

BRIDGING FINANCIAL GAPS



EVANGELINE A. GIRON

High investment return? Think again!

tion, you can protect yourself and those around you from getting scammed.

Ask lots of questions and demand answers. The things that cons don't like are questions, because it gives them too many opportunities to slip up and say the wrong thing. So ask as many questions as you can think of and then listen to what they say. If something sounds fishy, it's probably a con.

Look out for the get-rich-quick schemes. If someone is offering you huge returns in person, over the phone, by email or by letter, it's probably a scam. Money doesn't grow on trees, so no one is that willing to just give it away to complete strangers.

Take note of the exaggerations. Con attempts are full of exaggerations and white lies. They have to make things sound better than they really are. Case in point, the now very famous Madoff case, preying on who's who of American culture.

Watch the clock. You can recognize a con attempt when someone offers you something for a limited time only. If someone says that you can make a great investment but you have to do it today because the offer is off the table tomorrow, it's a scam.

Read the fine print. A real company will have tons of literature for you to read as well as a website and an 800 number. While a con artist could pull an elaborate scheme and have all

of these things, it's unlikely that they will go as far as to fill in all the particulars. Look for legal information on their website as well as in their documentation before doing business with anyone. Anyone selling investments should have the proper license before approaching clients. Ask for it and demand proof.

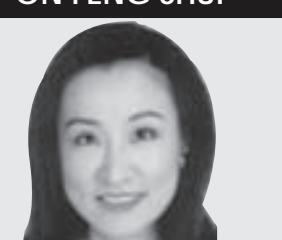
Remember that a legitimate investment company or its representative will have to analyze your Investor Profile, which includes your investment experience, risk tolerance, lifestyle and expectations, and liquidity before they can recommend a set of portfolio for you to invest in.

Assuming that the representative you're talking to is someone you could trust, research the company he or she is representing. Chances are, he is probably at the bottom pole of a network marketing, he is even unaware of the real activities of the company represented. He was just told to do as instructed.

Evangeline can be reached at her marketing location at the Ground Floor of Eagle Rock Plaza (in front of Jollibee), 2700 Colorado Blvd., Los Angeles, CA 90041 or at her business address at 655 N. Central Ave., 17th Flr., Glendale, CA 91203, phone number (323) 356-3803 or (323) 254-6787.

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)

ON FENG SHUI



JENNY LIU

The silent musician – Feng Shui case study

As we begin a tour of Theo's house, I see that the entry is flanked by two walls, making a rather dark and narrow foyer. This minimizes the energy coming into the house. I mentally note that the front door also aligns directly with the fireplace in the living room, which consumes any wealth entering through the front door.

My compass shows that the front door is in the north, which is not compatible to Theo's Western Direction Pattern energies. I explain to Theo that this year, a door in alignment with the north can bring the middle age male (such as Theo) harm, injury, or accident related to his head or kidney areas. Since it is his year of challenge, Theo must be particularly cautious of car accidents, drunk drivers, tricky people, and money loss or extreme challenges in his business. Theo then revealed that he was in an accident just two weeks ago. A drunk driver crashed head-on into his car and Theo barely missed being critically injured. He has also bumped his head hard on the job, each time barely escaping extreme trauma.

We continue through the house and I see that Theo's office is also located within the north sector to the immediate right of the front door as you enter the house. Once again, I point out the incompatibility of the north with Theo's energies and that the north is particularly negative this year. Theo was quite taken by the analysis, for the previous consultants used the bagua only and did not offer any insight into annual energies.

Financially, the house does not match Theo. Money does not stay in his house and the dead-end street on the yang side (associated to generation of income and helpful people), creates isolation from wealth.

Among the feng shui adjustments Theo needs to do, the priorities are covering up the fireplace facing his front door, adding a fountain outside to stimulate wealth movement, and placing mantra charms to release the incompatible north door energies. I also emphasized that he do his work in the northwest room. Theo smiles and tells me that although it is the smallest room, he is often able to be creative in there.

A couple of weeks later I do a birth chart reading for Theo. He tells me that after he covered the fireplace and installed a fountain, unexpected money came in! And though it will be a lot of work, he can't wait to move his office into the northwest. Hopefully now, he will no longer be the silent musician.

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)

CREATIVE SMILES



DR. NELLY LYN MONTILLA

of the teeth. Others, the majority, have had unattractive teeth their whole lives and have always felt self-conscious because of them. They will rarely smile, which can often hide a warm side of their personality. Modern dentistry offers a wide variety of treatment options for people seeking to enhance their smile. The options range from porcelain veneers to braces! In many cases, a combination of these techniques is required to deliver the best results.

Porcelain veneers
Porcelain Laminate Veneers, or simply "veneers", are custom-

made porcelain wafers that the dentist places over the fronts of the teeth to enhance their appearance and also to repair damage. Veneers can dramatically change a person's smile and help improve their self-confidence. In the 1920's and 30's, actors, actresses and other performers would often go to the extreme measure of having their teeth extracted and dentures (false teeth) made to improve their smile. Fortunately, this radical procedure has given way to veneers, a far more conservative approach. Veneers are what give many Hol-

lywood movie stars that dazzling smile we see on the silver screen. Veneers can be used to improve a wide variety of cosmetic dental problems. They can whiten stained or discolored teeth, close gaps between teeth, "correct" a crooked smile without the need for braces, repair chips and imperfections, and create a more attractive or youthful looking smile. The procedure usually involves removing only a thin amount of the outermost layer of the tooth, called the enamel. The dentist then takes molds (impress-

sions) of the mouth. Temporary veneers are then placed for the patient to wear while the permanent veneers are being made. The procedure usually takes between one and a half and two hours. Next, the laboratory carefully crafts the porcelain into veneers. In about two weeks, the veneers are ready for the dentist to fasten to the fronts of the teeth. This process improves the teeth's appearance and strength. You can have the smile of the stars without being a star yourself and minus the celebrity hustle.

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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)

How cosmetic dentistry works

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