

INSURANCE 101



MELODY AVECILLA

DRIVING while drowsy is an unnecessary risk you shouldn't take. Sleep deprivation has become widespread in North America as

people try to squeeze more and more activities into each day.

One consequence: more vehicle crashes attributed partly or wholly to sleepiness.

NHTSA says about 1 million crashes a year are thought to occur because of driver inattention or lapses—and fatigue makes such inattention more likely.

In a survey by the National Sleep Foundation, 57 percent of those interviewed said they had driven while drowsy and 23 per-

cent admitted to having fallen asleep behind the wheel.

NHTSA reports that sleep-induced crashes typically involve a driver who is alone and driving late at night or in midafternoon on a high-speed road (so the crash is more likely to be serious). Most of the time, it's a single-car crash because the vehicle leaves the roadway.

Leave the driving to those who are wide awake! In other words, many of us may be sus-

ceptible to driving while sleepy, but there are some things we can do to avoid doing so. The National Sleep Foundation and other experts suggest:

Get a good night's sleep before starting a long drive.

Avoid driving during your body's natural "down time" when you'd normally be sleeping.

Plan to drive long trips with a companion. Passengers can help look for early warning signs

of fatigue and can help share the driving. Passengers should stay awake to talk to the driver.

Sit up straight while driving; don't slouch. Don't stare straight ahead at all times; scan the road and nearby areas.

Stop for a rest every 200 kilometers or two hours.

If you need one, take a short nap. Or get some exercise—run in place, jump up and down.

Avoid alcohol and medications that may make you sleepy; read

the label on the container or ask your physician.

Consult a doctor if you have any symptoms of a possible sleep disorder: frequent daytime sleepiness, frequent difficulty sleeping at night, loud snoring every night.

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)

CREATIVE SMILES



DR. NELLY LYN MONTILLA

RECENTLY, Porcelain Laminate Veneers or simply "veneers" received national attention when discussed by a prominent New York dentist on Barbara Walter's television show "The View."

Veneers are custom-made porcelain wafers that the dentist places over the fronts of the teeth to enhance their appearance and 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 Hollywood movie stars that dazzling smile we see on the silver screen. People seek cosmetic dentistry for many reasons. Some want to look younger, and veneers can quickly "reverse" the natural aging process of the teeth. For them, veneers are a facelift for their 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. Veneers can be used to improve a wide variety of

Porcelain veneers create dramatic 'smile makeovers'

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 (impressions) of the mouth. Temporary veneers are then placed for the patient to wear while the permanent veneers are being made. Next, the laboratory carefully crafts the porcelain into veneers. The dentist then bonds the veneers onto the fronts of the teeth, improving both their appearance and strength. The procedure takes only about two weeks from start to finish.

There is no doubt that veneers are an excellent option, but how about the cost? That largely depends on how many veneers are required to produce the desired results. In most cases, a minimum of six veneers are needed, and are usually placed on the upper six front teeth, from the canine (sometimes known as the eye tooth) on your right side, to the canine on your left side. The best social investment you can do for yourself. Before you make an investment this important, you should consider the following: Is the dentist experienced in cosmetic dentistry and has he or she taken advanced continu-

ing education courses in current techniques? Can you see before and after pictures and testimonial letters of people who have had similar treatment in the past? Does the dentist have imaging or presentation devices to help demonstrate how the procedure is done, and what results might be expected? If the answer is no to these questions, you might consider getting a second opinion. Porcelain veneers have been the most significant advancement in cosmetic dentistry this decade. They are both esthetic and durable. They are not, however, appropriate for every person seeking cosmetic dentistry. Many times, gentle shaping of the teeth, and tooth whitening will give you the results you are looking for. The most important thing is that you and your dentist talk about what outcome you expect, and you explore all the alternatives available in the exciting area of cosmetic dentistry.

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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)

ON FENG SHUI



JENNY LIU

(Part 2 of 2)

LAST week you met Shelly and Mac whose master bedroom is incompatible to them with many negative factors, making it vital to implement strong adjustments. I first recommend the Chi Art, "Dragon Turtle Release Disasters." This particular painting has the symbol of the dragon turtle, which represents stability and release of negative energies. On the dragon turtle's shell, there are many mantra charms for releasing ailments and conflicts. There is also a sea dragon with mantra charms for wealth and business opportunities, as well as several other mantras for protection from disaster and negative people. This painting should be placed on the wall next to Shelly and Mac's bed.

Shelly also needs to use her personal promoting earth element colors, such as yellow, orange, brown, or tan to make her energies stronger to overcome the defeating energies of the east bedroom. Mac needs to use the colors of his promoting element of water, such as ocean blue, black, or gray. The ceiling fan should be relocated away from being over the foot of the bed and an uplight can be placed to light up and "lift" the lower ceiling to balance the pressure of the slope. A plant or curtain should be placed in front of the patio door to buffer energy depletion.

