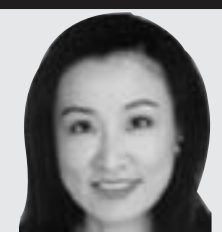


ON FENG SHUI



JENNY LIU

FAQs of annual feng shui adjustments

and power.

Q: Do you need to make adjustments even if your life feels good to you?

A: Yes. Energy cycles change all the time, so making annual feng shui adjustments — even when things are going well — is necessary to maintain an environment that sustains you. Plus, there is always room for improvement! Most people's definition of feeling good is relative to what they define as "good." They may be unaware of their true potential.

Q: How expensive are feng shui adjustments? Will less expensive adjustments still work?

A: There are two sayings, "you get what you pay for" and "similar energies attract." All feng shui adjustments work,

double your income and your astrology and Flying Nine Star Chart for your office shows a tendency toward great financial loss, you will need a powerful and probably more expensive feng shui adjustment such as a Chi Art to modify these negative energies and protect you.

Q: Can I make up my own adjustments? Can an adjustment be inadvertently negative?

A: Yes to both questions. As long as you have extensive experience in feng shui and the knowledge of the Five Element Theory, Flying Nine Star Theory, and understand how to create and empower feng shui items and mantra charms, you can create your own effective adjustments. Unfortunately, most people lack the experience and full knowledge to make proper adjustments and oftentimes follow books that can be misleading. The wrong adjustment can actually create negative feng shui.

Q: What if the best thing for me to do is to move, but there is no way I can move?

A: Over 90 percent of houses in the US are not designed according to feng shui, so unless you have a feng shui master design a custom home, it is not easy to find a house with feng shui that fits you and your family.

The bottom line is making adjustments. When your house has bad feng shui, it is imperative to make strong feng shui adjustments with Chi Art, as well as making personal adjustments to protect and strengthen those who live inside. Because positive energy attracts more positive energy, when you strengthen your own energies, the opportunities for finding a new home will open up.

Jenny Liu is a fourth generation feng shui expert, please see her website at Liu-FengShui.com, call her at (626) 272-4901.

(Advertising Supplement)

INSURANCE 101



MELODY AVECILLA

WHAT would you say about an insurance policy that claims to provide guaranteed income for the rest of your life or a specific period of time? Possible income that you cannot outlive? Does it sound too good to be true? That is the principle behind annuities offered by many insurance companies.

For either a lump sum or series of premium payments, an insurance company will promise to pay you an amount determined by what you have paid in, interest rates, the options you choose as well as your life expectancy. You can select between fixed annuities that are based on interest rates or variable annuities allow you to allocate premiums to Subaccounts that invest in underlying funds.

You may also select between a deferred annuity, which allows for time to accumulate funds, or an immediate annuity for a lump sum payment, which provides income immediately.

An immediate annuity is a popular choice for persons who have a large sum of money at their fingertips. The funds could possibly come from either a 401(k), IRA, or another source. Rather than make systematic withdrawals from those types of accounts, people have chosen to withdraw the entire amount to purchase a single premium immediate annuity.

Once the lump-sum premium is paid, the owner of the annuity, also called the annuitant, begins receiving payouts based on a chosen schedule. One possible

Don't outlive your income

option would be payments for the life of the owner with a specified number of years guaranteed. The original purchase amount and estimated number of payments to be made will help determine the size of annuity payments. A deferred annuity is a popular choice for persons wishing to accumulate funds for retirement.

During retirement, the annuitant converts accumulation units into annuitization units for the purpose of receiving payments on a regular basis. These payments may also be lifelong with guaranteed payments for a specified number of years. If the owner chooses the Joint and Last Survivor option, income is guaranteed for the annuitant's or co-annuitant's lifetime, whichever is greater, and may also be taken over a specified period. Please note that withdrawals prior to age 59 1/2 may be subject to a 10% federal income tax penalty.

Other choices include provisions to pay designated beneficiaries any remaining income, less what may have already been paid to the annuitant. This payment would be in the form of a lump sum, giving the beneficiary a number of options on how best to use the money.

Variable products involve investment risk, including possible loss of principal. Withdrawals and under-performance of its sub-accounts will have the effect of decreasing cash values and the death benefit. Withdrawals in excess of the cost basis are taxable. Because variable annuities and their Subaccounts are subject to market risk, their value can fluctuate. As such, their performance is not guaranteed and you may receive more or less than the original investment amount. In choosing an

investment, you should consider your financial goals and willingness to accept risk.

There are charges and fees associated with an immediate annuity. Those include an annual administrative fee of \$30, mortality and expense risk charges and fund expenses including advisory fees and other expenses. Surrender charges may also apply.

With many options, the income received by the owner cannot be outlived. The insurance company through which the annuity was purchased guarantees payments for the life of the owner. Depending on the type of annuity purchased, those payments may be a significant addition to retirement income from other sources such as Social Security or employer pension plans.

Securities through registered representatives of State Farm Variable Management Corp., 1-888-702-2307

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Investment return and principal values will fluctuate so that your account value, when redeemed, may be worth more or less than the premiums you paid.

