

(上接 P01) continued discussing this concept with his peers and realized it can be a reality.

In understanding the need and cost to make a television show, a meeting was held, a core group of members including OCAGC Board Members and many community leaders and friends, agreed, to have this as an outreach initiative, OCA Image TV Ohio was born.

A typical television show is expensive to produce, but Johnny Wu knew that it is feasible with all the resources he has available - everyone is willing to make this happen, volunteering their time and equipment, hoping that once it is kicked off, it would eventually bring enough attention and funding to help cover the cost that would incur on later episodes.

We knew that the community will be very proud of the show and as the first Asian American TV show for the community in Northeast Ohio.

Founded in February 28, 1983, the Organization of Chinese-Americans of Greater Cleveland, Inc. (OCAGC) is a non-profit, non-partisan civil rights, cultural and educational organization. OCAGC is part of the National OCA, with over 84 chapters and affiliates within the United States. We are dedicated to promoting cultural heritage, active participation in



首部反映美國亞裔文化電視片誕生

civic and community affairs, securing justice, and equal treatment and equal opportunity for all Americans of Asian/Pacific Islander descent. OCA's tagline reads: "Embracing the Hopes and Aspirations of Asian Pacific Americans".

The OCAGC serves the continually growing Asian Pacific American community of Northeast Ohio and works with other organizations and communities to promote ethnic awareness and cultural diversity. More about OCAGC can be found at www.ocagc.org.

IMAGE TV OHIO is an outreach project from OCAGC, hoping to be self-sustain, a High Energy Magazine-styled 30 minutes Television show. IMAGE TV OHIO will focus on local Asian Pacific American cultural diversity and perspective on Economic, Social, Arts and Cultural Development. The show will provide the community at large a better understanding of Asian culture. Each episode will include segments on a variety of diverse topics related to economic, education, culture, traditions, food, health and beauty, fashion, sports, arts and entertainment, news, and current issues as well as upcoming events.

IMAGE TV OHIO will cover topics of interest to Asian Pacific Americans in Northeast Ohio and surrounding areas and will include cultures from China,

Hong Kong, India, Indonesia, Japan, Korea, Laos, Cambodia, Philippines, Singapore, Sri Lanka, Taiwan, Thailand, and Vietnam.

IMAGE TV OHIO will be shot on High Definition in Downtown Cleveland. Currently, we plan to air up to 13 - Thirty minute episodes each year. PSA and commercial spots and Sponsorship packages (main underwriter, segment sponsor, product placement, product feature/demonstration) are also available.

Each IMAGE TV OHIO episode will also be available online for viewing at iTunes, numerous web-



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sites through one web link or embedded video. Sponsors are encouraged to have the show linked at their

website as well. Where is IMAGE TV OHIO aired?

IMAGE TV OHIO is planning on airing on WKYC Channel 3 or on Cleveland TV 20 of Time Warner Cable's digital channel 20.

Cleveland TV 20 is the best place for City of Cleveland news, activities, programs, and events. TV20's primary goal is to make local government more accessible and understandable with programming that covers a broad range of information.

Operating 24 hours a day, TV20 has an audience of 928,000+ households - and continues to grow. Programming is developed at Cleveland City Hall and the TV20 studio in the Cleveland Convention Center. The signal originates from Time Warner's Cable, subscribers see this channel first thing when they turn their television on.

WKYC, Channel 3, is an NBC-affiliated television station located in Cleveland, Ohio, owned by the Gannett Company. Its studio is located on the shores of Lake Erie, while its transmitter is located in Parma, Ohio. WKYC, Channel 3 reaches 1,556,700 households within these counties: Erie, Huron, Richland, Ashland, Lorain, Medina, Wayne, Holmes, Cuyahoga, Summit, Stark, Tuscarawas, Lake, Geauga, Portage, Carroll, and Ashtabula.

OCA Image TV Ohio's pilot episode is completed and currently airing on Cleveland TV20. The pilot episode kicks off with 51 minutes of content, showcasing how the various ethnic Asian cultures celebrated the Lunar New Year through pictures and videos (i.e. Lion Dances and celebrations). Explanation of traditional foods to include and a how to create a dish for New Year celebrations; and a local spotlight on Cleveland own's Cleveland Chinese Music Ensemble.

For the 2nd episode, which is airing in mid-April, the theme will be on Asian Weddings - honoring family and heritage, Asian Weddings are also becoming a growing trend among Asian Pacific Americans and Westerners alike. Learn about tea ceremonies, table toasting, symbolic foods, banquet feasts, and playful games for the bride and groom. With a local spotlight with JACL's Daicho Icho Drummers.

