

PROTECTING EMPLOYEE & CONSUMER RIGHTS



ATTY. CONRADO JOE SAYAS

Uninsured motorist coverage protects you and your family

policy. However, Jane did not have UM coverage so her permanent disfigurement, pain and suffering remained uncompensated.

It is undisputed that each one of the above drivers carried the required liability car insurance. However, thinking that Uninsured Motorist (UM) coverage is just wasted premium, they did not obtain it.

UM coverage pays for damages to you and your family if the other driver responsible for the accident is uninsured.

UM coverage will pay not only for medical bills and loss of earnings but also for the damages for pain and suffering that could have been recovered from the errant driver's insurance. UM coverage also protects you if the other driver does not have adequate limits in his/her policy. Most drivers only carry the minimum \$15,000 coverage. This amount is often not enough if there are serious injuries involved. It is, therefore, wiser to have coverage which exceeds the minimum amount.

It is very alarming to note that the already high rate of uninsured drivers in California continues to increase due to these difficult economic times. Despite the law requiring liability insurance, more and more drivers are choosing not to obtain car insurance in order to save the money that they would otherwise pay for premiums. As California sinks further into recession, the uninsured motorist rate is expected to climb higher. By year 2010, it is projected that one in six California drivers driving on California's streets and highways will have no insurance coverage.

People tend to think of a se-

rious accident as something that happens to other people. But accidents happen all the time - both to the reckless and the cautious. And even though it seems unfair that responsible drivers will have to pay the damages that an uninsured motorist has caused, the responsible drivers will thank themselves down the road for their foresight in purchasing UM coverage.

After all, the benefits of UM coverage go to you and your family, and not to the uninsured motorist.

C. Joe Sayas, Jr., Esq. is an experienced trial attorney who has successfully obtained significant results, including several million dollar recoveries for consumers against insurance companies and big business. He is a member of the Million Dollar-Advocates Forum—a prestigious group of trial lawyers whose membership is limited to those who have demonstrated exceptional skill, experience and excellence in advocacy. He has been featured in the cover of Los Angeles Daily Journal's Verdicts and Settlements for his professional accomplishments and recipient of numerous awards from community and media organizations. His litigation practice concentrates in the following areas: serious personal injuries, wrongful death, insurance claims, unfair business practices, wage and hour (overtime) litigation. You can visit his website at www.joesayasl.com or contact his office by telephone at (818) 291-0088.

(Advertising Supplement)

PROTECTING RIGHT & \$



ATTY. JOEL R. BANDER

AS EVERYONE should be aware, when you file for adjustment of status you cannot travel outside of the United States until CIS approves your application. Considering the slow processing times applicants should seek to avail of Advance Parole in order to be able to travel internationally.

Advance Parole enable aliens currently in the United States to re-enter while the application for adjustment of status is still pending. Aliens in the United States are not eligible for Advance Parole if they are in the United States illegally and are an exchange alien subject to the foreign residence requirement. The Advance Parole, however, does not guarantee admission into the US. Aliens with Advance Parole are still subject to the immigration inspection process at the port of entry.

Very importantly, individuals requesting advance parole must be approved before leaving the United States. Too often, clients with pending advance parole applications travel outside of the United States without first obtaining advance parole approval which result in serious adverse immigration consequences, including being unable to return to the United States and having

Obtaining travel documents from USCIS

pending immigration-related applications denied.

If you are applying for renewal of your Advance Parole (I-512L or I-512), CIS will accept and adjudicate a Form I-131 filed up to 120 days before the date your current advance parole expires. If you currently have a valid reentry permit or refugee travel document that will soon expire, you may obtain a new reentry permit or refugee travel document by filing Form I-131 and returning the current document to USCIS. A new Form I-131 may be filed regardless of the expiration date of your current reentry permit or refugee travel document.

The Illegal Immigration Reform and Immigrant Responsibility Act of 1996, stipulates that immigrants who depart the United States after being unlawfully present in the United States for certain periods can be barred from admission to lawful permanent resident status, even if they have obtained advance parole. Those immigrants who have been unlawfully present in the United States for more than 180 days, but less than one year are inadmissible for three years; those who have been unlawfully present for a year or more are inadmissible for 10 years. Immigrants who are unlawfully present and depart the US and subsequently re-enter under a grant of parole, may nevertheless be ineligible to adjust their status. Hence, do not consider a grant of advance parole to be a magic cure-all for

re-entry issues.

