

PROBLEM SOLVED



PIA MARIE DYQUIANGO, ESQ.

Immigration quick to pull deportation trigger

indicated in January of 2009. AILA is investigating to determine whether this reflects a new policy that diverges from prior policy direction on NTA issuance, whether the decision to issue an NTA in each of the cases was due to factors consistent with previous NTA guidance, or, whether the NTAs were inadvertently issued, and if so, whether USCIS and or DHS will consider recalling the inadvertently-issued NTAs.

In the memorandum issued in 2006 by USCIS providing guidance to the issuance of NTAs it states "USCIS has the authority to issue Notice to Appear (NTA) and thereby initiate removal proceedings against an alien. By regulation this authority has

financial resources prevents them from keeping their immigration status.

Remember that when filing a petition for a foreign worker to obtain permanent residency, it is important that the employer and the foreign worker work together. It may be best to bring into the fold an experienced and knowledgeable immigration attorney to assist in ensuring the application is filed properly and that the foreign national stay in lawful immigration status during the period when the application is being adjudicated. However if you have already received a Notice to Appear, having an immigration attorney is not just recommended but necessary.

"If you are out of status, even if you are a beneficiary under INA 245(i), even if you have an approved I-140 and are waiting for a priority date to be current, you are removable."

Times are getting tougher, and obtaining your permanent residency in the United States becomes a challenging journey. The lawyers of

been delegated to district directors, and service center directors to the director's deputy, officers and assistant officers, assistant directors, supervisory district directors and supervisory center adjudications officer."

Put simply, if you are out of status, even if you are a beneficiary under INA 245(i), even if you have an approved I-140 and are waiting for a priority date to be current, you are removable. It is important to note that being a beneficiary of the provisions under INA 245(i) does not give you lawful status, it merely allows you to be eligible to adjust your status even if you have been out of status should a petition be approved and your priority date become current providing you with the opportunity to file for permanent residency.

So how do you get around this problem, it may be easy for someone who never experienced immigration troubles to say, just stay in lawful immigration status. For most people their lack of knowledge how to or lack of fi-

Wilner and O'Reilly are here to help make your life easier. We have experienced, knowledgeable and dedicated lawyers to assist in your employment based petitions and should you be faced with the reality of being placed in removal proceedings, Wilner & O'Reilly's experienced litigation team can assist you in finding a relief.

When faced with the challenges of obtaining your permanent residency, don't wait until you are in removal proceedings, make the safe and prudent investment of choosing an immigration attorney with experience. With three convenient locations, Cerritos, Riverside and Irvine, please call us today at (562) 207-6789 and meet with an immigration attorney. Our consultations are free. We are here to help.

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(Advertising Supplement)

DEBT RELIEF



ATTY. LAWRENCE YANG

BAIL out and bankruptcies are two words that have made headlines recently. Hundreds of billions of Federal bail out funds have been given to the banking and financial industry and to the big 2 carmakers, GM and Chrysler, in the last 3 months. Bail out funds was given to AIG, the biggest American insurance company, to save it from bankruptcy. AIG guaranteed billions of toxic mortgages given by banks. When homeowners started defaulting, these banks called on AIG to pay them for the defaulting loans, which were guaranteed by AIG. If AIG did not receive Federal bail out funds, it would not have enough cash to honor these guarantees. In that situation, AIG would be technically bankrupt because it would not have the financial capacity to pay the guarantees that it issued. Wachovia, Countrywide, Lehman Brothers, Bears & Stearns, Washington Mutual were all financial titans that all went bankrupt in the last few months due to the mortgage meltdown. The big 2 carmakers are both bankrupt being kept afloat for the next 60 days by bail out funds. The CEO of GM has been sacked and replaced by an Obama appointee. President Obama said last week, that the government guarantees

Bail out vs bankruptcy

all warranties issued by GM & Chrysler, and that GM and Chrysler may be knocking on the doors of bankruptcy court soon.

