

DEBT RELIEF



ATTY. LAWRENCE YANG

Creditor tells debtor to eat less

a family of 5 were still within the parameters of the means test. However, she grimaced a bit when she told me that her food cost was \$1,500. So, I asked her why she grimaced. She said their first trust deed creditor, in analyzing their loan modification request, had told her that \$1,500 was too much for food because the bank allocated only \$925 as a reasonable expense for food for a family of five. I thought this was really strange because in my many years of bankruptcy law practice, I had never heard a creditor, trustee or even a judge, tell a debtor that she was spending too much money on food. But times certainly are changing.

I thought that creditor was totally out of line in telling client that she spent too much on food. But that's what happens when you're at the mercy of the creditor. They talk to you, any which way they want. They tell you how to live your life. Indeed, they even tell you how much food you can buy to feed yourself and your family! Not to worry. All is not lost because our President-elect has just shown that the money problems of ordinary Americans like us, is nothing to worry about. I heard on the radio that he has just chartered the biggest plane available, a 767, from United to fly himself and his family from Chicago to Hawaii, to a rented \$9 million villa along the coast of Hawaii. Last I checked, these villas are renting at \$10,000 a day. This is called leading by example. A 767 can fly several

hundred people from here to Asia or Europe without refueling. If our president elect can spend extravagantly for a Christmas vacation for himself and his family in this economy, I don't see why creditor should be allowed to tell client that spending \$1,500 a month to feed her family of 5 is too much. When even Toyota expects a loss of \$1.8 billion this year, with sales in America and Europe down more than a third from last year, and your creditor tells you that you are spending too much on food to feed your family, the world has turned upside down.

If you don't ever want to have your creditor tell you that you spend too much money on food to feed your family but you have too much debt, I would seriously suggest to you that you consider filing a Chapter 7 petition to get rid of your accumulated debt. The point of getting rid of your debt is to allow you to control your own destiny again and for you to become the king of your castle again.

If you need debt relief, contact my office. I will analyze your case personally.

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)

IMMIGRATION HIGHLIGHTS



ATTY. CRISPIN LOZANO

Question: What is the new late amnesty settlement?

Answer: On November 3, 2008, the government accepted the settlement on the class action suit filed by Northwest Immigrants Rights Projects, et al v. USCIS in Seattle Washington. The class action suit is filed on behalf of amnesty applicants who were denied applications because their status as illegal immigrants is not known to the government. The application period to file a new application is from February 1, 2009 to January 31, 2010.

Question: Who are covered by this settlement?

Answer: The following are covered by the settlement:

Those who came to the United States on a valid non-immigrant visa before January 1, 1982;

They fell out of legal status between 1982 to 1988;

The violation of status is known to the government;

They resided in the United States continuously from 1982 to 1988 except for casual travel out of the country.

Question: Is this new late amnesty settlement a new law?

Answer: No. This amnesty is a subpart of the 1986 amnesty law. This one is the third and the last one in litigation that is ultimately settled. The first two were already settled in 2003.

Question: Who among those previously denied may apply under the new late amnesty settlement?

Answer: The following may apply again if the denial of their application is due to USCIS belief that their illegal status is known to the government:

Applicants who entered the United States with a nonimmigrant visa prior to January 1, 1982 who fell out of status from 1982 to 1988.

Filed for amnesty between May 5, 1987 to May 4, 1988 whose application:

—Has not been adjudicated;

—Whose Temporary Resident status has been proposed for termination;

—Whose applications were denied or status terminated because the USCIS believed that the applicants failed to meet the requirement that their unlawful residence was continuous.

Question: What will successful applicant for late amnesty get?

Answer: Successful applicants will get work authorization and Temporary Resident Status which

Previously denied late amnesty applicants may qualify under the new late amnesty settlement

could convert to Permanent Resident after 19 months.

Question: What should potential applicants do to avail of the new late amnesty settlement?

Answer: They should immediately contact a reputable immigration attorney to evaluate their case. Applicants should avoid going to "notarios" or immigration consultants because this matter has many legal consequences.

Note: This is not a legal advice.