USCIS recommends all immigrants with pending applications for adjustment of status to check and consult an immigration attorney, or an immigration assistance organization accredited by the Board of Immigration Appeals before making any foreign travel plans.

Bander Law Firm, LLP has been providing immigration services for over 15 years and has multilingual staff who communicates effectively in Tagalog, Cebuano, Korean, Spanish, Sinhala, Farsi and Mandarin. Please feel free to call Bander Law Firm at 213-873-4333 regarding your legal concerns. Bander Law Firm provides a full range of legal services in the fields of Immigration, Mortgage Litigation, Bankruptcy, Personal Injury, Criminal and Removal Defense, Civil and Business Litigation, Wage and Hour Litigation and Class Action lawsuits.

Bander Law Firm, LLP has been providing immigration services for over 15 years and has multilingual staff. Feel free to call Bander Law Firm, LLP at (213) 873-4333 to schedule your consultation regarding your legal concerns. Bander Law Firm provides a full range of legal services in the fields of Immigration, Mortgage Litigation, Personal Injury, Bankruptcy, Criminal and Removal Defense, Civil and Business Litigation, Wage and Hour Litigation and Class Action lawsuits.

Bander Law Firm, LLP Downtown office address: 1055 W. 7th Street, Suite 1950, Los Angeles, CA, 90017. Tel: (213) 873-4333 Fax: (213) 873-4334. San Gabriel Office address: 1045 E. Valley Blvd., #A215, San Gabriel, CA 91776. Email: info@banderlaw.com.

(Advertising Supplement)

Five keys to success for '601' waivers

PROBLEM SOLVED



ROBERT J. DUPONT

had to re-file and adjustment of status application so that we can provide a more detailed and effective I-601 waiver to the immigration officer. It has been my experience, at the interview, that officer's have thanked me for providing them with the information and arguments they need to justify approval of the I-601 to their supervising officers.

Key 4: Research the Issues

USCIS recently approved a case for one of my clients who was the victim of "notario" fraud. The client had sought help with his case from an individual "Sonny Tabula" who was sentenced and convicted in Federal District Court for making false claims in visa applications from 2001 to 2003. In October of 2005, he was convicted and sentenced to 15 months in Federal Prison and fined \$40,000 for convictions on five counts of violating federal laws in connection with filing visa applications. (See Criminal Case No. SACR 04-00240-JVS) By going on-line, obtaining copies of the Judgment against the Notario, and published accounts of his past conduct, we can help the immigration officer understand how our client was not responsible for false documents filed on his behalf.

Key 5: Question whether the i-601 waiver is needed

Every attorney or applicant submitting an I-601 waiver should consider whether it is really required. In some cases including the Sonny Tabula cases, if there was no actual marriage, and the client was unaware of a false certificate being filed, there is no basis for a charge of marriage fraud or misrepresentation. Stating this at the beginning of a pleading often forces the officer to consider whether requiring the I-601 waiver was fair to begin with, and may make him or her more open to approval of the case.

The bottom line is you need to put your future in the hands of a skilled attorney who is "writing to win" and not going through the motions in filing your I-601 waiver. It is important to work with your attorney, provide him with sworn declarations and background documents he needs so that he can submit an effective waiver that has a chance of winning before USCIS.

Robert J. DuPont is an attorney with the law firm of Wilner & O'Reilly. Mr. DuPont is admitted to the California Supreme Court, and Federal District Courts in the Central and Northern Districts of California as well as the 9th Circuit Court of Appeals. Mr. DuPont is a regular speaker with ILW, and past chairman of the Immigration Law Committee with the Beverly Hills Bar Association. Mr. DuPont has risen to prominence with a 10 year practice in the field of immigration law as well as influencing Department of State and USCIS practices and policies through Federal District Court litigation including a Ninth Circuit Court of Appeals decision on V-Visas eliminating age-out of minor V-visa recipients.

(Advertising Supplement)

DOWNTOWN OFFICE:
1055 W. 7th Street, Suite 1950,
Los Angeles, CA 90017
Tel: (213) 873-4333
Fax: (213) 873-4334

LAS VEGAS OFFICE:
5155 S. Durango #101
Las Vegas, NV 89148
Tel. (702) 367-8000
Fax (702) 367-8011

For more information, please visit our website:
www.banderlaw.com