

INSURANCE 101



MELODY AVECILLA

THE dream of owning a business becomes a reality for thousands of people each year. For many of these would-be captains of industry, that means starting the operation on a small scale. However, your enterprise may be in jeopardy if you don't have business insurance. You need business insurance because most beginning entrepreneurs don't have the financial resources to handle adversity if

# All businesses need insurance

it should come. Adversity can happen in many ways: fire can destroy your inventory, a power outage could cause your goods to spoil or a customer could be injured accidentally while visiting your location. Business insurance can protect you from these hazards and others by providing many or all of the coverages listed below: Accidental direct physical loss coverage for business personal property, Broader off-premises property coverage, Loss of income coverage and Extra expense coverage.

This list above is just a sample of what's available. You should contact your State Farm agent to see what coverages are right for your business. Many entrepreneurs start their businesses on shoestring budgets and try to cut corners by keeping expenses at a minimum. But when you consider what you get, business insurance becomes a tool you can't afford to work without it. \*\*\* If you suspect a scam, call the NICB hotline at 1-800-TEL-NICB. For information about auto insurance and insurance fraud, contact your insurance agent. (Advertising Supplement)

IMMIGRATION AND TAX SOLUTIONS



ATTY. BELLA REYES, J.D., LL.M.

AS MANY of the readers of Asian Journal know, I am a Filipina and an Immigration Attorney based in Anaheim, California. I am retained Immigration Counsel for several Hospitals, Nursing Facilities, and other Private Employers of Registered Nurses who provide Employment and Sponsorship to RNs who want to work and live in the United States. I also represent hundreds of families of RNs who have successfully immigrated to the US On behalf of my Employer clients, I am actively looking for well qualified RNs who have passed the NCLEX and require a Sponsorship. In the past, I have had many RNs (or friends and family members of RNs) who called my office to inquire about their US Visa Options. I have always taken time to provide them with as much information as I can to help them make the right deci-

# US visa options for registered nurses

sions for themselves and their families. To accommodate the increasing number of these inquiries, and provide vital and accurate information to more people, I have decided to hold Seminars in California, Manila and Cebu this summer exclusively targeting RNs who are NCLEX Candidates and Passers to discuss their US Visa Options. Some of the questions to be discussed in the Seminars are as follows: What are the different visa categories that RNs can apply for now? What is the difference between Permanent/Immigrant Visas and Non-Immigrant Visas? What is the Visa Retrogression? What do we do while there is a Visa Retrogression? Can I work while waiting for my visa application to be processed? What is the H-1B visa? How does one qualify for H-1B visa? Can I change my Tourist visa to H-1B visa and start working? What do Employer/Sponsors need from an Applicant RN? Who pays for the legal, filing,

and other fees for visa applications? Can I bring my family with me under any of the visa options? If I passed the NCLEX-RN in one State, can I use it to apply for a visa and work in another State? Please visit my website at www.bellareyes.com for more information about the Seminars and to register to attend the Seminar. You can also find more information about my background, credentials, and law practice there. This article is not intended to provide the reader any legal or tax advice. For more information on applicable legal remedies or tax benefits for you, please call our office at (714) 530-0042 or visit our website at bellareyes.com. \*\*\* Bella Reyes is a Federal Tax and Immigration Attorney and has been practicing for over 13 years. She has clients in several states, including California, Texas, Nevada, Maryland, Washington, DC, Florida, New York, and New Jersey. She is a member of the bars of the US Supreme Court, US Tax Court, and Maryland. Her office is located at 421 N. Brookhurst Street, Suite 200, Anaheim, California 92801. (Advertising Supplement)

# Using the web for your healthcare...

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you at no cost. These specialized social networks will allow you to share your experiences and receive support from a community of people. Sharon's CarePages http://www.carepages.com website lets patients build their blogs for free with the possibility of being viewed by its more than 3.5 million members. CaringBridge http://www.caringbridge.org provides free websites that will allow families and relatives to connect to one another. Another free service, PatientsWeb.org http://www.patientsweb.org gives you the means to update your closest friends about your condition. All these sites are tools that can be used by patients online to receive care and comfort from their friends, relatives, and even from strangers who can relate to their situation. Discover opportunities in healthcare As an industry that is projected to grow and have great demand for workers in the next couple of years, a career in healthcare could be a feasible option if you want to change careers. This especially goes for outgoing individuals who enjoy dealing with people. Opportunities abound in this sector and once again, the web is there for you to find opportunities. Of course, one highly recommended site for this is our very own junohhealthcare.

com http://www.junohhealthcare.com, which has information and resources available for aspiring healthcare professionals. We will soon have current job openings on the site, which will give you an idea of what you can do in the industry. Our Career Resources section has links to websites of licensure agencies and nursing boards that would come in handy when you prepare for nursing and other healthcare work. ExploreHEALTHCareers.org http://www.explorehealthcareers.org, one of our ten websites every healthcare professional should know, provides detailed information on almost every healthcare career you can imagine. It discusses the function, working condition, training requirement, and provides links to other resources on specific healthcare careers from Art Therapists to Forensic Toxicologist. Browsing the sections in this site gives you a complete perspective on different job opportunities in the field. The Department of Labor's Bureau of Labor Statistics page on healthcare http://www.bls.gov/oco/cg/cgs035.htm gives an outlook on the industry, important updates and a useful presentation of statistics that can be handy in understanding what jobs will be in demand, where will those jobs be and for how long will they be in demand. These three sites will mainly give you a rundown of what's

out there. From there you can delve deeper into the industry by Googling different job boards that feature healthcare jobs and visiting hospital websites' career sections. In essence, there are multitudes of ways you can use the web. One of them is to enhance your knowledge on personal healthcare issues, or find comfort for you or a friend in times of sickness and maybe, even find a job that will enrich your life and make you a better person. When you make time to visit these sites, connect with its users and take advantage of the information they have to offer. Then, you expand your horizon and your understanding of healthcare concerns. \*\*\* 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.junohhealthcare.com SAN DIEGO 7851 Mission Center Court Suite 342, San Diego, CA 92108 T 619-299-3100 F 619-299-3103 Website: http://www.junohhealthcare.com (Advertising Supplement)

