

ON FENG SHUI



JENNY LIU

What your facial features reveal

ger than the width of your eye. It is better for eyebrows to not dominate the face, but to create a delicate balance. Each basic eyebrow shape corresponds to an element, so once again, consult your birth chart to see which shape is compatible for you.

As an example of how unique feng shui of the face is to each person, eyebrows that are closer to the actual eye are not as beneficial for someone who is Asian. However, this very same quality means something very different and positive for a Caucasian. The good news about eyebrows is that they can be altered in so many ways. They can be darkened if they are too light, or plucked if they are too heavy and messy. Eyebrows that are too thick can indicate aggressiveness; too long and they bring gossip; if they slope downward, you look exhausted to others and they will respond differently to you.

The nose bridge is related with money, intelligence, longevity, and wealth. If your bridge is strong, straight, and high, you will have better luck in life. A flat nose bridge is related more to disaster and suffering. When analyzing the nose, we take into account the shape and attributes of each part – the nose bridge, the nose tip, and the nostrils. If the nostrils are too big, it is easy for money to come in and go right out. For a man with this situation, growing a mustache can help keep money in. It is hard to change the shape of the nose without surgery. In these cases, consult someone you trust to provide good results.

Lips reveal the health of the heart, level of nutrition, social position, sexual energy, eloquence, reliability, and feng

shui energy. Balance between the upper and lower lips with good color means that you are reliable and trustworthy. Lips that curve upward in a natural smile mean wealth, intelligence and potential for fame. A square lip shape means good scholarship and knowledge. Lips that curve downward may foretell suffering, working too hard, and stress. The easy remedy for this is to consciously smile when possible!

The most important aspect to any facial feature or attribute is whether or not it is shiny. Shininess is the glow - the aura - that emits from you when you possess strong, positive internal energy. If something is out of balance, you can decrease the negative effect of the feature by at least making sure it shines! Consult with a professional feng shui face consultant to determine the best adjustments for you. The smallest adjustment can make a substantial difference. When you feel good about yourself you emit positive energy, which attracts positive energy, thereby improving your life.

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)

BRIDGING FINANCIAL GAPS



EVANGELINE A. GIRON

FOR quite a short while, the idea that Michael Jackson passed away without a Will created a frenzy. Personally, I would have thought of it as unfathomable.

Inheritance is the passing on of property, assets and debts after a person dies. In general, inheritances are passed on from parents to children or other family members.

Before the time of death or even way before, a person can create a will, which is an official legal document specifying which pieces of property and assets he would like to be inherited by whom. If a person dies without a will in place, assets are usually passed on to the children—or, if the deceased had no children, a close relative like a sibling or parent. If a married person dies but is survived by her spouse, an inheritance need not take place; the couple is considered one entity, and only when both die will assets need to be passed on.

A will is an important document for anybody, even though

Why you need to plan for inheritance?

you don't think you need one. It ensures that, after your death, your assets will be used in the way you deemed best and it avoids or minimizes family conflicts.

Wills allow people to split up their assets between family members in whatever way they would like, or to leave possessions or assets to other parties, such as friends, businesses or religious institutions.

It is not uncommon for wealthy people to leave large sums of money to charities, or for them to establish foundations in their name that will work toward goals they had felt were especially important.

It is a good idea for any middle-aged person with children to create a will, in the event of accidental death. A will assigns a guardian and custody for minor children—a very critical step in estate planning.

Other Considerations

Estate planning is an important part of leaving an inheritance to one's progeny, especially if you have substantial amount of assets. When you die, your estate is subject to a federal estate tax before it is inherited by others, so planning ahead of time can help reduce the amount of estate tax owed at the time of death. One way to avoid estate tax is to spend

money or give sums of money to relatives during the years preceding death.

Inheritance is playing an increasingly important role in the socioeconomic dynamics of the U.S.: Many people stand to make more money through inheritance than through their own achievements and work. As each generation leaves assets to the next, families with large amounts of wealth tend to accumulate wealth more quickly, creating a growing disparity between wealthy families and the middle class.

NOTE: Evangeline is not an attorney nor does she provide legal advice. She prepares legal documents at the specific direction of the client. She is a Legal Document Assistant (LDA # 397, registered and bonded in Los Angeles County, expires 3/23/2011).

