



On
Feng Shui

Jenny Liu

(Part 5 of 6)

TRANSFORMATIONAL meditation is an active, deep level of meditation. Done properly and with practice, it can change your life karma energies and improve your life. Remember, it is best to have a firm understanding of the tranquility meditation and the health meditation before attempting transformational meditation, since the latter uses postures, breathing and visualizing techniques that you will want to apply.

To start your transformational meditation, you should be able to see a steady white light in your mind's eye. It may be a sphere of light, or your whole mind might be flooded with light. This means that the 9 channels to heaven on top of your head are available—like antennae—to receive spiritual messages from different dimensions. You can communi-

cate with this energy and direct it to change your life. You can also release negative energies of conflict, lawsuit, money loss, bad relationships and bad karma so you can channel positive energies that attract wealth, positive relationships, good health and positive events into your life.

Next, create a visualization. Use your imagination to create in your mind exactly what you want in detail. If your mind can dream it, it can be manifested into reality. If you want to get a job, then visualize the job interview going exactly as you would like it to go. Visualize that they call you the next day and offer you the job.

Your mind is the conscious frequency that will connect with other people. If you want to experience a positive love relationship, then visualize a very spiritual and physical connection with your partner. Visualize how you want to communicate with each other, how you want to be treated and how you want to treat them. If you are experiencing difficult times or want protection from accidents, then visualize a protective shield around you.

There are a few tools to aid you with transformational meditation, especially if you feel stress and your energy is weak. The first tool is mantra chanting. A mantra chant focuses your mind's energy. Many things are on our minds and it is not easy for us to simply put them aside and just focus on breathing. A high-level, ancient universal language, mantras channel specific

energies from other dimensions. Mantras for love reinforce your relationship visualizations, while mantras for success reinforce getting that job. Sometimes after you meditate with mantras you have a vivid dream that night with a clear message for you. The mantra has served as a transmitter to heaven and has given you an answer.

third eye. While simply going over the charm with your eyes, you let the message absorb into your third eye, or subconscious. You can also trace the charm with an incense stick. Incense creates a special smoke that sends your message to heaven and other dimensions.

Before you use mantras and

“Use your imagination to create in your mind exactly what you want in detail. If your mind can dream it, it can be manifested into reality.”

Another tool is the mudra, which is a hand gesture or hand pose with a purpose very much like a yoga pose. Similar to yoga poses that channel frequencies to specific points in your body, in a mudra, each of your fingers has points connected to different points in your body. When you put your hands and fingers in certain poses, connections are made with specific body parts and aspects of your life. The hand poses act as antennae to receive universal messages that empower you.

Mantra charm tracing is another way to strengthen your meditation. Mantra charms are secret codes and symbols that activate energy in higher dimensions. They create a link between our mind and spirit, between humans and the heavens, and stimulate our subconscious on higher levels. A master draws and empowers an appropriate charm for you, which you then trace with your

mudras, you must understand why you do it. Every mantra charm has its meaning, but understanding what it is used for will empower you. Open your heart and your mind and you will easily relate with the frequency of the mantra. When you see it and understand it, then the messages and your desires will come easily. The more you repeat them, the more stimulus your subconscious receives and you will get results.

Join me on September 27, 2008, Saturday, from 3 to 5 pm, for a special Feng Shui Tea Time workshop on “Natural House Design: Green Living is Good Feng Shui.” For tickets, call (626) 862-1788, and bring a friend for free! To order Liu Feng Shui 2008 Guidelines, call (626) 862-1788.

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

What are implants?



Creative
Smiles

Dr. Nelly Lyn Montilla

MAJORITY of people who resorted to tooth extractions rather than tooth restorations regret they did. Living in America and enjoying the availability of dental scientific advancement, you don't have to be stuck with missing tooth. We have dental implants as easy as doing a

root canal treatment.

Implants are devices that replace the roots of missing teeth, and are used to support crowns, bridges or dentures. Implants are placed in your jawbone surgically. Most of the time, implants feel more natural and secure than other methods of replacing missing teeth, such as dentures.

There are many reasons why it's important to replace missing teeth:

- Having all of your teeth can make you more self-confident. You don't worry that people notice that you have teeth missing.
- When teeth are lost, the area of the jawbone that held those teeth starts to erode. Over time, you can lose so much bone that your jaw will need a bone graft to build up the bone in your jaw before your dentist can place implants or make a denture that fits properly.
- Tooth loss affects how well you chew and what foods you are able to eat. Many people who have missing teeth have poor nutrition, which can affect overall health.
- The loss of teeth can change your bite, that is the way your teeth come together. Changes in your bite can lead to problems with your jaw joint.
- Losing teeth can lead to changes in your speech, which also can affect your self-confidence.

