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Protect your home from foreclosure

We understand that you may be in a very stressful situation right now, and looking for a solution. Many Americans are facing foreclosures or are behind on their mortgage payments, because of the difficult financial times, broken marriages, unscrupulous or predatory lenders, property tax or water liens, and a host of unforeseeable problems. Learning your options and taking action are the most important steps that you can take right now. It is also advisable that you seek financial and legal advice from professionals, in order to help you formulate a plan or make an informed decision.

Some of the options you can consider are:

■ **Reinstating the loan:** This is simply paying all of the back payments, late fees, attorney fees and any other fees that may be in place, and bringing your loan current. Simply call your lender and ask for a reinstatement letter. This is your best course of



action if you have the entire amount available and are capable of making the remainder of your monthly payments on time.

■ **Refinance:** this is an option that used to exist and be a possibility. Since the downfall of the sub prime mortgage industry it has become very difficult if not impossible to get refinance if you have even 1 or 2 late payments. Be cautious about getting tied up with someone who promises to get you refinanced. Make sure they do things in a timely matter, and choose another option if they don't have it done within a specified time period (2-3 weeks!).

■ **Loan workout agreement: Forbearance:** This is a program where your lender will take a down payment on the amount owed to them, and let you make payments on the remainder. It may require a substantial down payment-as much as half of the back payment amount up front, and your monthly payment

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Obama on Mortgages & Foreclosures

Help the homeowners actually living in their homes

It is important to make sure that we're not helping out the speculators, but instead are helping out the homeowners who are actually living in their homes, who have the capacity to make the payments if they're not seeing a huge increase in their mortgage payments. But understand this, this is not new. We have a history in this country of preying on low-income peoples because they don't have access to banks. The Community Reinvestment Act is oftentimes not enforced as it should be. We've got to open up bank branches. We've got to give people access to financing so that they're not going to a payday loan operation. I two years ago introduced a provision that would eliminate predatory lending, something that I had already helped to get passed at the state level. We've got to give ordinary working people access to financing. Part of the reason that they are borrowing on their homes, they're borrowing on credit cards, is that the banks and financial institutions have dominated policy in Washington.

Source: 2008 Congressional Black Caucus Democratic debate Jan 21, 2008

Bankruptcy bill pushed by banks

OBAMA: When we talked a while back, we talked about the bankruptcy bill, which had

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Africans from Africa need political asylum

BY COLIN A. MOORE

The crisis in Africa requires more political asylum applications from refugees in Africa. There are three forms of relief from political persecution (1) Asylum, (2)Withholding of Removal, pursuant to section 241 b3 of the Immigration and Nationality Act and (3)Deferral of Removal under the Convention against Torture (CAT). These three forms of relief originate from similar statutory provisions, but impose different burdens of proof and confer different

benefits on the applicants.

Asylum is the most common form of relief. An applicant for asylum must prove:

- That he or she is unable to return to his country of nationality
- Because of past persecution or a well founded fear of future persecution
- On account of race, religion, nationality, political opinion, or membership in a particular social group
- And that the applicant is entitled to asylum, as a matter of discretion

The well-founded fear of persecution consti-

tutes the reasonable man standard. Although the fear of persecution may be subjective, there must be an objective basis for the fear. The court has held that an applicant for asylum may establish a well founded fear of persecution on the basis of his own testimony, with out corroborative evidence. However the asylum regulations state that the asylum adjudicator may rely on credible sources of information regarding country conditions, such as opinions from the Department of

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Inside: Surviving an IRS Tax Audit ... see page 4

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Celebrating 10 years of serving the Immigrant community

The Immigrant's Journal Legal & Educational Fund, Inc. (IMJLEF) is a not-for-profit organization, founded in 1998, dedicated to the diverse immigrant groups that constitute the fabric of New York. Our purpose is to educate and empower the immigrant communities through the development and coordination of various plans of action on important issues that are crucial to their growth. In summary, our goals are:

- To educate the members of the community about the contributions that immigrants have made to the United States, economically and historically.
- To inform members of the immigrant community about the changes in immigration law, the educational system, health issues, voting rights, financial opportunities, home purchasing and other basic information.
- To legally assist and direct members of the community facing immigration and other legal problems.