OCA Image TV Ohio can't not be made possible without the support from our community, sponsor lists continue to grow, and the core members IMAGE TV OHIO composed of several community volunteers: Lisa Wong, Johnny K. Wu, Dr. Yachun Ku, Keith Benjamin, Kyle Znamenak, Janet Nguyen, Peter Sampson, Cynthia Graham, Kris Smith, Luca Zullo, Andrew Schofield, Jeff Yanik, Andrew Forthofer, and Israel Rosa.

OCA Image TV Ohio is currently looking for sponsorship to underwrite the show, please contact Johnny Wu at 216.373.3278 or email president@ocagc.org for sponsorship information.

State legislator pushes for wider mortgage rescue

Ted Lieu calls for changes in U.S. plan to help more Californians qualify for assistance

By E. Scott Reckard March 7, 2009

Amid concern that many Californians would not qualify for assistance from the federal anti-foreclosure plan, a powerful state legislator called on the Obama administration to make more homeowners eligible.

The plan limits federal refinancing assistance to people who owe just a small amount, 5% or less, over what their homes are worth.

But Assemblyman Ted Lieu (D-Torrance), who has a strong interest in lending issues, said Friday that that's not enough to help Californians, many of whom owe significantly more than that.

"Many distressed homeowners in California are underwater by more than 5% on their home loan, which makes them ineligible to apply for refinance assistance," said Lieu, author of a state foreclosure moratorium law that Gov. Arnold Schwarzenegger signed last week.

Lieu said he would meet next week with administration officials to discuss his proposed changes.

The Obama plan, announced Wednesday, enables government-backed mortgage companies Fannie Mae and Freddie Mac to back mortgages for people who have less equity in their homes than would traditionally be required, thus allowing them to take advantage of historically low interest rates.

Under the plan, people who are current on Fannie Mae and Freddie Mac mortgages for their principal homes could obtain less expensive loans guaranteed by the quasi-government companies for as much as 105% of the property value.

A person whose house was worth \$400,000, for



example, could get a loan for \$420,000.

But 46% of Riverside County mortgage holders owe more than 105% of their homes' value.

In San Bernardino and San Diego counties, more than 30% exceed that limit. And in Los Angeles County, 29% owe too much to be eligible for the plan, according to researchers at a Columbia University business school real estate studies center. Columbia University real estate professor Christopher Mayer, who has argued for a government refinancing of all Fannie Mae and Freddie Mac loans to lower interest rates, said it is "unfortunate" that the limit is so low for what is technically known as the loan-to-value ratio on the homes.

"The 105 loan-to-value limit will really constrain the program in California, and is also unnecessary," Mayer said.

Obama administration officials said the limit was imposed by the Federal Housing Finance Agency, which regulates Fannie Mae and Freddie Mac.

They said people who can't be helped by refinancing but are under stress because their income has fallen or their interest rates have gone up can seek assistance under a second part of the anti-foreclosure program that encourages loan modifications.

That part of the plan provides taxpayer-funded financial incentives for mortgage companies to modify loans, using a series of actions similar to those used by the Federal Deposit Insurance Corp. to help distressed borrowers at Pasadena's failed IndyMac Bank.

The goal is to lower the payment to 31% of the borrower's income, first by reducing the interest rate to as low as 2%, then by extending the repayment period to 40 years, and then by allowing the borrower to skip interest payments on part of the principal amount of the loan. As a final step, lenders and loan investors could actually forgive a portion of the debt.

Mayer and Lieu praised the modification program, although the Columbia professor said he believed it would work to the fullest extent only if loan servicers, who handle billing and collections on mortgages, are provided some legal protection against lawsuits by holders of mortgage-backed securities.

The Obama plan has no such "safe harbor" provision.

Lieu said that whatever its flaws, the Obama plan addresses a root cause of the nation's economic woes by trying to help homeowners rather than "following the Bush administration policy of just throwing money at the banks."

Nonetheless, he said, the refinancing limit should be raised, perhaps to 115%, to help more people obtain cheaper loans.

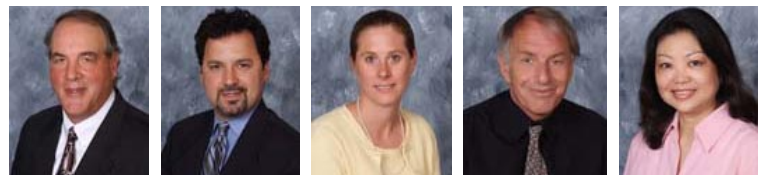
"Otherwise, you're just going to end up helping a lot of people outside California," Lieu said. scott.reckard@latimes.com

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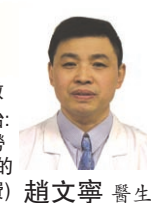
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