Hot News of the Week

We again have successfully obtained a waiver of fraud or misrepresentation in Immigration Court for a green card holder who entered as single but is actually married. The green card holder who has been in the United States for 17 years has a mother who is a US citizen.

We have just received approval from Administrative Appeals Office of I-601 Waiver. The applicant entered with an assumed name but she has a US citizen spouse and a US citizen child. The I-601 waiver application was initially denied by the USCIS District Office but the denial was reversed on appeal. She now has received her green card.

Green cards without expiration date should be renewed. They have the alternative of applying for naturalization. Please call our office for questions about renewing green cards.

Tip of the Week

Waiver for misrepresentation at the time of entry (entered as single but is actually married) may be waived if you have a parent, spouse, son or daughter who is a US citizen or lawful permanent resident. Once approved you may be eligible for naturalization. You should apply now before your personal situation or the law is changed.

Denied adjustment of status and Naturalization applications are now being sent to the Immigration Court.

Income tax filing is required in the proposed legalization. Individual Tax Identification Number (ITIN) can be used for filing tax returns and is required before bank accounts can be opened. Our office assists clients in obtaining ITIN.

Crispin Caday Lozano is an active member of the State Bar of California and he specializes in immigration law. He earned his Juris Doctor at Western State University in Fullerton, California. His offices are located at 17057 Bellflower Blvd, Suite 205, Bellflower, CA 90706 and 1290 B Street, Suite 205, Hayward, California 94541 and at 777 N. First St., Suite 333, San Jose, CA 95112. You can contact him at telephone (562) 461-1355 and (510) 538-7188. (Advertising Supplement)

Give your hair a touch of Boaz

WITH so many hair salons sprouting like mushrooms these days, it is difficult finding one where you would be satisfied with the service provided to you. Even more difficult is finding one where you could be fully satisfied and convinced you would be coming back to the same salon the next time you need service done with your hair, and this is where Boaz Hair Salon Men and Women, located in Western Avenue, LA, comes in.



Boaz Hair Salon is managed by Ms. Sung Soon Hong, who had five years experience of managing a salon in her hometown in South Korea before moving to the US five years ago. She has been doing hair and make-up since stepping out of high school. Back home, working professionals were loyal patrons of her salon, and word got out of the exceptional service her salon provided that it was not long before the number of her customers grew even larger and even popular movie stars and TV stars be-

came her loyal customers as well. Ms. Sung Soon Hong definitely established a name for herself back then that she and her husband Jay, a co-owner of Boaz Hair Salon, jointly decided it was time to expand their horizons and relocated to the US in Los Angeles in 2003.

Since opening Boaz Hair Salon in the LA Korean town, the pair has attracted a considerable amount of loyal customers, and understandably so. The couple proudly says that what makes their salon stand out from the rest is the personal touch

they provide with their hair and make-up services. Ms. Sung Soon Hong is personally involved with consultation sessions with customers, making sure that the hairstyle or make-up they prefer suits them perfectly. These days, Ms. Sung Soon Hong shares that people have become more open and adventurous into constantly changing their hairstyles and looks, which has been very good for the business so far. Still, she wants to make sure that the changes customers ask from her salon's hairstylists or makeup artists are for the better. Seeing customers leave happy and satisfied gives her a sense of fulfillment and makes her even more determined to make the salon even better.

Boaz Hair Salon's services include hot oil treatment, haircut, hair perming, hair dye and hair coloring, manicure, pedicure and make-up. Foot spa and body spa treatments are currently in the works to be incorporated in their list of services as well. The salon also accepts to do hair and make-up services for weddings, parties and other events. Right now, Boaz Hair Salon is gaining attention for "Magic Straight," a hair-straightening treatment which uses high-quality imported products so customers can get truly satisfactory results. Magic Straight is quickly becoming the salon's most in-demand treatment and is currently on a promotion rate. Go visit Boaz Hair Salon now!

(Advertising Supplement)

The gift of hope...

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the original priority date of the original visa petition under Section 203(h)(3) of the Immigration and Nationality Act. ("INA"). Although that case is currently pending before a federal judge, Reeves & Associates has been granted special appearance before the Board of Immigration Appeals ("BIA") to submit briefs on two pending cases that have been certified by the immigration service to the BIA. Over the past year, Reeves & Associates has been successful on a number of CSPA cases, including obtaining the original priority date on a number of petitions under INA § 203(h)(3).

