



ON FENG SHUI

JENNY LIU

# 2009 forecasts for your home and office

(Part 3 of 3)

As the Chinese New Year begins January 26, 2009, you will feel a definite shift in energies as we enter into the Year of the Ox. Those born under the zodiac sign of the Ox will have come full circle and may find 2009 a year of transitions and major life decisions. Those born under the Sheep, Dog, or Dragon zodiacs (respectively six or three years to either side of the Ox) will also encounter challenges in 2009.

Notice the events in the lives of friends and family members around you. You will find that people born under Ox, Sheep, Dog, or Dragon zodiac will likely have more to deal with this year. If you belong to one of these zodiacs, it is most important to adjust your personal energies, as well as your feng shui, to support you and minimize problems this year.

Applying the annual Flying Nine Star Chart to your home or office reveals where the directions of wealth and promotion are located so you can activate and benefit from them with proper feng shui adjustments. By the same token, awareness of problematic areas that can bring troublemakers, conflict, or ailments allows you to neutralize them and avoid groundbreaking or remodeling that can trigger negative energies of money loss, relationship separation, or harm.

Regardless of which zodiac you belong to, making annual feng shui adjustments is vital to your well-being. The follow-

ing forecasts are excerpts from 2009's Flying Nine Star energies in your home and office taken from my new book, *Guide to a Harmonious 2009*.

**West**  
The untimely earth Star 2 coming into the west can bring money loss, ailments, fever, inflammation, or fire. If your kitchen is in the west sector of your house, you should be extra vigilant to avoid getting burned. Seniors in the west room need to take care to avoid over-exertion and burns. If you have a west door or office, be aware that there is a tendency to get into arguments. There may be theft, lawsuits, or troublemakers for those with a west room or door. Couples in a west bedroom need to be aware of love affairs, especially if they are not compatible with sleeping in the west room. Adjustment: Place a pair of golden turtles facing west for stability and health.

**Southwest**  
The metal Star 6 complements the inherent earth element of the southwest this year, creating progress, harmony, and fulfilling love relationships. This love will tend to be a second love, perhaps with a divorcee. Although wealth comes to the southwest door or office, be careful of unexpected problems as the southwest energies relate to the unstable energies of the Sheep zodiac. Adjustment: Place eight coins under the southwest doormat.

**Northeast**  
Wood Star 3 defeats the inherent earth energies of the north-

east. This means children—associated with the northeast—need to be mindful of their well-being. They may be prone to accidents, diarrhea, or food poisoning. Keep food, hands, and surfaces clean and hygienic. For northeast offices, be aware of potential legal issues, conflicts, or employees who are prone to sickness, miscommunication, making mistakes in paper work or complaining. Adjustment: Place eight bells at the northeast door to disperse negative energies.

Please remember that each one of you has a unique, personal energy, home and office. The feng shui recommendations are general and do not take the place of a personal feng shui consultation. When you make annual adjustments, you isolate yourself from stress and obstacles, enabling you to keep your New Year's resolutions and progress in your life. The complete forecast and adjustments are in *Guide to a Harmonious 2009*.

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Jenny Liu is a fourth generation feng shui master and is available for residential and commercial consultations. To learn more, please see her website at Liu-FengShui.com, or call her at (626) 272-4901 for a free estimate. Mention this article in Asian Journal and receive a 10% discount.

Guide to a Harmonious 2009 -156 pages, full color, soft cover - on sale now for \$25 or two for \$45. To order or preview book, go to www.Liu-FengShui.com or call Julie at (626) 862-1788. Audio book format also available. Download a FREE Zodiac Scroll and see our FREE Library Seminar Calendar at Liu-FengShui.com. Join Jenny Liu for Feng Shui Tea Time: 2009 Feng Shui on Saturday January 31, 2009. For more information call Julie at (626) 862-1788.  
(Advertising Supplement)



INSURANCE 101

MELODY AVECILLA

# Anatomy of an auto policy

PICTURE this scenario: A woman leaves her car securely locked and safely parked on a quiet side street. But the unexpected happens. When she returns, her car is severely damaged.