For many years, new immigrants to the United States have been misinformed, embezzled and denied opportunities. This existed as a result of the lack of credible publications and organizations



Protecting God's children from distant lands...

geared towards new immigrants. Hence, *The Immigrant's Journal* was launched to fill that void. Today, *The Immigrant's Journal* is published in English, Spanish and French. The Journal provides up-to-date information on laws and regulations affecting the immigrant communities, as well as news and human interest stories. In March 2005, the first Annual Think Tank Conference: Protecting Immigrants was held at the Brooklyn Museum, where the Immigrant's Journal Legal & Educational Fund, Inc Membership Program was launched. The event was a success and the Membership Program currently boasts over 3000 members.

Deportation Innoculation: One of the programs that the Journal is especially proud of is its free citizenship drive. For many years, the IMJLEF has been offering free citizenship assistance to members of the public. We call it "*deportation innoculation*" because when one becomes a US citizen it is protection from deportation. Additionally, it is also protection for your children. When a parent becomes a citizen, all children under the age of 18 gets derivative citizenship. Everybody makes mistakes in life at some time or another. You don't want one little mistake to become a life of sorrow.

This service is provided every Saturday from 10am to 3pm at 26 Court Street (downtown Brooklyn) and Tuesdays and Thursdays from 3pm to 7pm at 1105 Nostrand Avenue. The free citizenship application assistance is available only to individuals who have never been arrested. Individuals who have been arrested must have a paid consultation with the attorney. This is necessary as certain offences are deportable.

We need your help

In addition to this great citizenship drive, the Immigrant's Journal Legal & Educational Fund, Inc in partnership with Figeroux & Associates offer free legal consultations every Saturday on its ICE Radio program.

The Immigrant's Journal reflects on the past ten years and looks forward to ten more years of service to the immigrant community. All services provided by the IMJLEF are funded through the generous support of the Law Firm of Figeroux & Associates and its membership program.

In effort to continue this community service, we are inviting members of the public to make a donation. Donations are tax deductible and any amounts are welcomed. For more information on making a donation, please call 718-243-9431. ♦

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Obama on foreclosures and mortgages /from page 1

been pushed by the banks and the financial institutions, that said, basically, it will be harder for folks who have been lured into these teaser rates and then see their credit cards go up to 30%, that they would have a tougher time getting out of bankruptcy. In the last debate, Clinton said she voted for it but hoped that it wouldn't pass. Now, I don't understand that approach to legislation.

Source: 2008 Congressional Black Caucus Democratic debate Jan 21, 2008

Regulate financial instruments to protect home mortgages

OBAMA: We do need more liquidity, but we're going to have to not only help home owners who are going to be losing their homes as a consequence of this; we're going to have to make sure that we've got the kinds of tough regulation when it comes to financial instruments to make sure that people who have saved and are trying to get their own home for the first time are not hoodwinked out of it. And, unfortunately, the reason that we haven't had tougher regulation in part goes back to the issue of lobbying. This is where special interests have been driving the agenda. We have not had the kinds of consumer protections that are in place. That's why, when we have this debate about lobbying, we have to remind ourselves it has very real consequences.

Source: 2007 Democratic primary debate on "This Week" Aug 19, 2007

Ensure More Accountability in the Subprime Mortgage Industry

Obama introduced comprehensive legislation



Barack Obama with community leaders, left, Gerry Hopkins and far right, Brian Figeroux, at an exclusive meeting where the Mighty Sparrow (second left) presented a cd with a song written especially for the charismatic Senator.

over a year ago to protect consumers against abusive lending practices. Obama's STOP FRAUD Act provides the first federal definition of mortgage fraud, increases funding for law enforcement, and creates new criminal penalties for mortgage fraud.

