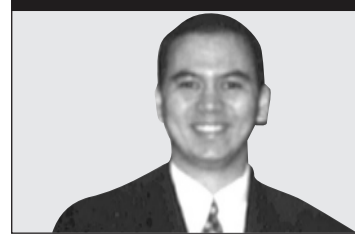


**IMMIGRATION UPDATE**



**ATTY. EUGENE PALACIOS**

**T**HERE is a saying that if you give a man a fish, you have fed him for a day, but if you teach a man how to fish, then you have fed him for a lifetime.

We have always believed in this saying. That is why for the past so many years, it has been the policy and mission of our law office to educate our clients and the immigrant community in general about their rights and privileges, as well as duties and responsibilities under current immigration laws, rules, and regulations.

We believe that education is the key that will enable an individual to ultimately achieve his immigration goals and objectives in the United States. Education will enable such individual to make intelligent decisions about his immigration case and encourage him to play a more active and positive role in said case.

We have been educating the public for more than 4 years now by conducting free immigration seminars almost every month. We invite everyone to come

**FREE IMMIGRATION SEMINARS**

**Know and understand your options**

and attend our free immigration seminars this coming May 02, 2009. There will be two sessions: (1) our "Free Family-Based Immigration Seminar" from 10:30 a.m. to 12:30 noon and (2) our "Free Employment-Based Immigration Seminar" from 1:30 p.m. to 3:30 p.m. You could attend one or both sessions.

**Family-Based Immigration Seminar (AM Session) Topics:**

1. Immediate Relative Category (Spouse, Minor Children, and Parents of U.S. Citizens)
2. The Four (4) Preference Categories:
  - 1st Preference Category (Unmarried Children of U.S. Citizens);
  - 2nd Preference Category divided into two sub-categories: 2A Category (Spouse and Minor Children of Legal Permanent Residents (LPRs)); and 2B Category (Unmarried Children of LPRs);
  - 3rd Preference Category (Married Children of U.S. Citizens); and
  - 4th Preference Category (Brothers and Sisters of U.S. Citizens).
3. Effect of Death, Marriage, and Turning 21 on Approved I-130 Petition
4. Child Status Protection Act (CSPA)
5. Humanitarian Reinstatement of Revoked Petitions

**Employment-Based Immigration Seminar (P.M. Session) Topics:**

1. Immigration Options Through Employment
2. Understanding the H-1B Process
  - Exemptions to the H-1B Cap
  - Alternatives to H-1B
3. Understanding the Program Electronic Review Management ( PERM ) Labor Certification Process and Greencard Application Process
4. Section 245(i) of the INA
 

The immigration seminars that we hold are not only free; we also tell the attendees from the very beginning that they have no legal or moral obligation to retain our services afterwards. We do these seminars as part of our commitment to give something back to the immigrant community that has generously supported us through the years.

Due to limited seats and the large number of people who wish to attend our seminars, we require interested individuals or parties to register in advance. Walk-ins will not be allowed to attend the seminars unless there are available seats.

If you, your family members,

or your friends are prepared to take the first solid step in achieving your American dream, then we invite you to attend one (or both) of our free seminars that will be held on May 02, 2009, Saturday, in our Covina office or schedule an appointment for your free initial consultation by calling us at (818) 956-8844 [Glendale] or at (626) 331-8188 [Covina]. You may also visit us at [www.palacioslawfirm.com](http://www.palacioslawfirm.com).

**Attorney Eugene M. Palacios is the founder and principal of the Law Offices of Eugene M. Palacios, APLC. He has great depth of experience and a successful track record in handling employment and family-based petitions as well as PERM and naturalization applications. He is licensed as an attorney in California and is admitted to practice before US Immigration Courts, the US Central District Court, and California State Courts. He is also an active member of the American Immigration Lawyers' Association. His offices are located at 100 North Brand Boulevard, Suite 600, Glendale, California 91203 and at 800 South Barranca Avenue, Suite 250, Covina, California 91723.**

**The above article does not, and is not intended to, constitute legal advice for a specific immigration problem and does not create an attorney-client relationship between our office and the reader. It is for informational purposes only and reflects our law firm's opinions and views on general issues.**

(Advertising Supplement)

**Debt relief, peace of mind with bankruptcy protection**

**MINDING YOUR FINANCES**



**ATTY. RAYMOND BULAON**

**I**F you are in debt and are seriously considering bankruptcy as an option, I am sure a lot of thoughts are going through your mind. I just want to get out of debt and start over but how quickly can I recover from bankruptcy? What are the different types of bankruptcy available? How do I know I am making the right decision?