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The purpose of this article is to provide information of general interest to our clients and prospective clients. The information provided is general in nature and should not be considered complete information on any product or concept described.

(Advertising Supplement)

INSURANCE 101



MELODY AVECILLA

BASED on your home size, and the number of potential fire hazards, you should consider having one or more working extinguishers.

You should also choose the extinguisher type that best fits your needs.

Generally, there are three common classes of home fire extinguishers:

Class A – These are for wood and paper fires. This class cools material below its ignition temperature and soaks fibers to prevent re-ignition.

Class B – These extinguish-

Choosing the Right Fire Extinguisher For Your Home

ers suppress flammable-liquid and grease fires. They work by removing oxygen from the area sprayed and preventing vapors from reaching the ignition source. Chemical reactions that remove oxygen suffocate a fire.

Class C – These models are for electrical fires. They use an extinguishing agent that is not capable of conducting electricity.

Multi-Class – These chemical extinguishers can be used on different types of fires and are labeled with more than one letter — A-B, B-C or A-B-C. (Note: Most multi-class extinguishers contain a corrosive agent that should be cleaned up immediately after use to prevent damage to sprayed surfaces).

Extinguisher use —remem-

ber to P.A.S.S.:

- Pull the pin at the extinguisher top.
 - Aim at the base of the fire.
 - Squeeze the handle/lever to discharge (stand back 6 to 8 feet from the flame).
 - Sweep the spray back and forth at the base or source of the fire.
- Home fire extinguishers along with maintained smoke detectors are important components of your home's fire defense system.

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)

How a cosmetic dentist ...

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the cause. If the cause is due to wear of the teeth, dental veneers or dental crowns can be used to regain the lost length and fill out the smile.

The treatment can vary from teeth bleaching to dental crowns or dental veneers. Depending on the severity, other forms of treatment such as braces and gum surgery also may be indicated to enhance the appearance and function of your teeth. It is important to remember that all areas need to be addressed. If treatment for teeth that are worn and dark only involves teeth bleaching, the final result will be whiter teeth that are still worn and short. The teeth will not appear natural, as there will be a conflict between white teeth (youthful) and worn teeth (aged) that do not work together. Instead, it is necessary to correct the color, size, and shape

to create a more natural appearance. We give free cosmetic consultation and offer in house installment plans.

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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)

People and Events

AUF nurses internationally convene in Las Vegas for a Grand Reunion

VINI .Vidi. Vici

I came, I saw, I conquered. Inspired by these undying words uttered by Julius Caesar centuries ago, AUF Nurses International calls all its members, friends and supportive worldwide to gather in Las Vegas, Nevada on July 31 and August 1, 2009 for a two day grand reunion at the popular Monte Carlo Hotel.

The reunion theme is "Mikit-ikit, Abe-abe king Las Vegas" which literally and figuratively translates into "Lets come together, Let's see each other, and Let's accomplish altogether in Las Vegas, our individual and collective hopes, dreams, and aspirations". To attract and motivate participants, the event action team has organized a pretty powerful package of incentives consisting of low registration fees, great hotel accommodations at reasonable group rates, sumptuous meals, and an exciting program of special activities.

To top it all, superb entertainment will be provided featuring two top-rate musical-comedy productions..Starring will be Vegas-based world class performers Leonardo, and The Klique Band. Also our very own OPM artist the singer Ella May Saison "the queen soul of Asia" and the Sexy singer actress comedienne Ella V of the Viva Hot Babes. John Nite a co-host from GMA of *Walang Tulagan* will emcee the two nights event.

The coordinators of AUF Nurses international and its action team, headed by Benj David, have put in maximum efforts to achieve optimum results for this grand reunion event. All participants are definitely assured of a fun-filled, fulfilling, and fruitful time together at the entertainment capital of the world. It will truly be a reunion to remember!

For information regarding this event call Benj David at (909) 260-3802 or login to www.auf-nurses.org ■



Prominent Kapangpangan supporting Mikit-Ikit, Abe-Abe (L-R): Benj David (chairman of auf nurses.org), Apl de Ap, Ruffa Mae Quinto



AUF NURSES COORDINATORS(L-R): Lilly Beth Ortiz '92, Benj David '77, Dante Vitalez '77, Pat Dela Rosa '87, Arlene Nuqui '92.

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