■ Create a Universal Mortgage Credit: Obama will create a 10% universal mortgage credit to provide tax relief to homeowners who do not itemize. This credit will provide an average of \$500 to 10 million homeowners, the majority of whom earn less than \$50,000 per year.

■ Mandate Accurate Loan Disclosure: Obama will create a Homeowner Obligation Made Explicit (HOME) score, which will provide

potential borrowers with a simplified, standardized borrower metric (similar to APR) for home mortgages. The HOME score will allow individuals to easily compare various mortgage products and understand the full cost of the loan.

Source: Campaign booklet, "Blueprint for Change", p. 10-15 Feb 2, 2008

Get minorities into home ownership

Obama adopted the CBC principles: Require full disclosure about subprime mortgages. Obama co-sponsored requiring full disclosure about subprime mortgages

One of the fundamental causes of this serious crisis is abusive and predatory subprime mortgage lending. The Homeownership Preservation and Protection Act of 2007 is designed to protect American homeowners from these practices, and prevent this disaster from happening again. The legislation will:

■ realign the interests of the mortgage industry with borrowers to insure the availability of mortgage capital on fair terms both for the creation and sustainability of homeownership;

■ establish new lending standards to ensure that loans are affordable and fair, and

■ provide for adequate remedies to make sure the standards are met; and create a transparent set of rules for the mortgage industry so that capital can safely return to the market without bad lending practices driving out the good.

It is important to keep in mind that only about 10% of subprime mortgages have been made to first time home buyers. This market has not been primarily about creating a new set of homeowners; a majority of subprime loans have been refinances. While maintaining access to subprime credit on fair terms is important, too much of the subprime market has actually put the homes and home equity of American families at risk.

In the coming months, the housing crisis is going to get worse. We will need to continue to press lenders and servicers to provide real relief for homeowners threatened with foreclosure.

Source: Homeownership Preservation and Protection Act (S.2452) 2007-S2452 on Dec 12, 2007



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Surviving an IRS Tax Audit

An IRS audit is generally an impartial review of your tax return to determine its accuracy. It is not an accusation of wrongdoing. But it is important to know that you, the taxpayer, generally have to substantiate the entries on your return.



An IRS tax audit can be one of the scariest situations a person or business can face. Often times the IRS has a distinct advantage because the average person doesn't know enough tax law to defend him/herself against an audit. This article is designed to help level that playing field. Here are some tips:

- Convince the IRS you were entitled to the credits, deductions, and exemptions you took.
- What you'll need to do. In an audit, you must convince the IRS that you reported all of your income and were entitled to any credits, deductions, and exemptions that are questioned.
- Delay when possible. Postponing the audit usually works to your advantage. Request more time whenever you need it to get your records in order, or for any other reason.
- Don't host the IRS. Keep the IRS from holding the audit at your business or home. Instead, go to the IRS or have your tax pro handle it. Field audits (at your place) are used mainly when there

is business income; consult a tax professional before hosting a field audit.

- Prepare your records. If you are missing receipts or other documents, you are allowed to reconstruct records.
- Manage your expectations. Don't expect to come out of the audit without owing something — the odds are against you. Don't try to compromise on the amount of taxes to be paid; instead, negotiate the tax issues with the auditor.
- Don't answer unless asked. Give the auditor no more information than she is entitled to, and don't talk any more during the audit than is absolutely necessary. Don't give copies of other years' tax returns to the auditor. In fact, don't bring to an audit any documents that do not pertain to the year under audit or were not specifically requested by the audit notice.

■ Read up. Research tax legal issues by using free IRS publications and commercial tax guides. If you are still unclear about the tax law or how to present your documents to an auditor, consult a tax pro before the audit.

■ Know your rights. Browse IRS Publication 1, explaining the Taxpayers' Bill of Rights, prior to your audit. If the audit is not going well, demand a recess to consult a tax pro. Ask to speak to the auditor's manager if you think the auditor is treating you unfairly. If the subject of tax

fraud comes up during an audit, don't try to handle it yourself.