This scenario has a happy ending. After the initial shock, she calls her insurance agent. The agent guides the woman through the claim process and explains that her car policy's collision coverage will pay the cost, after the deductible is met, to repair her car.

**Why insurance?**  
State laws require owners and drivers of motor vehicles to be financially responsible for damages they cause in a car accident. Insurance satisfies this requirement. In addition, optional coverages are available that can further reduce your risk of significant financial loss from a car crash, even if it is not your fault.

**Types of coverage available**  
There are various types of coverage available when purchasing an Auto insurance policy.

**Liability:** Pays damages for bodily injury to others and damage to property that result

from a wreck that is caused by an insured under your policy. Also pays for other costs including legal defense and court fees in the event an insured is sued because of a car wreck.

**Collision:** Pays for damage, after a deductible is met, to your insured car when it strikes, or is struck by, another vehicle or object.

**Comprehensive:** Pays for damage to your insured car that was not caused by a collision. Some examples include damage caused fire, wind, hail, flood, vandalism, theft, or impact with an animal. There may or may not be a deductible for this coverage.

**Medical Payments Coverage:** Pays the reasonable and necessary medical expenses for an insured that is injured in a car crash, regardless of who is at fault for the wreck.

**Uninsured Motorist Coverage:** Pays damages to an insured that is injured in a car crash caused by a driver who does not have liability insurance.

**Underinsured Motorist Coverage:** Pays damages to an insured who is injured in a car crash when the person(s) responsible for the wreck accident has insufficient liability insurance to fully compensate

the insured for the injury.

**Car Rental Expense:** Pays eligible rental car expenses if your car is not drivable because of a loss which would be payable under Collision Coverage or Comprehensive Coverage.

**Emergency Road Service:** Pays for items such as towing expenses, the cost to deliver gasoline, and specified labor charges to unlock your car if the key is locked inside the car.

When shopping for insurance, it's important to look at more than the total cost. Become familiar with the amount and type of coverage that is being offered. Also, note what isn't being covered, who is covered while driving your vehicle and the quality of customer service in the event of an accident. And always remember to make sure the company you're insured by is financially strong.

The bottom line is that you should understand your policy and buy the amount of insurance you think you need.

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If you suspect a scam, call the NICE hotline at 1-800-TEL-NICB.

For information about auto insurance and insurance fraud, contact your insurance agent.

(Advertising Supplement)

# Restraining orders: What it can do for you

by ETHELENE SALAS

IN the past couple of weeks, I have discussed two types of restraining orders, i.e. a stay-away order and a restraint on personal conduct. Both of these restraining orders are judicial orders (granted by a judge or commissioner) preventing a person from doing certain things to a "protected person." Usually, this means that the

have come to my office crying because their boyfriends, their spouses or friends have threatened them to the point that they can no longer function properly in society. They start isolating themselves from their friends and their families. They simply do not know what to do when people they once cared about have threatened them or have started hitting and beating them.

In these types of situations, I would automatically recommend restraining orders to get the protections they obviously need. In many instances, I would go to court that same week for an exparte emergency order.

## "The law will not tolerate conduct or actions that will disturb or hurt another person. These protections exist and should be used once someone threatens them."

person must stay 100 yards away from the protected person and not do certain actions toward the protected person such as molesting, attacking, striking, threatening, sexually assaulting, or otherwise disturbing the peace of the other party and any person under the care, custody, and control of that party. Because they are judicial orders, a person must go to court in order to obtain these protections. These orders are there to protect individuals who are scared or frightened of other individuals due to threats made to them. Often, they do not want the assistance of the judicial system because they think and feel that the law cannot help them. However, in most cases, the law does work and does protect these same people. Through the years, I have had many clients who

der. These emergency orders can be granted by the court within two days because of an immediate danger.

Put simply, the law will not tolerate conduct or actions that will disturb or hurt another person. These protections exist and should be used once someone threatens them.

