kinds of love, I am still in love with this verse from the Bible. I think this one sums it all up.

(1 Corinthians 7) Love is patient, love is kind. It does not envy, it does not boast, it is not proud. It is not rude, it is not self-seeking, it is not easily angered, and it keeps no record of wrongs. Love does not delight in evil but rejoices with the truth. It always protects, always trusts, always hopes and always perseveres.

You have likely experienced or witnessed the four different kinds of love.

Eros is romantic love

February 14, 1997 was the day that I got married. Last Sunday was our 13th anniversary! The years have gone by rapidly. My life has never been boring. I always wished to marry someone who could make me laugh! Lo and behold, my husband Eric is not only funny but also a great person to have a real conversation with about life and current events.

The first two to three years of our marriage were truly a bumpy ride! We saw that we had differences, mostly involving our culture and our personalities. For me, it was a test of my patience, acceptance, and deep love. When I read this Corinthian verse in the Bible, I began to understand in my own experience that in order for our marriage to succeed we had to be in partnership with each other. Rather than looking to make my husband wrong for being and doing things differently than I, looked to see what I could learn from him, to see what I could teach him and we both learned to negotiate and compromise with each other. At the end of each day, I always made sure that I had no record of his wrongs. My change in attitude also allowed my husband to change his attitude and behavior toward me. After that, I was able to see his sense of humor, his kindness and after

What is love?

thirteen years we are both still learning of the good things about each other.

How about you? Do you have a partner? What is something that you like about him or her? Back when he courted you, what were the things that he told you? Is he still the same guy who made your day lighter? Are you still each other's Valentine? How do you embody the words from Corinthians?

Philia is friendship love

You know I have friends scattered around the world. The Internet is making it easy to stay in touch with all of them. If my friend is sad, I feel for her and if my friends triumph then I feel as if I too won their victory. It's very contagious! When I was about 8 years old, my mother brought me to one of her retreat meetings. She was with all of her colleagues and they were all Administrators of schools from Region VI, Visayas. While there, I was also introduced to another girl who was my age. She and I played for the whole week. Believe it or not, I still remember that week that we had lots of fun together. I searched on the net if I could still find her. I found a niece of hers from Iloilo. That's as far as where I am right now. I am not sure if she would remember me after all those years but the memory that I had with her is still in my heart.

Do you stay in touch with some of your friends? What are the things that keep drawing you closer to them?

Storge (stor-gay) is the familial love that parents have toward their children

The other day, Eric was telling the tragic story of Haiti to our daughter Bea. He wanted to instill the value of being selfless in her by donating money to the children who were affected by the earthquake. They went online and her Daddy took the credit card and showed her the site. After they made their donation, Bea went to her room and took her piggy bank that had her savings. And she gave her Daddy 1 coin, 2 coins for her and 1 coin for her donation. It was interesting to watch them because here is a little girl who is trying to understand what her Daddy was trying to impart. Her Daddy had just stopped all of his work to show to his daughter

ter that selfless love for humanity is very important in life. It was imperative to do something to help others in need at that moment.

Kids are angels! They are open, curious, playful, innocent and full of love. I know this very well for I was able to experience these opportunities in the Philippines as a teacher as well as when I taught here in America. To me, these amazing children are my real teachers in life! Sadly, they often cover up this natural love, as they grow older.

What part of this early natural ability to love have you kept? What have you let go of? How can you let yourself be as free to love again as that wise child inside of you?

Agape is the selfless love of God for mankind

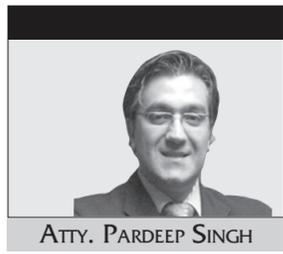
(John 3:16) For God so loved the world that He gave His only begotten son....

That verse reminds us of how our Almighty purely loves us! It's a beautiful feeling that someone up there truly loves us unconditionally! Isn't it? Just to wake up in the morning with my loved ones and to see the sun poking through the sky is a miracle of love. To start the day with one glass of coffee is an aroma of love. To greet everyone with smile along the way takes a simple effort. It's the least thing that I could do to offer my love to all. I still remember the first day that we arrived in our place; we all introduced ourselves to our neighbors in our broken Spanish language. We looked funny but they appreciated our efforts. Today, our neighbors know us well and we all help one another if there is a need. Everyday is a blessing and a celebration!

So now, what is love to you? How do you show it? Do the objects of your love know that you love them? If so, celebrate this. If not, get to know your loved ones better. They will feel nurturing to your family and empowering for you!