■ Time is on your side. The IRS must complete an audit within three years of the time the tax return is filed, unless the IRS finds tax fraud or a significant underreporting of income.

■ Appeal the results. When you get the examination report, call the auditor if you don't understand or agree with it. Meet with her or her manager to see if you can reach a compromise. If you can't live with an audit result, you may appeal within the IRS or go on to tax court.

Finally, notice of an IRS audit should not make you unduly nervous. IRS employees, after all, are only doing the job we pay them to do. ♦

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The Immigrant's Journal Legal & Educational Fund, Inc. is an organization dedicated to the educational and economic empowerment of all immigrants and immigrant organizations here in the United States. We at the Journal recognize the enormous contribution of immigrants to this country economically, socially and politically. Since September 11, 2001, however, immigrants have increasingly been discriminated against and Congress has passed legislation curtailing the rights of immigrants here in the U.S., broadly claiming that immigrants are a threat to "National Security." We at the Journal believe that these charges are unfounded, unsubstantiated and exaggerated.

The Immigrant's Journal Volunteer Intern Program: was introduced to give our volunteers the opportunity to work in an immigrant friendly environment while developing the necessary skills for college or law school. They assist our staff in resolving immigration and other legal concerns through personal interviews, radio, email and telephone contact. They also assist the public with citizenship applications and in researching whether or not children of naturalized US citizens have derived citizenship from their parents. Some of our volunteers assist our legal staff by engaging in legal research and writing letters on other legal issues. Volunteer interns are also assigned various other jobs in our Youth Programs.

Hours are flexible. Email your cover letter and resume or any questions to immjournal@aol.com

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If you have failed to file a tax return for a number of years, you could be sentenced up to 5 years in a federal prison or charged a \$100,000 fine. In deciding whether to prosecute, the government looks for people who have been delinquent for at least 3 years.

If you have concerns, be aware that your conversations with non-lawyers are not privileged, should the government decide to investigate you.

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VISA BULLETIN

The visa bulletin summarizes the availability of immigrant numbers for each month based on family-sponsored and employment preferences, as well as the diversity immigrant category. To access the visa bulletin, go to www.theimmigrantsjournal.com

HOW TO GET A GREEN CARD

Get A Green Card...

How Do I...Help My Fiancé(e)
Become a Permanent Resident of the US?

A United States (U.S.) citizen who decides to marry a person who is not a citizen or permanent resident can take different paths to help their fiancé(e) get permanent residence.

One option is to marry overseas. If you marry overseas, you can then file a Form I-130, Petition for Alien Relative, for your new husband or wife.

Another option is if your fiancé(e) is already in the U.S. in another lawful temporary status and you want to get married in the U.S.

One other option is the fiancé(e) visa if your fiancé(e) is overseas and you want to get married in the U.S., or he/she is in the U.S. and wants to depart the U.S. and return to get married.

What are the basic eligibility requirements for a fiancé(e) petition?

Only a U.S. citizen can file a fiancé(e)



petition. In your petition you must prove that:

- You are a U.S. citizen; and
- You and your fiancé(e) intend to marry within 90 days of your fiancé(e) entering the U.S.; and
- You are both free to marry; and
- You have met each other in person within two years before you file this

petition unless:

1. The requirement to meet your fiancé(e) in person would violate strict and long-established customs of you or your fiancé(e)'s foreign culture or social practice; or
2. You prove that the requirement to personally meet your fiancé(e) would result in extreme hardship to you.♦

Source: uscis.gov

Deportation Trap

Immigrants are being targeted for deportation while riding on Amtrak and Greyhound. These private transport companies are collaborating with immigration authorities to turn rides into a raid on wheels for unsuspecting immigrants.

Immigrant rights activists led by Families for Freedom, recently joined the families who rallied in front of Amtrak and Greyhound headquarters to hold the travel companies accountable for taking their money and not warning them that they may be interrogated, arrested and detained by immigration officials.