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CREATIVE SMILES

DR. NELLY LYN MONTILLA

THEY say that fire prevention is better than fire fighting. So is "an ounce of prevention is better than a pound of cure." Regular preventive visits to the dentist is the best habit for oral health. Here are the reasons why:  
• Helps keep oral tissues healthy  
• Monitors homecare oral

# Better than cure

habits vs. more costly emergency care

- Increases oral health
- Improves self esteem / confidence
- Planned absence from work instead of unexpected losses
- Reduces oral bacteria
- Helps immune system stay optimum

A preventive care visit is scheduled with the hygienist. Dental instruments are used to "clean" your teeth. Brushing and flossing techniques are reviewed. It is a great time to chart your progress with your home care; creating a defense against future, more costly work. Your questions

can be answered and suggestions will be made to help you maintain good oral health.

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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)

# It's tax season again: What's new?

Highlights of 2008 tax legislations

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

IT is tax season once again, and we have plenty of new laws that may affect each of our tax situation. In this article, I provide an overview of some of the new tax laws that we should keep in mind in order to maximize our credits and deductions to get more tax refund from, or pay less taxes to, the IRS or State Tax Board.

- Deductions Extended for Qualified Tuition and Fees
- Educator Expense Deductions Extended up to \$250
- Extended Exclusion for Homeowners with Forgiven Mortgages
- Research Credits Extended to December 31, 2009
- Extended Deductions for Charitable Contributions of Computer, Book Inventory, and Food Inventory
- Residential Energy Property Tax Credit equal to 10% of cost
- Several Disaster Relief Credits and Provisions
- Several Energy Credits and Provisions

**Housing Assistance Tax Act Of 2008**  
In July 2008, Congress passed this new tax law to help with our rapidly growing housing crisis affecting millions of Americans. Congress provided additional tax benefits to ease the hardship for many American households and homeowners. Among these benefits are:

There are several other tax credits and incentives in the recently enacted 2008 tax laws which, because of space limitation, we are unable to discuss for this publication. This article is not intended to provide the reader any legal or tax advice. For more information on applicable tax benefits for you, please call our office at (714) 530-0042 or visit our website at bellareyes.com.  
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- First-time Homebuyer Credit up to \$7,500
- Property Tax Deduction for Non-Itemizers
- Mortgage Debt Relief up to \$2 Million
- Mortgage Insurance Premiums Deductions
- Certain Tax Exemptions for Volunteer Emergency Responders
- Exemption for Home Sale Gain up to \$250,000 (Single) or \$500,000 (Married)
- Low Income Housing Credit

**Emergency Economic Stabilization Act of 2008**  
Similarly, in October 2008, Congress hastily enacted new tax laws to help with our massive financial crisis that was even worse than the housing crisis a few months earlier. Some of the benefits now available for taxpayers include the following:

Bella Reyes is a Federal Tax and Immigration Attorney and has been practicing for over 12 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. Ms. Reyes graduated from Georgetown University Law Center and is one of the first female graduates of the Ateneo De Manila University. Her office is located at 421 N. Brookhurst Street, Suite 200, Anaheim, California 92801. She can be reached at Tel. (714) 530-0042 and her website address is: bellareyes.com.  
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- Increased Exemption Amounts for AMT Relief
- Refundable Child Tax Credit Increase

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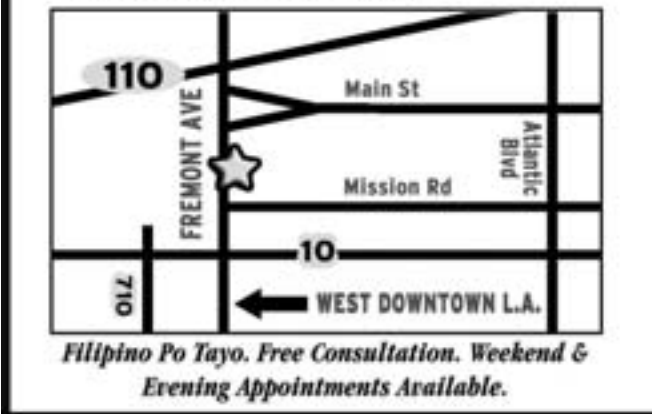
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