Do you have missing teeth? Are you wearing a full or partial denture? Are your dentures loose or tired of wearing dentures? Implants might be the best solution for you. Give us a call for more information.

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The following information is provided as a general guideline. It is NOT intended in place of professional ca re. Since every pregnancy may vary, consult your physician or dentist for advice on your particular situation.

(Advertising Supplement)

7 golden rules to save money

by Dave Clark

1. Budget

Budgets are not meant for your country's economy or businesses alone. A budget is equally important for your home. How else will you know where all your money is going? Determine the areas of your spending and fix amounts of money you are to spend on each area. That way you will know in advance how much money you will be spending by the end of each month. You may have some surplus money at hand to tide over unforeseen circumstances. Strictly, restrict your spending according to the budget. You will be surprised to find that your savings suddenly show an upward swing. A budget helps you identify areas where you had been overspending. All that money now can go to your saving.

2. Plan out your shopping

Your budget greatly takes care of your shopping needs. But it is always beneficial to prepare a list of items that you need. Make sure that you remain within the budgeted amount while making out the grocery list. Stick to the list at all costs, refraining from impulsive buying.

3. Your priority

Prepare a list of ten things that you think you need the most. Prioritize that list, which means that you place the things in order of importance. The thing you attach the greatest importance to should be at the top of your list, and the least important one be placed at the bottom. This will help you plan your savings. You may find things like a home, car, and a holiday trip in your list of priorities. You may for the time being forget about the least important things in your life and focus more on the upper five items, and plan your savings accordingly. The more you save, the lesser you may have to rely on outside credit.

4. Exceptions

Make an allowance in your

budget for spending on things that you fancy. Make some exceptions from time to time, so that you can do things you enjoy doing. Make a purchase if you come across a good bargain in the neighborhood store; or grab a quick lunch if you are not in the mood to cook. It is always nice to deviate from the budget sometimes, if for nothing else, for the thrill of it.

5. Setting targets

Set targets for your expenses, and break them up into short-term, medium-term, and long-term targets. The break-ups keep you in touch with your expenses. A short-term target ensures that you are on track in meeting your expenses. It helps keep your motivation levels up. The more you achieve your targets, the more it serves as an incentive to save more.

6. Setting real targets

Do not promise your self the moon. Set targets for saving that are realistic. Take into consideration your income and likely expenses. This is where budgeting is handy. Set something that is achievable. Not achieving non-achievable targets can discourage you from making an attempt to save in future.

7. Emergency expenses

If you have fixed monthly targets for saving, be prepared to go off target sometimes due to certain emergency expenses. Things you may not have foreseen may happen. Your car may have a sudden breakdown, and you may have to incur an expense you did not budget. Do not get discouraged if you face such situations. Such expenses are bound to crop up once in a while.

For that matter, you may plan out all your expenses in concurrence with the budget. Never give a free hand to your credit card impulse. (Articlesbase.com)



Insurance
101

Melody Avecilla

SCHOOLS, hospitals, museums, zoos, arts organizations, recreational facilities and places of worship all strive to make the world a better place and to improve the quality of our everyday lives. Many, if not most, of these organizations are non-profit, which means they are supported primarily by public and private contributions.

Contributing money to a charitable organization is not only a generous act, but also one that is extremely rewarding. You may want to make a larger contribution to a local organization or cause but feel it would put a strain on your budget.

Leave a legacy through charitable giving

However, with a little advance planning, you can contribute a much larger gift than you ever thought possible in your lifetime. And you can do so with life insurance. Other options include remainder trusts, gift annuities or wealth replacement trusts.

Depending on the product you select, you can determine the amount of your yearly charitable contribution and use your yearly contribution to purchase and pay for a life insurance policy. The charitable organization owns the policy and is the beneficiary of its proceeds. The organization may use dividends, borrow or withdraw cash values during the life of the policy to meet their organization's goals.

Participating in a charitable life insurance program not only offers opportunity to make a difference, it is also a resourceful way to meet your charitable giving goals without putting a strain on your budget. Meet with your financial and legal advisors to discuss what options are available to you to accomplish your charitable objectives.

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)

MARKETING IN CHALLENGING TIMES

It's not your ad spend, it's what your brand says

by KAREN DE ASIS
Inquirer.net

MARKETING journals worldwide reveal that brands that survived an economic crisis well continued their marketing investments even during tough times. Today, a good number of marketers take heed of this learning but fail to account that in times of economic turbulence, other than media spending and presence, an appropriate brand message is more important.

Consumer behavior changes in an economic crisis. This is because consumers, whether affluent or financially challenged, take a longer time to process a buying intent. Often, initial consumer reactions include deferment of purchases, openness to look at several options or consider substitutes, trading down or recycling.