Is bail out and bankruptcy synonymous? Certainly, these banks and corporations would not have needed bailouts to continue operating if they were not bankrupt or on the brink of bankruptcy. A bail out involves the infusion of new cash in the form of loans or capital enabling the borrower to continue operating in its original form. Without bail out funds, the borrower is not able to meet debt payments, which are coming due and would have to face the consequences of defaults in payments of obligations, which are due. New funds put the borrower on life support, so to speak, so the borrower can live for another week, or another month. If the borrower needs new funds to buy an extension of life, isn't that borrower very sick? Indeed it is. Without new funds, the borrower would just collapse and die. Thus, the recipients of major bail out funds have all been too big to die, so they say. According to Obama, if AIG were not given bail out funds, it would drag the whole US economy, and thus, the whole world economy down the drain, as a giant octopus would. It's hard to imagine that the biggest economy in the world would die, if AIG died, even if it were the largest American insurance company. But that is what the prophets of doom and gloom say, and they are presently in charge.

On the other hand, a liquida-

tion bankruptcy means that the borrower is not going to continue doing business as it did before. All of its assets will be sold to generate cash to pay its creditors. A reorganization bankruptcy means that the borrower will continue doing business but has asked the bankruptcy court's protection to handle it's creditors in accordance with bankruptcy law. While the borrower is undergoing reorganization in bankruptcy court, creditors cannot sue borrower who will present a business plan to the court to convince the court of its future viability. In the business plan, the borrower will get rid of a lot of debt and will void a lot of contracts, so it can emerge as a lean and profitable enterprise. A reorganization bankruptcy may involve an infusion of fresh funds from loans or new capital but it always will involve the substantial reduction of debt.

For individuals with too much debt, they can seek Chapter 7 or 13 bankruptcy relief. Chapter 7 gives them a fresh start without debt while keeping most if not all of their assets. A Chapter 13 reorganizes their financial affairs with reduced debt payments.

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.

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JUNO CONNECTION



CHARMAINE TEODORO

THERE are more than 200 healthcare career occupations in the industry today and your responsibility as a job seeker is to identify which of these will fit you best. Your ability to know the career that's in-line with your competencies, desired work environment and ideal income is vital because your satisfaction and interest in excelling on the job depends on these.

Like in all decisions we make, having the right information is necessary. You need to do your homework, so to speak, and understand the pros and cons of pursuing a certain goal or idea. In this case, it's a career path. Your choice will practically determine what your future will look like. So to help you in choosing a healthcare career that's perfect for you, below are four steps you can follow.

Ask yourself the right questions

What do you really want to do? Where do you want to work? What skills do you have? Do you want to be hands-on, dealing directly with the patients? Or do you want to be in the support staff that helps doctors and nurses deal with them? How much would you like to earn as a starting salary? How much will you need to earn five years from now to accomplish your financial objectives? What kind of task will interest you to do it long enough for eight hours or more a day for the next 10 years of your life? Asking these questions will give you an idea of what type of job will best fit your skills, goals and interests.

Every duty and specialization in the healthcare industry demands a different set of skills and personality traits. Your goal is to find the right position that's consistent with your interests, goals and personal preferences. Some healthcare jobs may seem more interesting for you but could be totally far off from your current training or even target income. As soon as you're able to have a more detailed prospective look on yourself, it's time for you to match your profile to the jobs available. Learning about the industry as a whole will show you what jobs are present and in demand these days.

Get to know more about the healthcare industry

Having an overview of the industry will give you the big picture of what health careers are available and in-demand. Begin your research by getting to know the trends, events and key players in the industry. Your local newspaper's business section and specialized publications like BusinessWeek and the Wall Street Journal will give you valuable information

How to choose a healthcare career that perfectly fits you

on the general situation of the companies and facilities in the sector. Industry websites such as FierceHealthcare.com, AdvanceWeb.com and the Healthcare Intelligence Network (HIN.com) provides up-to-date news and developments on specific healthcare industry segments and careers, as well as outlook and analysis on related matters. Some of this news and information updates involve specific healthcare careers and forecasts on their demand.

