



## Photo Report of JCA Parent Club

### 房產投資和風水學問

### Real estate investment and feng shui

**Speaker: William Vasana, Realtor, Short Sale/Pre-Foreclosure Expert**  
**Facilitated by: Dr. Bailin Liang, Parent Representative of JCA Chinese School**  
**Reported by: Jasper Xu, JCA voluntary reporter**  
**November 08, 2009**

Real estate investments have constantly been a hot spot of discussion for the past several decades. During the recent economic recession, it becomes much trickier and even tougher to invest in the real estate for both the first time home buyers and existing home owners. It is a big decision involving multiple parties (buyers, sellers, banks, insurance companies and etc.), huge amount of dollars (sometimes could be the lifetime savings for ordinary people), and usually an extensive period of time. To win this battle, just being cautious is far from enough, what people need are knowledge, patience, and a well defined and executed plan. This week JCA parent club feel honored to have Mr. William Vasana share his expertise and experience with the audience.

Mr. William Vasana is a real estate professional with Watson Realty Corporation serving buyers and sellers in Florida and Georgia. Vasana graduated from the University of Tampa in Florida with dual master of business administration (MBA) degrees in Marketing (1993) and Finance (1995). He earned a business administration (BBA) degree in marketing from Assumption University in Bangkok (1988). He was voted "Outstanding Realtor of Year 2004" out of 5,426 Realtors by Northeast Florida Association of Realtors. He is also a recipient of "Five Star: Best in Client Satisfaction Real Estate Agent" voted by 19,000 homebuyers survey in Jacksonville from 2007 to 2009.



Mr. William Vasana and Dr. Susan Vasana, with Mr. James Yin and Dr. Bailin Liang, are setting up the equipment before the seminar



The guest speaker Mr. William Vasana opened up the talk

***The first 50 minutes session was about the real estate investment.***

**Tax and Jax**

After a review of the changes in the real estate market and home price, Mr. Vasana introduced a recently enforced and extended government policy of \$8,000 tax credits for first time home buyers as part of the stimulus acts to the real estate markets. The detailed aspects of the program include:

- On 11/6/09 President Obama signed into law an extension and expansion of the \$8,000 homebuyer tax credit.
- Extend \$8,000 tax credit to first-time homebuyers who have not owned a home within three years.
- Must be under contract by 4/30/10 and must close by 6/30/10.
- Maximum tax credit is \$8,000 (10% of purchase price).
- Maximum purchase price cannot exceed \$800K (no limit before.)
- After 12/1/09, income limits of homebuyers will increase from \$75K (single) to \$125K and from \$150K (married) to \$225K.

To most of the audience's interests, the real estate market of Jacksonville was discussed shortly afterwards. According to the mass media as well as the publicly available data source:

- Real estate expert Barbara Corcoran in NY currently ranks **Jacksonville 5th in the top 5 of best real estate market in the U.S.**
- **Jacksonville is one of fastest growing cities in foreclosures in the country (up 64% in Qtr 3.)**

## Buyer's Opportunity and Banks' Strategy

It is out of question that nowadays potential real estate buyers will see some opportunities, partly due to foreclosure inventories of the homes hit the all time high. According to Mr. Vasana, the opportunities can be explored in the following options:

1. Foreclosure Homes
2. REO (Real Estate Owned)
3. Short Sale – Houses that are worth less than their mortgages.
4. Normal Resale – homes are priced to sell and sellers may lose money.

Some truths about the foreclosures were revealed to clarify some common misunderstandings among people, especially buyers. The facts are:

- Although banks own literally millions of foreclosed homes, they're keeping most of them off the market.
- They control the supply by releasing homes slowly to the market and not dumping their entire inventory at once to recoup more on already troubled assets.
- Multiple offers situation returns.
- Highest bidder wins.
- Banks will sell foreclosed homes at the right price, not just any price.
- They are not desperate to get rid of foreclosed homes and will sit on it until they get the right price.
- Some banks will invest in fixing up the homes before putting them up for sale; others sell them AS IS.



Mr. Vasana are discussing with the audience during the session break.



Parents are sharing their points of views

## **The second 50 minutes session was about the Feng Shui.**

“Feng shui is an ancient Chinese system of aesthetics believed to use the laws of both Heaven (astronomy) and Earth (geography) to help one improve life by receiving positive qi. The original designation for the discipline is Kan Yu (堪輿). The term feng shui literally translates as "wind-water" in English. This is a cultural shorthand taken from the following passage of the Zangshu (Book of Burial) by Guo Pu of the Jin Dynasty. Qi rides the wind and scatters, but is retained when encountering water. Traditional feng shui practice always requires an extremely accurate Chinese compass, or luopan, in order to determine the directions in finding any auspicious sector in a desired location.”

---From Wikipedia

Feng Shui is a way to create harmony, health, wealth, and happiness. An important point made by Mr. Vasana in the first place is that Feng Shui can not automatically and magically change people's life and there are always something else needs to be worked out together. However, lots of people do believe the Feng Shui can be helpful to some extent.

