

INSURANCE 101



MELODY AVECILLA

Saving for College

middle-income parents a new college-planning tool with the Education IRA, now called the Coverdell Education Savings Account (ESA). Contributions to an ESA are limited to \$2,000 per year. Parents, grandparents, aunts, and uncles can all contribute until the child reaches 18 years of age, as long as the total yearly contribution for the child doesn't exceed \$2,000.

While contributions to an ESA are not tax deductible, earnings accumulate tax deferred. Even better, when you draw the money out to start paying for qualified education expenses, those distributions are tax free.¹

You'd be surprised how a program like that can help. If you have an 8-year-old child — and thus have ten years to save for college — an investment of \$100 per month at an 8 percent annual rate of return would create a nest egg of \$18,295 when the child turns 18. These figures are based on the value of the investment with an 8 percent fixed rate of return and do not represent any particular investment. While such rates of return may not be representative of investments currently or historically available, this hypothetical situation is added for illustrative purposes only and reinforces that starting early can be significant.

That's good for any investor to know, especially if you want to invest in mutual funds, which contain a certain element of risk. Disciplined investors know that while the stock and bond markets do fluctuate, over time they have historically produced a greater rate of return than other

types of investments that carry lower risk.

As with any investment, saving for college takes preparation, some guidance, and, in many cases, sacrifice. Americans have traditionally been more than willing to make that sacrifice to secure a better future for their children. By setting up a plan with earning potential, we can help our children fulfill their learning potential.

There is no assurance that any investment will achieve its investment objectives. Past performance is not indicative of future performance. Investment return and principal value will fluctuate and the investment, when redeemed, may be worth more or less than its original cost.

Sponsored by State Farm VP Management Corp., One State Farm Plaza, Bloomington, Illinois 61710-0001, 1-800-447-4930

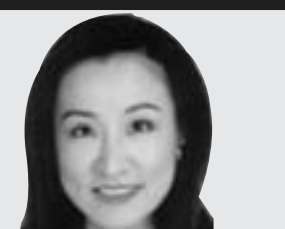
**State Farm VP Management Corp. is a separate entity from those State Farm entities that provide auto, life, fire and health insurance.*

If the money is used for purposes other than education, earnings are taxed as ordinary income and may be subject to an additional 10 percent tax penalty. Funds must be withdrawn within 30 days of the beneficiary's 30th birthday. At that time, earnings are taxed as ordinary income and may be subject to an additional 10 percent tax penalty.

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)

ON FENG SHUI



JENNY LIU

Create a balanced, shining face for good luck

equal proportion - balanced. If one of them is bigger or smaller than the other, there is imbalance.

Balance as it pertains to the main features is also relevant. Different eye shapes, lip shapes, nose shapes and so on all correspond to one of each of the 5 elements: wood, water, metal, fire, and earth. If from your birth chart it is determined that you lack wood, and your eyes are a shape that is more of the wood element, then that helps to balance your personal energy. If you should need another element for balance, you can enhance the shape of your eyes, eyebrows, or nose so that it embodies the elemental quality you need.

One of the simpler ways to adjust the feng shui of your appearance is with your hair. You have multiple options of choosing a hairstyle or hair color. Since each hair type, shape, and color corresponds to one of the 5 elements, make sure that the style and color you choose are compatible with your birth date and help to balance your energy. You can also balance the energy of your facial appearance by wearing a hat or hair accessories in the colors or shapes of the different elements. Earrings are a simple way to balance the energy of the features by adding a color or type of metal or stone that is compatible to you.

Applying make up and other face altering techniques is another way to bring balance to an unbalanced face. This includes

cosmetics, powders, massage, facials, laser techniques, nutrition, surgery and so on. Particularly in the case of cosmetic surgery or laser technology, be sure to check out that the procedure you decide to do alters your face in a compatible, positive way according to your birth chart, and that the doctor or technician is highly skilled and can produce natural looking results.

Of utmost importance is whether your face and features are shining. In this case, I do not mean the physical shininess of oily or sweaty skin; I am referring to the glow that positive energy gives off - your aura - which is a reflection of the energy inside of you. Pink, blue and golden auras are a reflection of positive, balanced energy in a person. Because similar frequencies are attracted to each other, if your aura is shining bright, then shining, positive people come to you and bring you happiness and wealth, so keep shining!

The best way to keep your aura bright is to cultivate your internal energy with appropriate exercise, meditation, nutrition, and good feng shui. Consistent practice of these methods will bring the glow of well-being from the inside to the outside.