There are also content available online that's solely focused on healthcare career development. Websites like MedHunter.com, About.com's Health Career site (<http://healthcareers.about.com>) and the Career Resources section of Healthcare Jobsite (<http://www.healthcarejobsite.com/js/career-resources/>) provides a suite of information, tools and even free electronic publications for job seekers.

These websites and resources should give you an idea of the current and future state of the industry. If, along the way, you want to narrow down your search to a specific company, location or issue related to the health career path you plan to take, company and government websites will be of great use for further research.

Seek advice from professional counselors and industry professionals

After you've asked yourself the right questions to know what job will fit you and have gained a general understanding of the healthcare sector, it's time to seek qualified advice from experts and industry insiders. If you're a student, inquire at your Career Services Office or any department that deals with student affairs. They would be the best source to help you with your search as they have in-depth profiles of jobs available and even connections with companies that have them. Giving you the information and assistance you need to find the best job based on your profile and education is the reason why they're there.

If you have your own contacts, reach out to them, particularly those who hold jobs that you aspire to, someday, have. Ask them questions about their day-to-day duties, satisfaction level on their work, challenges in their workplace and skill sets that they have used or acquired to be effective in what they do. Get information on growth opportunities in their field and specific advice on how to get and keep a job like theirs. If possible and when appropriate, politely ask if they have any failures or regrets and how you can avoid them as well as their current income and how they're able to sustain themselves with their salary. This is all priceless information that no book, course or school can give you. Seize them!

Dive into the opportunities with a game plan

Now that you know what's out there and have done your research as well as sought out first-hand advice on prospective jobs you want to have, it's time to take action on the opportunities available. Making sure that you have your resume, license(s) and other preliminary requirements that a healthcare facility or company requires from applicants is your first priority before you start applying.

Take note of the tactics you will use, whether it's phone, fax, email or the web. Most careers in the industry have healthcare staffing firms that help applicants get jobs. Apply to them as they have a vested interest in your success and will assist you professionally until you get to the facility or company that you want to work for. These firms have established relationships with facilities and healthcare companies and usually receive vacancy announcements from them earlier than everybody else. This would also be the time to once again get in touch with the professionals you've sought advice from about the job you want. Ask about any openings or at least request for their critique of any resume or material you may be using when applying.

Part of your strategy should be to utilize all channels possible to get your resume and name out there. Online tools such as LinkedIn, Facebook and healthcare career-focused social networks like Medical Mingle (<http://www.medicalmingle.com>) can open doors for you. Have your letters ready and practice mock interviews with a friend or family. When you start reaching out to companies, take note of those you've applied to and follow-up if necessary. Exhaust all options that you have to get the job that you've worked so hard to be able to get.

When you find the right career path, you discover an important part of your life. Your search for a career will result to some long-term benefits when you do it diligently. Your job directly impacts your life since it's what you will do for most of your waking hours. By putting the effort and time needed in preparing and executing a well-planned job search, you increase the possibility of finding that healthcare career that will perfectly fit you. Good luck!

Charmaine Teodoro is the Senior Vice President of JUNO Healthcare Staffing, a group of companies that recruit RNs, LPNs, CNAs and allied healthcare professionals and deploys them to healthcare facilities on a full-time, part-time, per diem or travel assignment. It also sponsors foreign-trained RNs for immigration to the US. JUNO's offices in California are located in Los Angeles and San Diego.
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FINDING IT HARD to find REAL HELP with your LOAN MODIFICATION?

Many homeowners are in distress and need help urgently. With so many people struggling with their mortgages or facing foreclosure, there are equally as many who are offering assistance, for a fee. If you are considering Loan Modification, be careful! Don't hire an illegal loan modification company.



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- Provide access to information on the legal options available to you
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- Provide Fee comparisons and payment plans available

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