Christmas tree and prepare for the Christmas dinner. We all know that the most important part of Christmas is being with your families—and we hope you are able to celebrate with yours. Our firm is committed to family reunification, and we will not give up hope, even with the most difficult cases.

Merry Christmas and a Happy New Year!

 Atty. Reeves has represented clients in numerous landmark immigration cases that have set new policies regarding INS action and immigrants' rights. His offices are located in Pasadena, San Francisco, Las Vegas and Makati City.
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The analysis and suggestions offered in this column do not create a lawyer-client relationship and are not a substitute for the personalized representation that is essential to every case.

(Advertising Supplement)

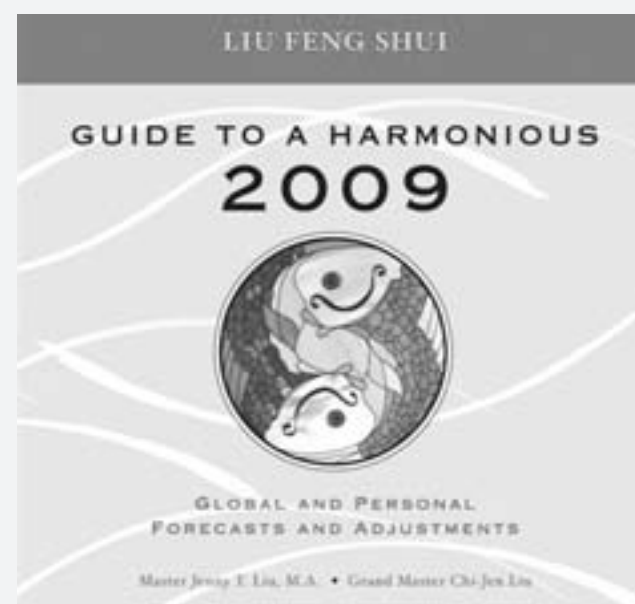
Inside Look: Guide to a Harmonious 2009

THE following is an excerpt from Master Jenny Liu's new book, *Guide to a Harmonious 2009*. Containing global, personal, and zodiac forecasts, along with feng shui adjustments for balancing your environment, this book guides you into a successful new year.

The heart of this annual book of guidelines lies in the Global, Home & Office, and Zodiac forecasts and adjustments. The Global forecasts provide the general political and economic climate of a given region, as well as the locations of unusual weather patterns. This awareness gives you an edge for better preparing yourself in relationship to what's happening in the rest of the world. Being well informed allows you to make better decisions that support your life. This section is bilingual, as my father has graced these pages with his beautiful and famous Chinese calligraphy.

The Home and Office forecasts are the most practical and useful portion of the book. In this section, you will find out how the annual energies in different areas of your home will affect your career, health, relationships, and family dynamics. These forecasts can easily be applied to your work environment as well. You will be alerted as to which direction is best for promotion, wealth, fame, romance and scholarship, as well as which direction to adjust or avoid to prevent conflicts, adultery, money loss or defeating energies. Each forecast is followed by feng shui adjustments that can be made to promote achievement, relationships, and well-being.

The most popular section is the Zodiac forecasts. The personal adjustments offered in this



section are organized into wealth, relationships, and health. There are also suggestions of colors and gems to use and wear for creating more balance in different aspects of your life.

With knowledge of the Global, Home & Office, and Zodiac forecasts for 2009, you can focus your energy on worthwhile endeavors and sidestep negative energies. When you make good decisions, you create a positive ripple effect. Putting your best foot forward is the most meaningful contribution you can make towards raising the positive vibration of the planet.

 Jenny Liu is a fourth generation feng shui master and is available for residential and commercial consultations. To learn more and see a schedule of free feng shui seminars, please visit Liu-FengShui.com, or call her at (626) 272-4901 for a free estimate. Mention this article in Asian Journal and receive a 10% discount. To order and preview Jenny Liu's new book, *Guide to a Harmonious 2009*, go to www.Liu-FengShui.com. (Advertising Supplement)

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