But all is not lost for marketers and brand owners with limited budgets. After all, several proprietary and syndicated researches reveal that more than the substantial media monies, what is more important is a unique and a relevant brand message or value proposition in

turbulent economic times.

Myths and truths during recession

Cut marketing investments. The core objective of marketing is to spur demand. In an economic crisis, people shy away from unnecessary spending and consumption. Thus, it is important to make consumers aware of a brand's value even before they step into the retail or trade area so that one's brand may be specified in the consumer's shopping list. Marketers and brand owners must realize that a highly visible store presence and local store promotions serve a different but complementary marketing purpose and that is, to intercept a potential buyer in the retail area, be they a category or non-category user.

However, when a consumer is resolute in one's purchase and the incidence is high in financially challenging times, it is more difficult to shift or sway him from his originally intended brand purchase.

Brands are in crisis during inflation; commodities are in. Not true. The market is always divided between brand and commodity buyers, both with different motivations for buying. Brand buyers put a premium on brands they

trust and other distinctive values that appeal to the buyers' motivation. But in times of crisis, brands need to make their value proposition more "economically relevant." It is during hard times, that a marketer's competence is best-tested in this area because in branding, economically relevant messages are not just about pricing and discounting.

Spend, spend, spend is the mantra in hard times. It is not just a matter of increasing marketing spend but more a strategy of managing marketing budgets efficiently. More so, it is about the appropriate use of media communications budgets.

One can have an effective media reach among a target market for less than a 50-time exposure over a given campaign period provided the brand's value proposition is substantively relevant. Moreover, not all above the line and below the line media communications need to be implemented and activated.

Study your target market's behavior. How do they cope in times of inflation? What are the changes in their lifestyle, buying behavior and media habits? Have they reduced their

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Exchange visitor program, J visa for trainees...

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the J-1 participant must establish such ties to US that would make it exceptionally difficult if such participant had return back to their home country. For example, a trainee or intern begins training and has family in or brings family to the US and a family member becomes extremely ill and the treatment exists only in the US or the healthcare in the home country would be unable to provide adequate care. The reason must be not only extreme but also exceptional. Only under those or similar in extremity circumstances does an extreme hardship waiver have a chance for approval.

Other ways include of obtaining the waiver include; if there is

a threat of possible persecution in the home country or if the request for a waiver is made by a US Federal Executive Agency.

Although the US Department of State warns that "Use of the Exchange Visitor Program for ordinary employment or work purposes is strictly prohibited. Sponsors may not place trainee participants in positions which are filled or would be filled by full-time or part-time employees." it is absolutely reasonable for the training/internship to include on-the-job training as well as for host companies to pay stipends to trainees/participants. The stipend should also be reasonable. One of the J-1 sponsors suggests the stipend should be at least three times of the cost of

renting an apartment in the area where the training will occur.

Spouses and children of J-1 applicants get J-2 visas and are allowed to obtain employment authorization for the status duration of the J-1 participant. If the two-year residence requirement has been placed on the principal applicant, it also attaches to the family members. Additionally, upon completion of the J-1, participants are granted a 30-day grace period during which they must leave the country. If interested in staying in US, J-1 participants must change or extend their status before entering the grace period. The grace period can also be used to travel inside the US, such as for tourism or leisure.

Despite these complications, the advantage of the J-1 visa is that applications are not processed through the Citizenship and Immigration Service, which can sometimes take many months for a decision. Usually J-1 applicants apply for and receive their visas within several weeks. Also, while participants are in the US, sponsors can grant extensions if necessary, again bypassing Immigration Service.

J-1 visas are very practical visas, allowing participants to come to the US, learn valuable new skills, and return home.

Darren Silver & Associates is a nationwide practice that concentrates exclusively in the area of immigration and naturalization Law. Attorney Silver has over 14 years of

immigration experience and possesses an extensive knowledge in all aspects of immigration law and procedures. Darren Silver was a former Immigration Department Adjudications officer in Los Angeles California and has headed Darren Silver & Associates since 1999. Immigration Attorney, Darren Silver can be contacted directly through his website www.darrensilver.com. Darren Silver & Associates is one of the Nations' preeminent Immigration Law Firms with a focus on Family, Business and Employment Immigration law.

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What is life...

From PAGE C5
coaching relationship. A Life Coach is a Personal Trainer for you!

Today's homework is called an Inquiry. It is a question that has more than one answer and lets you "live in the question" as the poet Rilke said. My inquiry for you is: What are the trophies that you desire in your life? Please don't think. Blur it out! Name as many things as you can and write them down. Smile, be silly, and have fun. You can create what you want in your life!

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