### **What is Feng Shui?**

- Literally translated, Feng Shui means “wind and water” and refers to the earth, its mountain, valleys and waterways, whose shape, size, direction and levels are created by the interaction of these powerful forces.
- Feng Shui is best understood as the science of selecting or arranging living environment where the five elements and the Yin and Yang energies are in complete harmonious balance, thereby bringing the good life to those who reside within that environment.
- Feng Shui is also an art – born of experience and common sense – and the skill of correcting disharmony in the environment and improving one's living and work space.

### **Origin and History of Feng Shui**

- The practice of feng shui was born out of China's reverence for nature.
- The Chinese have always believed in the oneness of all things.
- They studied the landscape, seasons, weather and many other factors to try to understand the environment that they lived in.
- This knowledge helped them build their homes in the best positions, facing the most beneficial directions.
- Throughout ancient China, Feng Shui was a closely guarded discipline used as a tool to ensure the good health, wealth, and power of the Imperial Dynasties.

- The Forbidden City, Shanghai Bund, Taiwan, Hong Kong, Singapore are all founded on the principal of Feng Shui.

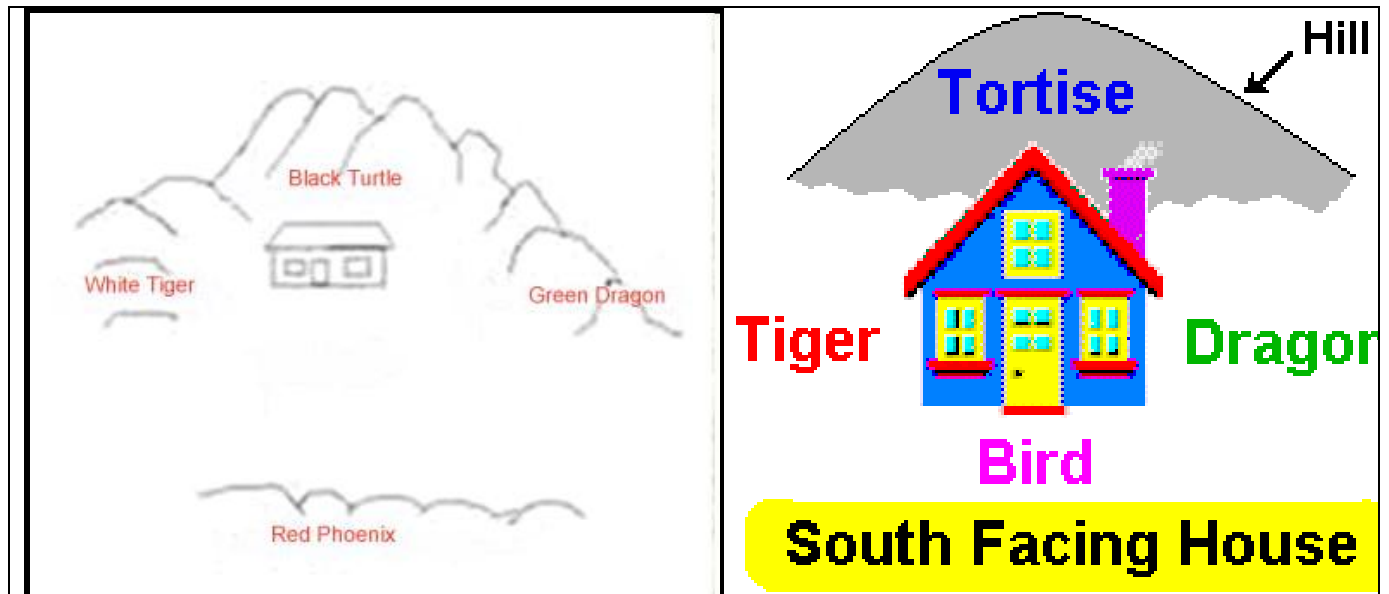
## **The Fundamental Principles of Feng Shui**

- The concept of Yin and Yang is the first principal of Feng Shui.
- Yang representing heat and light is rising and Yin representing cold and darkness descends.
- Yin and Yang constitute the limits that embrace all things—male and female, light and dark, hot and cold, birth and death, and so forth.
- Yin and Yang are reducible to Five Phases, or Wu Xing - Wood, Fire, Earth, Metal, and Water.

## **Feng Shui Five Elements**

- **Water:** Water nurtures Wood and is absorbed by it (trees and plants). Water puts out Fire.
- **Wood:** Wood fuels Fire and is absorbed by it. Its roots dig deep into the soil of Earth, controlling it.
- **Fire:** Fire (sun) warms the earth and replenishes Earth element by its residue, ash. Fire is absorbed by Earth. Fire controls (melts) Metal.
- **Earth:** Earth provides a home for Metal and controls Water (river banks).
- **Metal:** Metal (when shaped into vessels) carries Water and (when shaped into a blade) chops Wood.
- Water dominates in winter, wood in spring, fire in summer, metal in autumn, the transitional periods between seasons is dominated by earth.
- The Eight Trigrams or Ba Gua represents transitional phases in nature and in human. The patterns of change were recorded in the form of solid (yang) and broken (yin) lines called 8 trigrams and 64 hexagrams.