Sonia, who immigration officials arrested along with her family while they rode peacefully on an Amtrak train, spoke about the terror of being grilled by immigration officials and separated from her family. "This is the last thing I expected coming home. They seemed to be approaching all of the Latinos on the train and asking them for papers. One family even had work permits but immigration officials told them that this was not enough and they were detained also. I'm a customer, I paid just like everyone else, but my family and I were treated like

we are less than human beings," she said. Sonia's family was detained at the Amtrak station and then transported to an Immigration and Customs Enforcement (ICE) facility where some members were sent home and others imprisoned in the Buffalo Federal Detention Facility.

After being bonded out they experienced the same terror a second time coming home on the Greyhound bus.

"What this says to us is that immigrants—documented or undocumented—can expect to be targeted and inspected every single time they board Amtrak or Greyhound to go anywhere near a U.S. border crossing. That these companies do not warn people they may end up in immigration detention through the simple act of purchasing a ticket is unconscionable," said Maria Muentes of Families for Freedom, a network by and for families facing and fighting deportation.

"I have witnessed a raid on a Greyhound bus and could see that the families detained were scared and unable to communicate with the ICE and Customs and Border Protection (CBP) officials," said Joanne Macri, Director of

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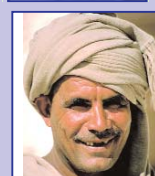
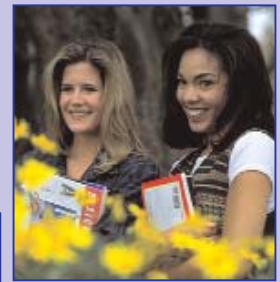
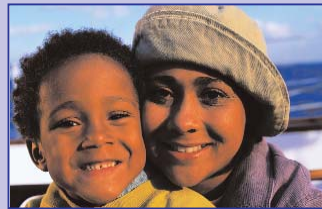
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CONCERNS

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Political asylum...

State, international organizations, private volunteer agencies, academic institutions, and human rights organizations, newspapers, magazine articles, and affidavits documented persecution, may establish the reasonableness of an asylum claim.

The Withholding of Removal claim is similar to an asylum claim in that an individual must prove the existence of persecution—that there is some threat to his life or freedom. Like an asylum applicant, he must show that this threat is based on one of the five statutory grounds—race, religion, political opinion, nationality, or membership in a particular social group. However there are substantial differences between asylum and removal.

Withholding of Removal carries the higher burden of proof and a more limited form of relief than asylum. An applicant for withholding must show that "it is more likely than not" that his life or freedom will be threatened if returned to his or her country of nationality. There must be better than a fifty percent probability of threat to his or her wellbeing. The relief granted under a Withholding application is much more limited than relief granted through asylum. Unlike asylum, which leads to LPR status (green card status) to the applicant and his family, withholding of removal does not lead to LPR status. Moreover withholding of removal is country specific. The government cannot remove the applicant to his country of nationality, but he can be removed to any other country in which he does not face the threat of persecution.

Withholding of removal is beneficial

because it is a mandatory form of relief, whereas asylum is discretionary. Article 33 of the 1951 Convention relating to the Status of Refugees, a document to which the United States was a signatory, makes withholding of the removal mandatory for all treaty signatories. Like Asylum there are certain statutory bars to Withholding of Removal, based on an individual's prior criminal activity.

Article three of the Convention against Torture (CAT) prohibits the return of the individual to a country where there are substantial grounds where believing he or she was subject to torture. The regulations governing CAT relief are found at 8CFR 208.16-18. Under the CAT and implementing regulations, the individual must establish,

- That it is more likely than not that he or she would be subjected to torture;
- Inflicted by, at the instigation of, or with the consent of acquiescence of;
- A public official or other person acting in an official capacity.

An applicant is, ineligible for Withholding of Removal if he has been convicted of a "particularly serious crime" that is if he has been convicted of an aggravated felony and sentenced to five or more years in prison. However there are no bars to Deferral of Removal under CAT, and no statute of limitation impediments. CAT constitutes the last resort for applicants with serious criminal records, who have failed to file for asylum within the one year statute of limitation. However the relief it provides is limited, in that the applicant receives no lawful status and is not released from custody if detained.