CREATIVE SMILES



DR. NELLY LYN MONTILLA

How do I know if I have gum disease? Gum disease can occur at any age, but it is most common among adults. If detected in its early stages, gum disease can be reversed so see your dentist if you notice any of the following symptoms: Gums that are red, puffy or swollen, or tender Gums that bleed during brushing or flossing Teeth that look longer because your gums have receded Gums that have separated, or pulled away, from your teeth, creating a pocket

# Knowing gum disease

Changes in the way your teeth fit together when you bite Pus coming from between your teeth and gums Constant bad breath or a bad taste in your mouth 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 hygienist 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. By scheduling regular check-ups, 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)

# Deconstructing voluntary...

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voluntary departure period as well as penalties for failing to depart in a timely fashion. In fact, the individual must be given the opportunity to accept or decline voluntary departure if so offered. An order of voluntary departure will terminate and automatically become the alternate order of removal in certain situations. These situations include: (1) filing a petition for review or other judicial challenge, (2) filing a motion to reopen or reconsider within the voluntary departure period, (3) failing to post voluntary departure bond; and (4) failing to depart the United States within the authorized period of time. The two first situations are especially noteworthy, as they are product of the newly revised regulations. Before the rules changed, a person with an order of voluntary departure could file a motion to reopen and/or seek redress with the appellate court without forgoing the voluntary departure grant if the motion or appeal was ultimately unsuccessful. Effective January 20, 2009, this is no longer the case. Specifically, a recipient of a voluntary departure grant must now decide to between two options. One option is to accept the outcome and depart the United States without the opportunity to file a motion to reopen or seek judicial review of the case. The second option is to pursue judicial review or file an appropriate motion to reopen. Upon filing of such appeal or motion, the order of voluntary departure will automatically become an order of removal. This automatic conversion may in some cases effectively deprive the individual from the very relief sought in the motion to reopen or petition for review.

Therefore, it is important to carefully weigh all the pros and cons of applying for voluntary departure in the first place. The fact that an individual returning to his or her native country following a voluntary departure grant may not come back to the United States for 10 years because of prior unlawful presence in the United States should also be considered in deciding the best course of action. In fact, it may be more advantageous to accept an order of removal in lieu of voluntary departure if a future motion to reopen or petition for review to federal court has some likelihood of success. Individuals faced with the opportunity to apply for voluntary departure should consult an immigration attorney before any final decisions are made. Because the new voluntary departure rules have been in effect only for 6 months, there are still many legally unsettled areas pertaining to voluntary departure. In fact, the regulations appear be at odds with some relevant existing legal precedent in this area, which is why the appellate courts will have to address the new voluntary departure scheme to clear up the confusion. In fact, the Court of Appeals for the Ninth Circuit (which has jurisdiction over California) just last week grappled with the issue involving voluntary departure. The case dealt with a grant of voluntary departure dating back to 2004, some 5 years before the recent changes in the voluntary departure became effective. However, the government urged the Court to hold that new voluntary departure rules should be applied retroactively. Had the Court adopted

the government's reasoning, it would have stripped the parties in the case of both rights to depart the United States voluntarily and file an appeal in federal court. The Court was not willing to rule on the issue, as it has not been addressed previously by the immigration agency. Rather, it remanded it to the Board of Immigration Appeals so a functional framework addressing this issue can be created. To reiterate, a person faced with the opportunity to apply for voluntary departure should proceed with caution. While voluntary departure may still be the best option for some, each case needs to be carefully analyzed so the most appropriate course of action is pursued. This can only be done with assistance of knowledgeable and experienced immigration attorneys. Our office is well versed in immigration court practice and we will be glad to navigate you through the process. Please do not hesitate to contact us. \*\*\* Agnieszka (Aggie) Dolinska is admitted to both the State Bar of California and the State Bar of Utah. She is also admitted to the United States District Court for the Central District of California and to the US Court of Appeals for the 9th Circuit. Ms. Dolinska's immigration practice involves all areas of Immigration and Nationality Law, including family and employment-based immigration, non-immigrant visas, deportation defense, litigation, and asylum law. She is also a member of the Orange County Bar Association and J. Reuben Clark Law Society, Orange County Chapter. You may contact Ms. Dolinska at (562) 207-6789. Wilner & O'Reilly, APLC, is located at 17777 Center Court Drive, Suite 200 Cerritos, CA 90703. Visit the firm's website at www.wilneroreilly.com. (Advertising Supplement)

# Concurrent filing of...

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Consequences of failing to depart the United States within the designated period of time also have to be taken into account, as they are harsh and unyielding. In addition to potential monetary fines up to \$5,000.00, the individual who overstates the voluntary departure period will be prohibited for 10 years from receiving cancellation of removal, adjustment and change of status, and voluntary departure.

and their families to obtain work authorization and survive in the US while waiting for their permanent resident status to be approved. \*\*\* Daniel P. Hanlon is a California State Bar Certified Specialist in Immigration and Nationality Law and a principal of Hanlon Law Group, PC, located at 225 S. Lake Ave., 11th Floor in Pasadena, California; tel. No. (626) 585-8005. Hanlon Law Group, PC is a "full-service Immigration Law firm." E-mail: visas@hanlonlawgroup.com and www.hanlonlawgroup.com (Advertising Supplement)

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