These are all legitimate concerns and a competent and knowledgeable bankruptcy attorney should be able to help you determine whether bankruptcy is in fact your best course of action. I find that most people are concerned about the effects of bankruptcy on their credit more than anything else. They are under the mistaken notion that once they file for bankruptcy, their credit is ruined forever and that they will never be able to buy a house or obtain credit again. Of course, this is simply not true! Yes, bankruptcy is reported on your credit record for 7-10 years depending on the type of bankruptcy you are filing but a lot of people quickly bounce back from bankruptcy in as little as 2-3 years. I also find that most people who are in debt trouble already have bad credit anyway and filing bankruptcy, if anything, can only help them rebuild their credit in the long run. Yes, in most cases that I see, bankruptcy can actually improve credit by allowing the person a chance to start over after wiping out debts.

What most people don't understand is that creditors look at several factors when evaluating a credit application and that whether or not a bankruptcy shows up on your report is only one of those factors. For

example, when buying a home, banks are not as concerned about it if your bankruptcy is at least 3 years old and all other credit characteristics are appropriate (good character, stable employment, amount of down payment, etc.). And if you are buying a car after bankruptcy, this is usually not a problem although in the beginning, you will obviously pay a higher interest rate or may even need a co-signer until such time you prove creditworthiness.

Whether or not bankruptcy is the right solution for you also involves looking at your long term financial goals. For example, while your credit may suffer for a few years, the fact that bankruptcy may be your only and quickest way to recover financially outweighs any temporary disadvantages. Have a long-term focus and start thinking outside the box. Filing bankruptcy often means getting rid of old ways of thinking and developing a new mindset.

Filing bankruptcy may be just what you need in order to get immediate relief from creditor calls, harassment, wage garnishment and to protect your property and other assets. When appropriate for your situation bankruptcy protection can help you get out debt, rebuild your credit and give you peace of mind once again. If you are tired of being in debt and having sleepless nights worrying about your finances all the time, your life doesn't have to be this way and there may be something you can do right now to turn things around quickly. Let me evaluate your situation and help you explore all possibilities. For a free consultation, call Toll-Free 1-866-477-7772. We have offices in Glendale, Cerritos and West Covina.

**None of the information herein is intended to give legal advice for any specific situation. Atty. Ray Bulaon has successfully helped over 4,000 clients in getting out of debt. For a free attorney evaluation of your situation, please call Ray Bulaon Law Offices at TOLL FREE 1-866-477-7772.**

(Advertising Supplement)

**BARRISTER'S CORNER**



**ATTY. KENNETH URSUA REYES**

**I want out! Dissolution or legal separation?**

of one of the spouses 2) a judgment of dissolution or 3) a judgment of nullity of marriage.

With a dissolution action, there is no issue as to whether a valid marriage exists. The objective in a dissolution action is to terminate the marital status. Conversely, with an action for nullity, the issue is whether or not the marital status ever existed (i.e. whether there was a valid marriage at all). With regard to dissolution, community property is divided equally. With an invalid marriage, although no community property rights exist per se, property acquired during the void or voidable marriage, which would have been community property if not for the

impediment to a valid marriage, may be considered "quasi-community" property and divided under the same rules as community property. One has an interest in "quasi-community" property only if there existed a good faith belief that the marriage was valid. (Family Code Sec. 2251).

Alternatively, through legal separation, marital rights and financial responsibilities can be adjudicated without dissolving the marriage. A judgment of legal separation does not terminate marital status. Legal separation may be a viable alternative for persons who, for some reason or another, would like to continue marital status, but would like adjudication of

financial issues with his or her spouse. Typical reasons for choosing legal separation over dissolution include to retain eligibility for insurance benefits and to be in accordance with one's religious beliefs. Like dissolution, an action for legal separation conclusively determines each spouse's property rights and financial responsibilities to each other, including determination of support and division of the community estate. Once the judgment for legal separation is entered, the parties acquire no more community property and no obligations are imposed on either spouse except for those obligations as set forth in the

Continued on PAGE C4

# You Belong Here!

## Yes YOU can!

Medical Careers are in Demand!

**Start your new career NOW!**

- » Vocational Nursing (New Class is Enrolling now!)
- » Surgical Technology
- » Hospital Central Service Technician
- » Medical Assisting
- » Financial Records Processor
- » General Office

**Call us today for a FREE career planning session!**

Get Trained | Get Skilled | Get Hired

Day and Evening Classes Available • No HS or GED required for some programs • Financial Aid Available to those who qualify

# 1-888-891-4107

## PREMIERE CAREER COLLEGE

12901 Ramona Boulevard Irwindale California 91706 [www.premierecollege.edu](http://www.premierecollege.edu)