In addition deferral of removal maybe terminated at anytime, and the applicant subject to removal, if the Department of State, the Attorney General, or the INS commissioner receives assurances from a foreign government that the individual will not be tortured upon return to his country of nationality.

There is a definite historical evolution in the way in which these three legal remedies have been utilized during the last half century, and in the social composition of groups utilizing them. In the 1950s, the Asylum and CAT claims were utilized by Eastern European refugees, fleeing from Communist regimes in Eastern Europe. In the 1970s, it was utilized by Cuban and Haitian refugees, fleeing the Castro regime in Cuba and the Duvalier regime in Haiti. Today, these defenses are being utilized by new social groups in the Western hemisphere—by Afro-Guyanese fleeing extra-judicial executions by renegade units within the Guyana police force, and by Jamaicans fleeing gang violence in the south west St. Andrew.

Immigration judges have been reluctant to extend the definition of persecution beyond the concept of political persecution, and have also been reluctant to extend the definition of refugees beyond the concept of "political refugees". They should realize that ethnic violence in Guyana and gang violence in Jamaica constitute a form of oppression no less devastating than the political persecution suffered by the refugees of Eastern Europe, and that the Afro-Guyanese fleeing extra-judicial executions in Guyana, and the Jamaicans fleeing gang violence in south west St. Andrew constitute a class of "social refugees" who are no less deserving of legal protections than the Eastern European Jews. ♦

USCIS Continues Suspension of Premium Processing Service

WASHINGTON—U.S. Citizenship and Immigration Services (USCIS) announced that the suspension of premium processing service for religious worker (R-1) nonimmigrant visa petitions will continue at least until January 7, 2009. A previous six-month suspension was announced on January 4, 2008.

The Premium Processing Service provides faster processing of certain employment-based petitions and guarantees a 15-calendar day processing time. Due to the complexities with adjudicating R-1 nonimmigrant visa petitions, USCIS cannot reasonably ensure a level of processing service within 15 calendar days.

On April 25, 2007, USCIS proposed significant revisions to its regulations related to the special immigrant and nonimmigrant (R-1) religious worker visa classifications. The proposed rule suggested steps to eliminate fraud in the religious worker program and discusses potential vulnerabilities addressed in an August 2005 Benefit Fraud Assessment conducted by USCIS' Office of Fraud Detection and National Security. USCIS is currently considering comments on the proposed rule and promulgating the final rule.

USCIS will continue processing R-1 nonimmigrant visa petitions which include established procedures designed to ensure the legitimacy of the petitioner and statements made in the petition. ♦

Source: uscis.gov

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CONCERNS

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Protecting your home...

may go up significantly until everything is caught up. If you miss even one payment during this plan, the lender can go right back to foreclosing.

Loan Modification: This option involves the lender moving most or all of the back payments and other fees to the back of the loan and you get to start over again. Your payments may go up slightly. This is a rare occurrence as the criteria is very stringent, and many lenders simply don't do it, based on our experience.

Selling the property: This can be a reasonable solution if you're not able to handle the methods stated above. Selling the property and avoiding the foreclosure on your credit is a suitable choice for many people. Be careful about simply listing your property with an agent and hoping for a sale. If your agent fails to do a good job selling, or if your buyer never appears, you could be in real trouble! What if your buyer's financing falls through at the last minute? Consider selling to a reliable investor. This can provide a "quick sale" that stops the foreclosure. An experienced investor can buy the property even if:

You have minimal equity: An investor can still buy your house by negotiating with your lender and doing what's called a "short sale". This is where the lender will agree to take a discount on the amount owed to them. This is an extremely advanced method that should only be trusted with an experienced investor who is trained in doing short sales.

The foreclosure sale is very near: An experienced investor has the means to buy your

property very quickly, or get the lender to postpone the sale until details can be finalized and closing can take place.

