

TAPAT SA BATAS



ATTY. RHEA V. SAMSON

Ang good moral character para sa naturalization

para sa good moral character ng mga mamamayan ng isang komunidad kung saan nakatira ang naturalization applicant ang titignan.

Ang Immigration Regulations ay nagbibigay ng listahan ng mga masasabing walang good moral character. Ang mga kasama sa listahang ito ay ang mga sumusunod:

Mga napatunayang may sala sa pagpatay ng tao;

Mga napatunayang may sala sa aggravated felony o yung may sentensya na pagkulong na mahigit sa 1 taon;

Mga napatunayang may sala sa crime involving moral turpitude;

Mga mapatunayang may sala sa hindi kukulang sa 2 paglabag sa batas kung saan ang kabuuan ng sentensya ay 5 taon o mahigit pa sa 5 taon;

Mga lumabag sa batas ng US o ibang bansa ukol sa mga controlled substance na hindi isang paglabag lamang ukol sa possession ng 30 grams or less ng marijuana;

Mga umamin na gumawa ng krimen kung saan walang pormal na pagsasakdal, aresto, o pagpapatunay na may sala;

Mga nakulong ng hindi kukulang na 180 na araw dahil sa pagpapatunay na sila ay may sala sa paglabag ng batas;

Mga nagbigay ng false testimony para makakuha ng immigration benefit;

Mga may kinalaman sa prostitusyon o commercialized vice;

Mga nagpuslit ng mga tao dito sa US;

Mga nagpa-practice ng polygamy;

Mga napatunayang may sala sa hindi kukulang na 2 gambling offenses;

Mga taong ang pinagkakabuhayan ay illegal gambling activities;

Mga habitual drunkard;

Mga hindi nagbibigay ng suporta sa kanyang dependents;

Mga nagkaroon ng extra-marital affair ng siyang dahilan na pagsira ng existing marriage.

Ang listahang ito ay hindi kumpletong listahan ng mga taong masasabing walang good moral character. Ang USCIS ay maaaring sumiyasat ng good moral character ng isang naturalization applicant sa pamamagitan ng pagtingin at pagsuri sa iba pang mga paglabag sa batas na may kaugnayan sa mga nakasaad sa taas.

Si Attorney Rhea V. Samson ay abogado dito sa California at sa Pilipinas. Siya ay nagturo sa Ateneo De Manila University ng Essentials of Philippine Business Law, Obligations and Contracts, Corporation Law, Partnership Law at Labor Laws and Social Legislation. Siya rin ay nagkatha ng librong, "Working With Labor Laws, A Comprehensive Guide on Conditions of Employment, Employee Benefits Under Special Laws, Termination and Retirement" na inilathala ng Ateneo de Manila University Press at University of Hawaii Press. Itong libro niya ay kasalukuyang textbook sa kursong Labor Laws and Social Legislation ng Ateneo de Manila University.

Nagbibigay si Attorney Samson ng free initial consultation sa kanyang opisina, Samson Law Corporation, 3550 Wilshire Boulevard, Suite 1765, Los Angeles, CA 90010; telephone no: (213)249-1605; fax no: (213)637-5637; email address: samson@samsonlawcorp.com; website: www.samsonlawcorp.com.

(Advertising Supplement)

BRIDGING FINANCIAL GAPS



EVANGELINE A. GIRON

Should you or should you not transfer property to a living trust?

this type of property into a living trust. This is because both owners could pass away in a common disaster, or the surviving owner could forget to place the property into a living trust at a later time. You should read your home deed to determine how the property is owned.

Property that is of little value need not be placed in a living trust, because it may be exempt from probate or subject to a streamlined probate process. Other items that usually need not be included are:

- Personal Checking Accounts.
- Property that you buy or sell frequently: This is especially true if you do not expect to own the property when you die.
- Cars: Most cars are not terribly valuable and most insurance companies may be reluctant to insure a car owned by a trust. If, however, you do own a valuable car, it may make sense to check with your insurance company to see if it will insure cars owned by trusts.
- IRA's, 401(k)'s, etc.: Technically, such accounts or funds cannot be owned by a trust. You can still avoid probate on these monies if you directly name a beneficiary to receive the funds in those accounts when you die.
- Life Insurance: Your policy will directly designate a beneficiary.
- Income or Principal from

another trust: If you are entitled to leave interest or principal from another trust to your own beneficiaries, you may not do so through your living trust. You may do so only through your will.

