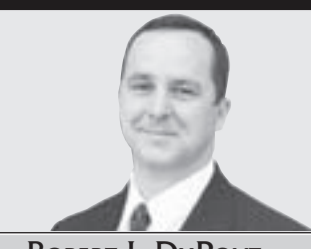


PROBLEM SOLVED



ROBERT J. DUPONT

RECENTLY had the opportunity to visit the Philippines as part of Ambassador Willy Gaa's annual tour, sponsored by the Philippine Department of Tourism (DOT). During this remarkable trip, I traveled with nearly 700 Filipino-Americans some of whom had not been home in 15 or 20 years. It was an emotional trip starting with the clapping as we landed at the airport in Manila, and as I met and conversed with other persons on the trip, I learned many remarkable stories of people who had left their homeland, but their homeland had never left their hearts. I also learned an important lesson as an immigration attorney, many of our clients seek our help, not because they want to come to the United States, but because they want to return home to visit family and see their country again.

With that in mind, I want to caution travelers regarding the following potential problems with traveling outside the United States:

**Extended periods of travel:** Often legal permanent residents (green card holders) is that they return home for extended periods of time, whether to complete schooling, care for a parent who has fallen ill or attend to other family or business matters in the Philippines. The problem is that extended periods of absence from the United States are often challenged at the port of entry (airport) as the resident attempts to return to the US. For example, periods of absence exceeding

# Home for the holidays

one year qualify for abandonment of status under the regulations. Periods as short as six months, however, also qualify for abandonment where it is revealed that the resident acquired property, was employed or otherwise resided abroad. In addition, abandonment by a parent can be applied to their legal permanent child as well.

**Re-Entry Permits:** To protect your status in case of extended absence from the US, it is recommended that a re-entry permit be applied for and approved prior to departure from the United States. Even so a re-entry permit while it allows for re-entry following an extended stay abroad, it does not guaranty re-entry. Technically, it forces USCIS to consider criteria other than the extended period of time, i.e. purchase of property, employment other connections to the foreign country. Therefore it is crucial to understand the fundamental criteria under which USCIS allows extended periods of absence from the United States for legal permanent residents.

**Brief Returns to the US to Preserve Status:** Another common belief among legal permanent residents is that a once-a-year return to the United States will preserve their green card. Returning to the United States once a year will not preserve status where it can be shown that person is living and working abroad.

**Advance Parole for Green Card Applicants:** One of the most common questions from client is "may I travel while my wife/husband's petition for me is pending?" Although work authorizations may be obtained within several weeks of a legitimate application for legal permanent residency, the question of that applicant's ability to travel can be much more complicated. As a rule, immigration

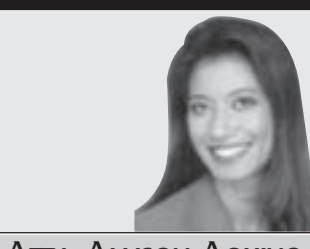
attorneys advise applicants not to travel. Attorneys want their clients available for scheduled interviews which are often set within several days of the interview notice. Also, questions of admissibility and bars to re-entry will come up at the time of re-entry the US even when in possession of an Advance Parole document. While many travelers treat their advance parole as a guaranty to re-entry, it is in fact a trap for the unwary. For example a person who is subject to a 3- or 10-year bar to re-entry due to having unlawful presence in the US (for example visa overstay), that person may be put into removal proceedings upon his or her return to the US even when in possession of an Advance Parole documents.

The lesson here for travelers is to carefully examine your immigrant status and immigration history with your attorney before traveling or even seeking permission to travel abroad. The second lesson is to naturalize at your earliest opportunity. The many ways legal permanent resident status can be lost are too numerous to list in this article, citizenship however is lost in one primary way, a voluntary declaration to US officials.

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(Advertising Supplement)

IMMIGRATION INFO



ATTY. ALLISON AQUINO

THERE are so many factors that individuals have to take into consideration when getting married—the location, coordinating family attendance, the perfect dress, the scrumptious cake, etc. For those marrying a foreigner, however, the immigration implications add yet another layer of planning to ensure that all goes smoothly. This is especially heightened when the foreign fiancée already has children that would surely wish to join their parent in coming to the United States.