Deed in Lieu of Foreclosure: This is simply giving the property back to your lender and walking away with nothing. Unfortunately, it has a very negative effect on your credit similar to having a full blown foreclosure. The lender can actually refuse this property back and still foreclose. It is advisable that you do your best to accomplish one of the options stated previously in this segment. Deed In Lieu is like giving up, and can have a devastating effect on your credit.

Bankruptcy: Attorneys will sometimes advise a homeowner to file bankruptcy in order to avoid foreclosure sale, telling them that this will solve their problem. Unfortunately, all bankruptcy does is temporarily postpone the sale. The lender can file for release and get around the bankruptcy, or you can fail to maintain the arrangement. If this happens, now you can have a foreclosure AND a bankruptcy on your credit.

Do Nothing: Yes we do see it. Unfortunately, homeowners will get so overwhelmed with the situation, that they simply do nothing. DO NOT fall into this category! You DO have options and if you take action, you can most likely get something done to help you with this situation. ♦

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Deportation



Don't let this be you, your family or a loved one.

Immigrant Defense Project.

"We all sat stunned as they took families with children off of the bus. Passengers are not expecting a raid on a routine bus or train ride. I could see they did not know it was their legal right to ask for an attorney or refuse to proceed with the interrogation," Macri continued.

This shocking trend is part of the Department of Homeland Security's efforts to deputize everyone in the community to help them enforce immigration law.

"They claim that they are simply stepping up border inspections but essentially they are bringing the border to you. It's easy pickings for them to target

unsuspecting people on these busses and trains but a nightmare for New York City families who will face deportation as a result of having taken that train or bus ride," demanded Juan Carlos Ruiz, Director of New York New Sanctuary Movement.

Families for Freedom and the Immigrant's Journal Legal & Educational Fund Inc, wants to warn immigrants that when stopped by immigration officials **it is your right:**

■ To ask for an attorney. You can say, "I cannot answer your questions without my attorney present."

■ To not sign anything.

■ Don't lie.

■ Do not be combative, be polite and clear. You don't want to give them an excuse to assault you physically.

■ Make sure someone in your family knows where you are going and has all your information so they can find you if you are detained.

■ Expect to be investigated by immigration officials each and every time you ride Amtrak or Greyhound or anytime you drive near the border. ♦

Editor's note: For more information, contact Maria Muentes, 646-483-1333 at Families for Freedom. Also listen to www.allblackradio.com and WPAT 930 AM every Saturday from 6pm-8pm for the latest immigration news and updates as well as free legal consultations off the air.

The Black & Latino communities have the highest incidence of foreclosures and are more likely to be victims of predatory lending. Additionally, without the sub-prime lending market, Blacks & Latinos find it almost impossible to refinance or negotiate workout agreements with the banks. Legislation in Congress that do not address the specific needs of Blacks & Latinos is useless to these communities. How is your representative in Congress or even Albany assisting you?

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The Immigrant's Journal Legal & Educational Fund, Inc in partnership with its legal advisor, Brian Figeroux of the Law Firm of Figeroux & Associates offers free consultations on any legal matter during the 2-hour radio program, ICE (Immigration & Cultural Expose). ICE is aired on WPAT 930 AM and www.allblackradio.com on Saturdays from 6pm-8pm.

The consultations can be on any legal matter such as:

- immigration
- matrimonial (divorce)
- real estate
- bankruptcy
- foreclosures
- personal injury
- criminal and civil
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In addition to the free consultations, listeners can enjoy news, views, interviews as well as music by popular DJ Lonnie B. So, make it a date. Tune in every Saturday from 6pm-8pm on WPAT 930 or watch and listen on the internet at www.allblackradio.com.

Remember to tell a friend, another friend and another friend. Don't keep it a secret.

Is President Bush through ICE targeting black men for deportation?

CARE Concerned Americans for Racial Equality supports
The Journal's "Deportation Inoculation Drive"

The Immigrant's Journal

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