Even after transferring your property into a living trust, you can sell your property in two ways. The first, and most common, approach is simply to sell the property directly from the trust. In that situation, the seller of the property is the trust not you. The second approach used mostly when an institution requests it, is to transfer the property out of the trust back to you as an individual and then sell it.

NOTE: Evangeline is not an attorney nor does she provide legal advice. She prepares legal documents at the specific direction of the client. She is a Legal Document Assistant (LDA # 397, registered and bonded in Los Angeles County, expires 3/23/2011).

Evangeline can be reached at her marketing location at the Ground Floor of Eagle Rock Plaza (in front of Jollibee), 2700 Colorado Blvd., Los Angeles, CA 90041 or at her business address at 655 N. Central Ave., 17th Flr., Glendale, CA 91203, phone number (323) 356-3803 or (323) 254-6787.

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. (Advertising Supplement)

5th Philippine Medical Mission Invitational

THE Filipino-American Marketing Enterprise (FAME) is coordinating the 5th Philippine Medical Mission Invitational golf tournament to be held on Sunday, August 2, 10am at the Wilson Golf Course in LA. This tournament is a fundraising event for a medical mission to the Philippines. This is an annual event that started in 2005 at Whittier Narrows Golf Course in Rosemead, CA.

PMMI Cups will be awarded to the Overall Gross and Net Champions. Beautiful trophies will be awarded to the 1st, 2nd and 3rd places for Classes A, B and C. A \$10,000 cash prize will be awarded to the main hole-in-one and a set of clubs and airline tickets for the consolation hole-in-one. A putter will be the prize for the closest to the pin and a driver for the longest drive. There will be 10 prizes for the raffle.

The tournament fee is \$85 per player, inclusive of the green fee, cart, freebies, lunch box and dinner. Dinner menu includes lechon, chicken barbecue, fish kinilaw and kilawing kambing. The golf tournament is limited to 60 players only. For reservations, you may call (818) 486-5650. ■

CREATIVE SMILES



DR. NELLY LYN MONTILLA

WHAT is gum disease?
Gum disease is an inflammation of the gums that can progress to affect the bone that surrounds and supports your teeth. It is caused by the bacteria in plaque, a sticky, colorless film that constantly forms on your teeth. If not removed through daily brushing and flossing, plaque can build up and the bacteria infect not only your gums and teeth, but eventually the gum tissue and bone that support the teeth. This can cause them to become loose, fall out or have to be removed by a dentist.

There are three stages of gum disease:

Gingivitis, this is the earliest stage of gum disease, an inflammation of the gums caused by plaque buildup at the gumline. If daily brushing and flossing do not remove the plaque, it produces toxins (poisons) that can irritate the gum tissue, causing gingivitis. You

Stages of gum disease

may notice some bleeding during brushing and flossing. At this early stage in gum disease, damage can be reversed, since the bone and connective tissue that hold the teeth in place are not yet affected.

Periodontitis: at this stage, the supporting bone and fibers that hold your teeth in place are irreversibly damaged. Your gums may begin to form a pocket below the gumline, which traps food and plaque. Proper dental treatment and improved home care can usually help prevent further damage.

Advanced Periodontitis: in this final stage of gum disease, the fibers and bone supporting your teeth are destroyed, which can cause your teeth to shift or loosen. This can affect your bite and, if aggressive treatment can't save them, teeth may need to be removed.

How is gum disease treated?
The early stages of gum disease can often be reversed with proper brushing and flossing. Good oral health will help keep plaque from building up.