The United States Citizenship and Immigration Service (CIS) recently issued a memorandum to its officers reminding them of a "loop hole" in the immigration laws that make the fiancée visa more advantageous than a marriage-based immigrant visa when certain step-children are involved. Essentially, if the foreigner fiancée has children between the ages of 18-20, it is more advantageous to proceed with a fiancée visa rather than for the parties to marry and obtain an immigrant visa based on the marriage.

This scenario is due to the definition of "step-child" and "step-parent" in the immigration laws. Under the immigration laws, a step-parent/step-child relationship is established only when the marriage between the step-parent and

# Fiancée visa: more advantageous for certain step-children

the natural parent takes place before the step-child's 18th birthday. Thus, for children who are under the age of 18 at the time of marriage, either the fiancée visa or the immigrant visa based on marriage is available since the United States citizen step-parent can directly petition without any delay the step-child for either the K-2 dependent fiancée visa or the marriage-based immigrant visa.

Since children over 18 are not legally considered step-children, the US citizen spouse cannot file an immigrant visa petition for the child.

cée's entry into the United States, the children between 18-20 may thereafter immediately obtain their immigrant visa based on the marriage. Even though they are not legally considered step-children of the US citizen spouse, the provision in the laws specifically allow for K-2 dependent fiancée visa holders to adjust status despite being over 18 years old at the time of marriage.

The CIS issued the recent memo reminding its officers of this little "loop hole" in the law to ensure that applications are adjudicated properly. It is equally vital that individuals intending to marry a foreign citizen be reminded of this legal provision to ensure that they avail of it whenever possible so that family's can be kept together and not harshly forced to separate. It is therefore imperative that individuals seek well-informed legal counsel intricately familiar with the various provisions in the immigration laws to ensure that justice is served.

*If the foreigner fiancée has children between the ages of 18-20, it is more advantageous to proceed with a fiancée visa rather than for the parties to marry and obtain an immigrant visa based on the marriage.*

Instead, only the natural parent can proceed with petitioning the natural children for an immigrant visa once entry into the US has been accomplished. That petition, however, would only place the children on a waiting list, which presently from can be as long as 11 years.

The immigration laws, however, provide a solution to this dilemma for children who are over the age of 18 and under 21. As long as the parties do not marry, but instead they obtain a fiancée visa, the children between ages 18-20 may obtain a K-2 dependent fiancée visa to enter the United States along with their natural parent. So long as the parties get married within the required 90 days of the fian-

For further information, please schedule an appointment at Aquino & Aquino, A Professional Law Corporation, 669 S. Second Avenue, Covina, California, 91723, (626) 339-1424. Please also visit us at www.aquinolaw.net.

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(Advertising Supplement)

BRIDGING FINANCIAL GAPS



EVANGELINE A. GIRON

PERSONAL financial statements are the roadmap that guides us from where we are today, to where we want to be tomorrow. They also provide fixed points of reference from which we can measure our progress over time.

Personal Financial Statements

There are two basic personal financial statements that everyone should prepare, or have a financial advisor prepare, at least once each year; the cash flow statement and the balance sheet.

This process is a critical first step in financial planning. Tracking your financial position and progress gives you a great feeling of control—you know where you are going financially. It helps you to make wise decisions about financial matters.

Cash Flow Statement

"Cash Flow" is how you spend your money. A cash flow statement is an ongoing financial document which tracks sources

# The need for personal financial statements

of income, uses of income, and the difference between the two (surplus funds which should be invested towards future financial objectives.)

If you keep a budget, you are, in essence, keeping a running cash flow statement. By tracking your cash flow on a monthly basis you will be better prepared to meet your financial needs:

**Short term expenses**—your day to day expenses and standard of living items such as food, transportation, childcare, etc.

**Recurring expenses**—periodic payments for items such as periodic insurance premiums, tax payments, medical and dental expenses, etc.

**Financial emergencies**—an emergency fund of six months salary will provide cash for emergencies instead of going into debt.

