

PROTECTING RIGHT & \$



ATTY. JOEL R. BANDER

Changing employers while on an H-1B Visa

There cannot be any gaps in employment. Oftentimes, employers/employees make a mistake of not filing the petition before the employee starts working for the new company. Failure to do so may lead to the revocation of an alien's H-1B visa.

Since their H-1B visa was already counted against the 65,000 visa cap when they obtained the visa from the current employer, the new employer can still file for their H-1B visa even if the 65,000 visa cap has already been exhausted. Once your H-1B visa has been counted toward the visa cap, you will no longer have to wait the next year to apply.

Another common mistake is when the employers do not pay the employee they petitioned with the wage indicated in the H-1B petition. These aliens should receive salary that is in accordance to the industry's prevailing wages. There are instances when aliens petitioned by employers turn a blind eye on this violation made by their employers because they are happy enough that they are able to work in the United States.

As with any H-1B visa, aliens

are only allowed to work for the petitioning US employer and perform the tasks described in the petition. The duties you are to perform and the wages you are to receive should be in accordance with what was filed by the employer.

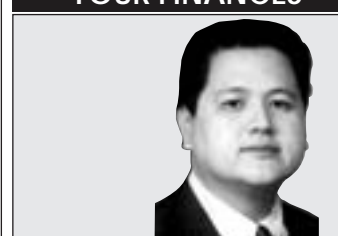
The most important thing to remember about changing employers while on an H-1B visa is this: There should be no gaps in your employment because your H-1B allows you to stay in the US legally based on continuous employment.

Atty. Joel R. Bander is the partner of Bander Law Firm, LLP. With over 15 years of litigation and immigration experience, Mr. Bander is a leading litigator and accomplished trial strategist. He has successfully handled numerous cases before Federal, State, Civil, and Criminal Judges and has participated in hundreds of arbitrations and trials.

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MINDING YOUR FINANCES



ATTY. RAYMOND BULAON

Debt relief, peace of mind with bankruptcy protection

as little as 2-3 years. I also find that most people who are in debt trouble already have had 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-signor 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 more than 4,000 clients in finding solutions to their debt problems. To schedule a free attorney consultation, please call Ray Bulaon Law Offices at TOLL FREE 1-866-477-7772.

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How not to dial M for...

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the effects of the economic downturn, with mounting financial pressures and with an unprecedented number of foreclosures, forcibly displacing families from their nests. And yet to merely focus on economics as the root of this troubling phenomenon is shortsighted and misses the whole point.

After all the news vans are gone from the crime scene, after the vacuous words of any sitting president have been said, after all references to the story are buried in the inside pages and eventually ground to a halt on the internet, and when the grieving families have no more tears to shed, many questions as to why such things happen with alarming frequency remain unanswered.

There seems to be a moral turpitude that ails a society that looks at murder suicide as an option. This much is certain, when extreme hubris rules the heart and mind, there will always be a lack of personal responsibility and accountability when something goes wrong. It was always because of someone else's fault or because of a set of circumstances. We tend to blame everything else but ourselves. The tendency to shirk responsibility is probably wired into our DNA right at the Garden of Eden with Eve playing the blame game early on. The devil made me do it. So did Adam. The woman gave me the apple. It is our inability, due to pride, the deadliest of all human failings, to own up to sin. And so it was with the fallen angels. There's only one antidote to pride for us mere mortals and that

is to cultivate daily a grateful, humble heart that thanks God for every moment of life on earth. Our Blessed Mother exemplifies the kind of heart that bears all. That is why she is worthy of emulation.

"Thou shalt not kill" is a commandment that holds in good times and in bad. There's no moral relativism on this. Each is precious to God or He wouldn't have sacrificed His own Son if He didn't think we were worth the time and trouble. Each murder is a grievous sin against the Holy Spirit from whom all life comes. It is us who has discounted our own worth.

Part of the reason we have discounted the value of human life is that modern society has become so desensitized to violence and death via the content in films, games and media that pass for entertainment these days, that we take life for granted as though it means nothing. Add to that is the easy access to the cheap killing machines, guns that only the very sane, the very mature and the upright should be given the license to own. If the strictest of standards for gun ownership were really enforced, maybe only a tiny percent of the population can own guns.

Does hell exist? How is punishment meted out in the afterlife? In the physical universe, scientists claim that there are black holes in the known universe that can't be seen by human eyes but with gravitation so strong that it sucks, as in a whirling cosmic cauldron stirred by mighty forces, all the stars and planetary systems that come within

its orbit, so strong that not even light can escape. Need a visual for hell aside from Dante's Inferno? Black holes could fit the bill as a repository for lost souls, a cold, dark, fetid, eternal state of gnawing pain and bitter regret, filled with the piercing screams of the damned, without the presence of God, and forever blotted out from all memory except their own.

Is it possible that the morally bankrupt and depraved, regard the taking of a life as an option when things do not go their way or when the course of their lives hit a snag and overweening pride tells them to end it all, instead of getting down on their knees to pray to the God of their beings for the humility, the courage and the strength to endure? Gone is the fear of God, much less the love of God. As we steer farther and farther away from God and place something else in the center of our lives, scenarios of helplessness and despair such as what we are witnessing more frequently these days may be expected to unfold with eerie regularity.

Many of us have become egocentric, overly individualistic, self-absorbed individuals. Perhaps during this period of testing, we would be a lot happier, healthier and less prone to veer towards lives of quiet desperation if we focused less and less on ourselves and more on the welfare of the other person and commit spontaneous, frequent acts of kindness and generosity to family members, total

strangers and even those we struggle to love. It would be a tough slog but still doable.

There was one telling incident I never quite forgot. Long ago, I was running breathlessly huffing and puffing in my stilettoes to drop some coins on a parking meter on Wilshire Boulevard I knew had expired because of a long, drawn-out presentation I was making on the upper floor of a nearby high rise. Fortunately, I narrowly missed getting a thirty-some dollar fine from the parking enforcer because a panhandler had dropped some coins for my car's meter, from his can of coins. It stunned me to see him feeding all the meters that were expiring on that block. Of course, he may have been merely trying to annoy the heck out of the parking enforcer. Who knows? I only saw the kindness in the act. That stayed with me. From then on, I would remember and always be inspired by the completely anonymous gesture of that person who had practically nothing but still gave of the little he had.

That's when I knew kindness is contagious like the flu.

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