A professional cleaning by your dentist or hygienist is the only way to remove plaque that has built up and hardened into tartar. Your dentist or hy-

gienist will clean or "scale" your teeth to remove the tartar above and below the gumline. If your condition is more severe, a root planing procedure may be performed. Root planing helps to smooth irregularities on the roots of the teeth making it more difficult for plaque to deposit there. (Root planing is not the same as regular tooth cleaning. Call to receive a brochure to know the difference).

By scheduling regular checkups, early stage gum disease can be treated before it leads to a much more serious condition. If your condition is more advanced, treatment in the dental office will be required.

CREATIVE SMILES DENTAL
The Ultimate Smile Make-Over and Tooth Whitening Center
Dr. Nelly Lyn Montilla
16220 Nordhoff St. / Woodley (Beside Starbucks Coffee)
North Hills, CA 91343
Tel. No. (818) 893-1700
www.creativesmilesdental.com

The following information is provided as a general guideline. It is NOT intended in place of professional care. Since every pregnancy may vary, consult your physician or dentist for advice on your particular situation.

(Advertising Supplement)

Six Flags Magic Mountain...

PAGE C5 ◀

Mouse, the next roller coaster ride from Magic Mountain will bring you to the moon and back to Valencia in one minute and 30 seconds! Have you ever heard of faster than the speed of light?

Thus, the proposition that bankruptcy is good for you if you have too much debt is true. This is not only true for business. It is also true for individuals. If you have too much accumulated debt, it will be beneficial for you to seriously consider going through bankruptcy to get rid of debt, so you can become productive again. In a Chapter

7 case, you will be able to get rid of all of your accumulated debt while keeping your house, retirement account, furniture, cars and practically all if not all of your assets. For instance, if you own a \$400,000 house with a mortgage of \$450,000, have a retirement account of \$500,000, own a 2008 Lexus RX 400 with a balance of \$30,000 and a 2009 Mercedes Benz 300 S with a balance of \$28,000, you will be able to keep all of these assets while getting rid of \$100,000 of credit card debt, assuming you pass the means test analysis. By nullifying a hundred thousand of

credit card debt, you free yourself of \$4,000 of minimum credit card payments monthly. You become productive again while you keep all your assets and income.

Contact my office if you need debt relief. 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)

Taking your nursing career...

PAGE C5 ◀

and at your own time. Courses have instructors that teach you the program--some in real time online, and you can communicate with your fellow students through discussion boards, chat rooms and other messaging systems. Today's educational environment allows you to experience a virtual classroom conveniently, giving you the chance to learn new things, whether it be techniques, terms or treatments. Add to this the fact that some continuing education courses are prerequisites in many nursing professions. Note that when taking such courses, you have to check if they are approved by the American Nurses Credentialing Center.

Taking up continuing education courses and understanding the knowledge you gain by heart makes you more effective and highly promotable. Because taking these classes makes you

stand out from the crowd of 2.5 million nurses. A number of these are advanced training and not required, making you a better nurse from the rest of the pack. You gain new skills you can readily use on the job or when applying for another specialization.

Skills are important and what you have as a nurse is highly regarded and in demand. But don't let the comfort of multiple opportunities keep you from increasing the value of your applied knowledge. Look at this, if you're already gaining a lot from what you already know about nursing, imagine how much more you will get if you enhance it.

A famous author stated that good is the enemy of great. Most nurses today have a good life. They have the necessary skill set, have high paying jobs and have above average bank accounts. They love what they

do and they know what they're doing. There's nothing wrong with the picture, except if you want to become a great nurse and make a greater impact in people's lives.

Charmaine Teodoro is the Senior Vice President of JUNO Healthcare Staffing, a group of companies that recruits 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.

JUNO Healthcare California, LLC
LOS ANGELES
4929 Wilshire Blvd., Suite 328
Los Angeles, CA 90010
T 323-937-7210
F 323-937-4947
Website: http://www.junohealthcare.com

SAN DIEGO
7851 Mission Center Court
Suite 342, San Diego, CA 92108
T 619-299-3100
F 619-299-3103
Website: http://www.junohealthcare.com

(Advertising Supplement)