Shelly's hobby room is lo-

The Opposite House

cated in the south. She would like her hobby to become a side business, but this has not happened. I explain to her that the south is associated to the fire element, which "melts" or defeats her personal metal element energies. Working in the south, she may not progress, be focused, or be as productive as she would like to be. In fact, she is likely to expend more energy and money than she gains. Shelly's desk is directly in front of the door creating a bottleneck and not allowing energy to come in. The room has too much furniture, equipment, and supplies. Clutter creates stagnant energy and unfinished projects.

If Shelly wants to progress her business beyond a hobby, she needs to move desk away from the door and situate it so that a solid wall behind her supports and gathers energy. She needs to use the earth element to promote her metal energies. I suggest using orange, yellow, or beige colors and placing a Chi Art for wealth in front of her desk. She can use her daughter's old room for storing her supplies.

Shelly and Mac's front door faces west. Although that matches them, a tree in front of the door prevents energy from coming in. Wealth does come in, but it is weak. Being the sole provider of the family, Doug agrees that his business could improve.

The northeast sector of the house is completely missing and defined only by a dilapidated patio covering. Because the northeast is associated with helpful people and wealth, having it completely missing tends to make helpful people in their lives scarce. The fire element

(barbeque) in the northeast sector can bring fire disaster, temper, or conflicts with others. If possible, Shelly and Mac should enclose the northeast patio and convert it into a master bedroom so that their bedroom will be in a compatible orientation and there would no longer be missing a sector.

The living room in the southwest sector is compatible with Shelly and Mac. I recommend for Shelly and Mac to spend more time in the southwest by setting up a sofa bed and office.

Shelly and Mac agree that they waited too long to get their feng shui checked. Shelly tells me the consultation went into greater depth than she anticipated. She thought she was just going to get some decorating tips and color schemes.

In some minor cases where the feng shui is good, general furniture layout and some interior design with the right colors and elements is all that is needed to make the feng shui more positive. In this case of living in an opposite house, powerful feng shui adjustments are necessary to truly make a difference.

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)



Annenberg School of Nursing hosts open house

RESEDA, CA – The Annenberg School of Nursing (ASN), a vocational nursing program, will host an Open House on Tuesday, June 16, from 4 – 7 p.m. ASN is a program of the world-renowned Los Angeles Jewish Home. Founded in 1912, the Home is one of the foremost multi-level senior living communities in the United States and the largest single-source provider of senior housing in Los Angeles.

Three informational presentations about the vocational nursing program will take place at 4, 5 and 6 p.m., followed by tours of the ASN skills lab, computer center and classroom. Learn

what it takes to become a vocational nurse and the generous financial aid available, including forgivable loans, low tuition, low loan rates and more.*

(*Based on eligibility, qualifications and the Home's recruiting needs.)

The Annenberg School of Nursing is located on the Grancell Village campus of the Los Angeles Jewish Home, 7150 Tampa Avenue, Reseda. Space is limited and reservations are required. To RSVP or for more information, please contact Cindy Thomas at 818-757-4431 or ASN@jha.org.

(Advertising Supplement)

Lowering your mortgage payments

MANY homeowners are facing foreclosure today without being aware of all their options. Most borrowers with adjustable rates have had their payments increased so drastically that they are unable to make ends meet. Work hours are being cut and layoffs are increasing due to the current economic environment! You don't have live this way anymore! Loan modification is here to the rescue! Loan modification is a renegotiation of your loan to decrease your interest rate, lowering your monthly payments and in some cases lowering your principle balance. This process involves contacting the lender on the homeowner's behalf and negotiating a new loan that will benefit the client. Another way to modify is through Forensic Audit. This is where the original loan docu-

ments are examined scrupulously to find any discrepancies or illegalities from predatory lending practices in order to force a modification. Unlike other companies, Lexington Loan Modification incorporates forensic audit to all cases at no additional cost to the homeowner. This is the reason for Lexington Loan Modifications high success rate. LLM also offers a true 100% money back guarantee. If LLM is unable to modify your loan or can only save you a couple of hundred dollars a month, you will get every penny back. Lexington has also earned a 100% client satisfaction rating. *Ang* prequalifying *ay mabilis at madali, kaya tawagan si Elizabeth Lem ngayon sa 1-877-818-4090.*

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Measures to consider for H1N1...

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tionally as well.

It's thought that novel influenza A (H1N1) flu spreads in the same way that regular seasonal influenza viruses spread; mainly through the coughs and sneezes of people who are sick with the virus.

Source: <http://www.cdc.gov/h1n1flu/>

Charmaine Teodoro is the Senior Vice President of JUNO Healthcare Staffing, a group of companies that recruits RNs, LPNs, CNAs and allied healthcare professionals and deploys them to healthcare facilities on a full-time, part-time, per diem or travel assignment. It also sponsors foreign-trained RNs for immigration to the US. JUNO's offices in California are located in Los Angeles and San Diego.
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LARRY YANG is a graduate of Georgetown University Law Center with a master's degree in Law and practices before California State Courts, United States District Courts, the California Appeals for the 9th Circuit and U.S. Bankruptcy Courts.

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