**Intermediate and long-term goals**—systematic planning and saving will help you meet the financial objectives that others cannot.

Balance Sheet

Your balance sheet is a snapshot of your personal net worth. In simple terms, your personal assets less personal liabilities equals your net worth.

Estimating Your Net Worth

**Total Assets:** A list of current

estimated value of your assets might include the following: cash in banks and money market accounts, cash surrender value of life insurance policies, IRA & Keogh accounts, pension and 401(k) accounts, real estate, and personal property. Add them up and you'll have a figure that represents your Total Assets at the moment.

**Total Liabilities:** Next, make a list of your liabilities, which might include the following: mortgage, bank loans, car loans, charge accounts, taxes owed, college loans, etc. Add these up and you'll have a list of your Total Liabilities. Hopefully, it's less than your assets!

**Your Net Worth:** Your personal net worth is the difference between your total assets and your total liabilities.

Conclusion

As the control you gain through cash flow management turns into increased savings, your success is reflected in an increasing net worth. The process of preparing personal financial statements will bring you closer to controlling your personal finances and accumulating sufficient assets to meet your objectives.

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marketing location at the Eagle Rock Plaza, Ground Floor (in front of Jollibee), 2700 Colorado Blvd., Los Angeles, CA 90041, phone number (323) 356-3803 or (323) 254-6787. Her office provides the following products and services: insurance and financial services,

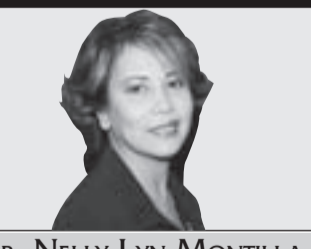
income tax preparation, notary public, and resume preparation.

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Evangeline does not provide legal advice. Please consult with your lawyer regarding the divorce process. The purpose of this article is to

provide information of general interest to our clients and prospective clients. The information provided is general in nature and should not be considered complete information on any product or concept described.

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CREATIVE SMILES



DR. NELLY LYN MONTILLA

DAZZLING smile can ignite a room, projecting an image of self assurance and high personal esteem. It glows with embers of delight from an explosive source of pride. That magnificent smile is no longer a fantasy. Now it can be yours! Recent advances in techniques and materials offer modern practitioners of Aesthetic Dentistry many alternatives in the creation of brilliant smiles, bursting with energy and radiating enthusiasm. We have not yet discovered the magic wand, but we are getting closer. There are many exciting options. Since no single approach serves the needs of every patient, careful evaluation of alternative or combined approaches is essential to a pleasing and lasting result.

**Porcelain Veneers**  
Porcelain Veneers offer the

# Great smile—what's for me?

most exciting and revolutionary advancement in Aesthetic Dentistry. Dynamic results can usually be achieved within a week or ten days to correct somewhat misaligned, broken, discolored or misshapen teeth. Veneers are quite suitable as an alternative to minor orthodontics, but not recommended in cases of severe crowding or misalignment of teeth.

Customarily, veneers are preferable to full crowns when there is adequate remaining tooth structure to support the restoration. The approach requires less reduction of healthy tooth structure than full crowns, without compromising the periodontal health. It is a blend of art and science that enables a skilled practitioner to achieve a sensational effect. For many patients, unhappy with their smiles, porcelain veneers may be a dream come true!

Crown & Bridge Dentistry

While porcelain veneers offer dazzling aesthetic results, they

require adequate remaining tooth structure for their support. With a minor loss in cosmetic appeal, porcelain fused to metal crowns offer greater strength and durability than veneers. These restorations are stationary and are customarily indicated for teeth that have sustained significant loss of structure, or to replace missing teeth. Crowns and bridges may be placed on natural teeth or dental implants.

Aesthetic Recontouring

In some instances, simple reshaping of the front teeth, even without anesthesia, may produce a dramatic result to correct jagged, chipped or slightly uneven teeth. The dental sculptor becomes the maestro of art, employing sanding discs and creativity, in tandem with nature.

Bleaching

Have your teeth become darker and yellowed over the years? Dental researchers have discovered a simple, safe, and inexpensive technique to manage

Continued on PAGE C9

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