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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)

“Don't hesitate or feel bad about it, go back to the dental office and your dentist will be available to correct it. In our case, it is our cause to correct for better fit and comfort in order satisfy our patients.”

however there are definitely different levels of effectiveness. Feng shui masters with different levels of experience have different levels of power in recommending feng shui adjustments. The effectiveness of feng shui adjustments also depends on your level of expectation. Finally, how well a feng shui adjustment works depends on your astrology chart.

If you are able to make adjustments in sync with the energies of your chart, the results will be highly effective. For instance, if your astrology and the Flying Nine Star Chart for your bedroom indicates that this year you are likely to find a good mate, then simple, inexpensive feng shui adjustments will be quite effective.

However, if you desire to

Financial industry pushes for lower mortgage rates

by CHRISTOPHER S. RUGABER & ALAN ZIBEL
AP Business Writers

WASHINGTON—Financial industry lobbyists are urging the Treasury Department to take steps to lower mortgage rates and help stabilize the battered U.S. housing market. Under one proposal, Treasury would seek to lower the rate on a 30-year mortgage to 4.5 percent by purchasing mortgage-backed securities from Fannie Mae and Freddie Mac, Scott Talbott, chief lobbyist at the Financial Services Roundtable, said Wednesday.

If enacted, such a plan would be an unprecedented opportunity for anyone with good credit and a solid income who could qualify for a mortgage at the lowest rates on records dating to the early 1960s, said Keith Gumbinger, senior vice president at financial publisher HSH Associates. "You would have the mother of all re-fi booms," said mortgage industry consultant Howard Glaser.

The goal of the industry's proposal would be to take advantage of the unusually large difference, or spread, between mortgage rates and yields on government debt. On Wednesday, the yield on the 10-year Treasury note yield sank as low as 2.65 percent, while the national average rate on a 30-year fixed rate mortgages was 5.75 percent, according to HSH Associates.

In recent years, there has been about a 1.8 percentage point difference between the yield on a 10-year Treasury note and a 30-year mortgage rate, but that spread currently hovers around 3 percentage points.

Analysts said that the government could use its

ability to borrow money at low rates to in essence flood the market for mortgage-backed securities. This increased demand would tend to push down the yield on mortgage securities sold by Fannie and Freddie, which now average about 5.5 percent because of investor concerns about default risks. Once those yields fall, the theory goes, lower mortgage rates should follow.

That would have two benefits for the economy: Immediately adding money to the pocketbooks of homeowners who can refinance their mortgages and reduce their monthly payments, and eventually help arrest the slide in home prices since much lower mortgage rates would allow more potential buyers to qualify for loans. "The goal is drive mortgage rates so low that home prices not only stop falling but begin to rebound," said Greg McBride, senior financial analyst at Bankrate.com.

If the government does buy up mortgage securities, it would be similar to the effort announced last week by the Federal Reserve to purchase up to \$500 billion of mortgage-backed securities from Fannie and Freddie. The two mortgage giants, which were seized by federal regulators in September, own or guarantee about half of the \$11.5 trillion in US outstanding home loan debt.

The Fed, however, did not announce a specific target for mortgage rates, which plunged about a half percentage point after the announcement. That caused new mortgage applications to more

Continued on PAGE C8

Small adjustments, big improvement

From PAGE C5

to correct it. In our case, it is our cause to correct for better fit and comfort in order satisfy our patients.

Minor adjustments can also have a big impact on the appearance of certain dental treatment. White fillings that are stained can be cleaned, refinished and polished to restore their previous luster. Crowns, veneers,

dentures, and even teeth can often be gently shaped to improve their appearance and contour. Some people tend to get quickly discouraged if a dental procedure doesn't feel quite right. Just remember that it's the little things, like a little adjustment, that can make a big difference.

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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.

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'I am in Removal Proceedings..'

From PAGE C5

dent's table) is also there and making arguments against your ability to stay in the US. It is not easy by any means. Even if you are married to a US citizen or you have somewhat of an easy case, it becomes very difficult at times. I have one client who is a derivative of his spouse's green card and he has gone to court eight times!

I, personally, find working with clients in immigration judge settings very rewarding. When someone gets their green card

through an immigration judge, there is so much joy and laughter. You truly feel that you have a victory on your hands. You walk out of the courtroom with a smile on your face and a very happy client by your side that has the ability to live and work in the US for a very long time. I often feel like I have handed those clients the world on a silver platter.

Next week we will discuss what types of relief that you can ask the judge for!

Deborah Lynne Karapetian is the principal

attorney in the Law Offices of Deborah L. Karapetian. She has been in practice since 1985, and has assisted thousands of immigrants in obtaining green cards and other types of visas in and out of the United States. Whether representing those in removal proceedings or those who are outside of the US trying to get in, she has the compassion to strategize your case with care and create a plan of action to assist you with your problems. Her office is in Glendale, California at 500 North Brand Blvd., Fourth Floor. Call her office at 1-800-Green Card (or 818-553-8100) if you need further assistance or have unanswered questions you want to ask.

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