

PROTECTING RIGHT & \$



ATTY. JOEL R. BANDER

Obtaining travel documents from USCIS

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 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 re-entry 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 country 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.

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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(Advertising Supplement)

DEBT RELIEF



ATTY. LAWRENCE YANG

CIRCUIT City Stores Inc. filed for chapter 11 bankruptcy reorganization this week, following the footsteps of other big retailers, which filed for bankruptcy relief this year. Linen n Things, Steve & Barry's, Mervyns, Sharper image, Levitz furniture are other nationwide retailers who sought bankruptcy protection earlier this year. Circuit City said in its Chapter 11 petition that many of its suppliers have concerns about its liquidity and ability to pay for merchandise forcing it to seek the protection of a Bankruptcy Court before the crucial holiday season. It is interesting to note that many large businesses, including the companies of Donald Trump which has filed for bankruptcy reorganization several times and as recently as 2004, opt to reorganize itself through bankruptcy to subsequently emerge as a leaner and profitable business enterprise. Even K-Mart went through bankruptcy several years ago. Unlike AIG, the owners of these businesses do not seek a bailout using public funds. What they seek is the Bankruptcy Court's protection from creditors allowing them to cut their debts and

Circuit City seeks bankruptcy relief

operating expenses so they can be profitable again, to survive. Lehman Brothers, one of the largest and oldest investment banks in America is still doing business right now as a debtor in possession of the business under protection of bankruptcy law since the Feds denied it bail out funds.

General Motors, the largest carmaker in America, has been hemorrhaging cash at the rate of billions of dollars every quarter, recently stated that it would have to seek bankruptcy protection if the government does not bail it out in the next 2 months.

These businesses are really saying that if there is no bail out for them, the only effective method for them to survive is through bankruptcy. Does this seem odd to you? How can bankruptcy help a business survive? Quite simply, bankruptcy law allows businesses to get rid of debt while allowing them to continue operating and doing business so they can be profitable again, so they can survive.

The same is true with individuals. If your personal debt is too high and debt payments are no longer manageable, individuals have to also resort to bankruptcy to reorganize their financial affairs by letting them get rid of their debts while allowing them to keep most if not all of their assets. The other option is to have your rich uncle bail you out by having him pay off all of your debts. But most individuals cannot rely on Uncle Sam to bail them out of their debt problems. So most individuals must rely on bankruptcy law to help them get rid of their debts so they can get a fresh start in life and become

productive citizens again.

Just like businesses, individuals can and do make financial mistakes, which saddle them with unwanted debt. For instance, client bought three houses with zero down last year thinking they would go up in value. Each house had two mortgages (80/20). Even if all three houses got foreclosed, client would still owe the second trust deeds on all three houses. The second trust deed for each house was \$150,000. So, even if all three houses got foreclosed, client would still owe \$450,000. He also owed \$60,000 of credit card debt because he used the cards to pay for mortgage payments hoping that the house values would go up at which time he would sell all three houses for a clean profit. But as we all know, that never happened. Client is a professional who has gross income of more than \$100,000. What do you think? Should he seek bankruptcy protection to get rid of \$510,000 of unsecured debt or should he spend the rest of his life paying of \$510,000 of unsecured debt because he made the mistake of buying three houses for investment last year? With a chapter seven bankruptcy he can keep everything he owns and keep his income while discharging all of his unwanted debt.

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 5B, Alhambra, CA 91803.

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The Voice of FilAmerica

Political empowerment is still a treasure that eludes us as a community here in America. While we are the second largest Asian American community in the United States, we have yet to harvest the power that comes from our numbers. The Voice of FilAmerica features elected and appointed officials—regardless of political affiliation—in the different US states who are of Filipino ancestry. As your Filipino American community newspaper, the Asian Journal recognizes the fact that we all have a responsibility towards bringing political empowerment to fruition, especially for our future generations. It is our hope to have our voices heard all over America.

Benjamin Jerome 'Ben' Cayetano 1st US FilAm State Governor

by CYNTHIA DE CASTRO
AJPress

ONE of the most awaited publications in Hawaii today is the tell-all autobiography of its former governor, Benjamin J. Cayetano, the first Filipino-American to govern a state. Titled Ben: A Memoir, From Street Kid to Governor, the forthcoming book's anticipated publication date is January 2009. In the book, Cayetano shares his story, from a childhood in the tough neighborhoods of Kalihi and its surroundings, to serving as Hawaii's governor from 1994 to 2002.



minor in American history and he earned his Juris Doctor degree from Loyola Law School in 1971.

In an interview that came out in the Honolulu Weekly, Cayetano said that unlike other politicians who tend to 'self censor' their memoirs leaving out embarrassing episodes and blunders from their life stories, he said the readers of his book 'will be able to see my warts, the mistakes that I made,' as well as the high points.

Born in Honolulu, Hawaii, Cayetano was raised by his father in Kalihi, an ethnic Filipino neighborhood west of Downtown Honolulu. He attended Wallace Rider Farrington High School where he received poor grades and was often disciplined by his teachers and counselors. Upon graduation Cayetano married Lorraine Gueco, his high school sweetheart. Cayetano worked a variety of menial jobs, such as a metal-packer in a junkyard, truck driver, apprentice electrician, and finally as a draftsman.

In his soon-to-be-published book, Cayetano said he was frustrated by racism and politically unfair hiring practices in his native Hawaii so he used proceeds from illegal gambling to move his family to California in 1963. In LA, Cayetano attended Los Angeles Harbor College and eventually transferred to the University of California, Los Angeles in 1966. In 1968, he graduated from UCLA with a major in political science and

After getting his law degree, Cayetano was hired by prominent Honolulu attorney Frank Padgett to work at his law firm, giving him an advance on his salary so he could move his family back to the Islands. In 1974, Cayetano was elected to the Legislature, beginning 28 years in elected office as a state senator, lieutenant governor and then governor.

He joined the John D. Waihee III gubernatorial ticket in 1986 and became the first Filipino American Lieutenant Governor in the United States. The Waihee/Cayetano ticket was re-elected to a second term in 1990. In his capacity as Lieutenant Governor, Cayetano established the A+ Program, an ambitious state-funded, universal, after-school care program with chartered organizations at each public elementary school in Hawaii. The A+ Program became a model for other school boards across the country to create similar projects.

In 1994, Cayetano was swept into the office of governor, having defeated Congresswoman Patricia Saiki and former Mayor of Honolulu Frank F. Fasi. He was re-elected in 1998 for a second term. Since the law did not allow him to run for a third term,

Cayetano left office in December 2002.

Cayetano is currently married to the former Vicky Tiu Liu, whom he married on May 5, 1997, and with whom he has two children, Marissa and William. He has three children from his first marriage: Brandon, Jaaneen, and Samantha. ■