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

Canadian permanent residency



States is that as long as you entered the United States with a visa and you maintained lawful presence in the US for at least one (1) year, despite you being out of status even for multiple years, you can still apply for Canadian PR within the United States. Therefore crucially you can avoid having to depart the US and incur unlawful presence bars [3-10 yrs] before you are relatively certain* that your Canadian application will be successful. That way you don't have to let go of the United States until life in Canada is within reach.

To recap some of the most popular Canadian Fast Track Permanent Residency programs:

The Federal Skilled Worker program: entitles certain occupations to become PR of Canada within 6 to 12 months. You do not need a job offer or employer to sponsor you. You can qualify solely based upon your one (1) year of experience in a listed profession. Some of the more popular occupations are: Chefs, Cooks, Accountants, Nurses, Hotel Managers and Restaurant Managers.

The Canadian Investor program: entitles qualified persons to become PR of Canada generally within 12-18 months. All you need to qualify is an asset base of Cdn\$800,000 and either be willing to part with Cdn\$400,000 for at least five (5) years, fully refundable thereafter OR a one (1) time payment of Cdn\$120,000 to a qualified investor lending institution. We are the Los Angeles based partners of one of the most recognized and well respected institutions.

Manila, Manila on February 27

If you have not heard al-

ready, do not forget that Darren Silver & Associates will be offering immigration seminars in Manila, Philippines on February 27, 2010. We will be discussing all the Canadian immigration options discussed here and others. Also we will be discussing many of your US immigration options to working and living permanently in the United States. Tell all of your family in the Philippines to attend. Please call (213)487-5059 for more information.

"Kita nalang tayo doon"
Thanks and see you there!

Please visit our websites: www.darrensilver.com, www.canadah1b.com, www.albertah1b.com for more details or feel free to contact our Los Angeles offices for a free consultation with our resident licensed Canadian attorney. Please visit our website to get the latest updates and news regarding Canadian immigration.

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(Advertising Supplement)



Child passenger safety

to make sure children are appropriately restrained every car ride. Here are some tips to help keep kids safe in vehicles:

All children 12 and under should ride in the back seat of the vehicle appropriately restrained3

Make sure children are appropriately restrained according to current best practices. NHTSA recommends the following guidelines4:

Infants: Birth until at least 20 pounds and at least 1 year old should ride rear-facing in an infant or convertible seat

Toddlers: Over at least 20 pounds AND over at least 1 year old; up to 40 pounds should ride forward facing in a convertible or combination seat

Young children: Over 40 pounds; Up to at least age 8, unless 4'9" should ride in a belt-positioning booster seat with a lap and should seat belt

Older children: Over 8 years old or 4'9" should use a lap and shoulder seat belt.

All child safety seats should be used and installed according to the manufacturer's instructions, as well as the vehicle owner's manual instructions

Never place a rear-facing infant seat in front of an airbag

Be a good role model...always wear your seat belt. For adults, seat belts in combination with air bags provide the best protection against injury and death in crashes.

For more information about child passenger safety and state laws, please visit statefarm.com.

- 1Insurance Institute For Highway Safety
- 2National Highway Traffic Safety Administration
- 3American Academy of Pediatrics
- 4Current as of May 2003

If you suspect a scam, call the NICB hotline at 1-800-TEL-NICB.

For information about auto insurance and insurance fraud, contact your insurance agent.

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Please join us at
Foreclosure Prevention Clinic
sponsored by the San Diego area
CHASE HOMEOWNERSHIP CENTER
and **Mabuhay Alliance**

Event Date: **March 2, 2010**
10:00am - 4:00pm
San Diego Chase Homeownership Center
Mabuhay Alliance / 9580 Black Mountain Rd., Suite A
San Diego, CA 92126
Please RSVP by February 26, 2010
Mabuhay Alliance
858-537-1500

You'll have the opportunity to meet with trained Advisors, on-site, ready to provide you with a free face-to-face consultation. We can give local Chase, WaMu and EMC customers assistance with special forbearances, modifications and retention solutions.

We are proud to participate in the "Hope Now" initiative and Making Home Affordable Plan. This is a free service. Borrowers should beware of any organization that attempts to charge a fee for housing counseling or modification of a delinquent loan - especially if they require the fee in advance.

When you come, please bring the following information, to help us help you faster:

- Most recent 30 day's pay stubs
- Most recent year's tax returns and W-2s
- One Month's bank statement (4 months for self-employed borrowers)
- Documentation for any other income (like rental income or unemployment)
- Proof of taxes paid
- Proof of insurance paid
- Proof of HOA dues paid (if applicable)

Chase is attempting to collect debt and any information obtained will be used for that purpose.
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