Jenny Liu is a fourth generation feng shui master and is available for residential and commercial consultations. To learn more, please see her website or preview her books 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. (Advertising Supplement)

CREATIVE SMILES



DR. NELLY LYN MONTILLA

Diabetics are at risk for dental infections

that helps sustain life. Type 2 is often referred to as non-insulin dependent or

adult onset diabetes and is the much more common form, occurring in roughly 90% of the cases. With type 2 diabetes, your body does not make enough insulin or cannot properly use it. Your physician has most likely informed you of the complications of untreated or poorly controlled diabetes, which include kidney failure, gangrene or possible amputation of the lower extremities (legs and feet), blindness, or stroke. As dentist, I am mainly concerned with the

effects on the gums, and immune (disease self-defense) system. Gum (periodontal) disease is generally more common and more severe in patients with diabetes. This is because blood cells in the gums and jawbone that protect us from infection are not as effective. This means that the diabetic needs to work more diligently on oral hygiene, brushing and flossing, as well as make sure the disease is as controlled as possible. If you have a dental infection, and require either a root canal or need to have a tooth removed, there are some important things for you

to remember. Make sure you eat your normal breakfast before you go to the dentist. If you are taking insulin, take your normal dosage unless your dentist and physician have agreed to alter the dosage. If you have not eaten and are in pain or feel a high degree of stress prior to a dental procedure, this can cause your blood sugar to drop. By eating (we use the expression, "keep them sweet") and taking the proper amount of insulin, you reduce the potentially dangerous complication of hypoglycemia (low blood sugar). Diabetics, especially poorly controlled diabetics, are at an increased risk for infection- that includes potential complications from dental infections. If your diabetes is under poor control "brittle", and your blood sugar is very high, dental surgical procedures may need to be delayed until you are under better control. In some cases, you may need to take antibiotics prior to certain dental treatments to reduce the risk of infection.

CREATIVE SMILES DENTAL
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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)

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 re-negotiation 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 documents 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 satisfactory rating. *Ang prequalifying ay mabilis at madali, kanya tawagan si Elizabeth Lem ngayon sa 1-877-818-4090.* (Advertising Supplement)



Florentina Saballa-Rosario

June 19, 1926 - June 15, 2009

Thank you for coming to the funeral. Your presence at the services is truly appreciated.

- Joel & Lyn Rosario (Joanne, Jonathan),
- Angel Rosario, Jr. (Angel John, LA, King),
- Rose Marie & Alex Llabres (Angelica, Ryan)
- Florentine & Angelo Santiago (Michael, Loren, Victoria)

Save Your Home with AmeriFund Smart Homes

DO you have a mortgage emergency? We can help! During these difficult times, it's important to know that you may have options to: Lower Your Payments, Interest Rate Reduction, Principal Reduction, Stop Foreclosure, and most importantly Save Your Home!

AmeriFund Smart Homes, Inc. is 100% legal and specializes in loan modifications and has experience negotiating on behalf of homeowners with the nation's leading lenders and financial institutions. Each month thousands of homeowners risk losing their most important asset - THEIR HOME. We work with you to prepare a comprehensive loan modification presentation which will make your lender take notice of your individual financial situation.



Arderic 'Bong' Alfonso

Time is of the essence in the loan modification process. In order to be most successful we need to complete the application process in full as soon as possible

Most of our long-term clients have become agents since they want to reach out and help other people that are also in the same situation.

For reliable, overwhelming results call Arderic 'Bong' Alfonso now. Let him help save your American Dream. Tawag lang po kayo sa (626) 487-8147. Amerifund Smart Homes is located at 2100 Foothill Blvd., Suite A La Verne, CA 91750. California Department of Real Estate Broker License #01853689. (Advertising Supplement)

People and Events

OUTSTANDING.The Maranan family, owners of D' New Aristocrat Restaurant in Panorama City, were honored with an "Outstanding Small Business" award by the United Chambers of Commerce recently at ceremonies held at the Beverly Garland Hotel in North Hollywood. (From left) are Bolster, Susan, and Rod Maranan, with Leo Maranan, President of the San Fernando Valley Filipino-American Chamber of Commerce, and Steve Holzer, Chairman of UCC, a coalition of 32 chambers and business organizations in the San Fernando Valley and region. At left is Debi Schultze, UCC President and CEO. Photo by Rene Villaroman