## Auspicious Homesite in Feng Shui



**Red Phoenix represents the south, summer, *Yang qi*.**  
**White Tiger represents the west, autumn, *Yin qi*.**  
**Black Turtle represents the north, winter, *Yin qi*.**  
**Green Dragon represents the east, spring, *Yang qi*.**

Mr. Vasana also exemplified the fundamentals of Feng Shui using several cities such as Hong Kong, Shanghai, and Singapore. It is not surprising that all the cities listed are growing fast and well, isn't it?

Not only being helpful in the city construction layout, Feng Shui can also potentially help individuals on different aspects of daily lives, such as getting a job, raise, or promotion, improving health, getting married, getting pregnant or preventing miscarriages, guarding against separations or divorce and etc. The so-called 'perfect' place in Feng Shui theory is usually not available or affordable by most of people in selecting the property location. However, some changes always can be made to remedy the current situation to achieve the desirable balance and harmony.

As to the location of the house and the layout inside the house, Mr. Vasana gave the tips along with some DOs and DONTs. A lot of pictures were presented to facilitate to convey of conceptions during this session.

<p><b>WEALTH, PROSPERITY AND SELF-WORTH</b></p> <p>ELEMENT: WOOD          NUMBER: 4          LATE SPRING          COLORS: PURPLE, GREEN, GOLD</p> <p><b>HEALTH, FAMILY AND COMMUNITY</b></p> <p>ELEMENT: WOOD          NUMBER: 3          EARLY SPRING          COLORS: PURPLE, GREEN, GOLD</p> <p><b>WISDOM, SELF-KNOWLEDGE AND REST</b></p> <p>ELEMENT: EARTH          NUMBER: 8          LATE WINTER,          COLORS: BLUE-GREEN</p>	<p><b>FAME, REPUTATION &amp; SOCIAL LIFE</b></p> <p>ELEMENT: FIRE          NUMBER: 9          EARLY SUMMER          COLORS: RED</p>	<p><b>MARRIAGE, RELATIONSHIPS AND PARTNERSHIPS</b></p> <p>ELEMENT: EARTH          NUMBER: 2          LATE SUMMER          COLORS: PINK, SKIN TONES, EARTH TONES</p>	
	<p><b>GOOD FORTUNE CENTER</b></p> <p>ELEMENT: EARTH          NUMBER: 5          COLORS: YELLOW, EARTH TONES</p>	<p><b>CHILDREN, CREATIVITY &amp; ENTERTAINMENT</b></p> <p>ELEMENT: METAL          NUMBER: 7          EARLY FALL          COLORS: WHITE, BRIGHT AND PASTEL COLORS</p>	
	<p><b>CAREER, LIFE MISSION &amp; INDIVIDUALITY</b></p> <p>ELEMENT: WATER          NUMBER: 1          EARLY WINTER          COLORS: DARK BLUE, BLACK</p>	<p><b>HELPFUL PEOPLE, SPIRITUAL LIFE &amp; TRAVEL</b></p> <p>ELEMENT: METAL          NUMBER: 6          LATE FALL,          COLORS: GRAY, MAUVE</p>	
	<b>WALL THAT CONTAINS THE MAIN ENTRANCE</b>		

Luo Pan and an example of house floor plan

Detailed categories of Feng Shui elements by directions

## Feng Shui Tips

Due to page limits, it is not feasible to list all the tips. Detailed information can be requested from JCA Chinese school parent club.

### Entrance

1. Avoid having fencing with varying heights.
2. The fence or brick wall should not be too close to the house.
3. Fence or brick wall should not be higher than the house else it acts like a “prison” environment.
4. ...

### Avoid Homes if...

1. A “T” or “Y” shaped road in front of the house.
2. An inverted “U” shaped like a knife slicing the house.
3. House must not face or is located next to a cemetery, funeral parlor, any religious prayer sites, brothel, police station, buildings with sharp pointed roofs.
4. ...

## **Main Front Door**

1. It should not face a tree or a lamp post.
2. It should not face any corner, chimney, or water storage tank.
3. It should not face a neighbor's gate, main door or driveway.
4. ...

## **Living Room**

1. The living room must be well lighted preferably with natural lighting from a window/the balcony.
2. The size of the living room must not be too small. It should be proportional to other parts of the house.
3. Do not place mirrors on the ceiling of the living room.
4. ...

## **Dining Room**

1. It should not be near to the main door.
2. It should not be located under the staircase.
3. The ceiling of the dining room should not have an opening.
4. ...

## **Kitchen**

1. It should not face the main door.
2. It should not face the toilet door.
3. It should not face any bedroom doors.
4. ...

## **Bedrooms**

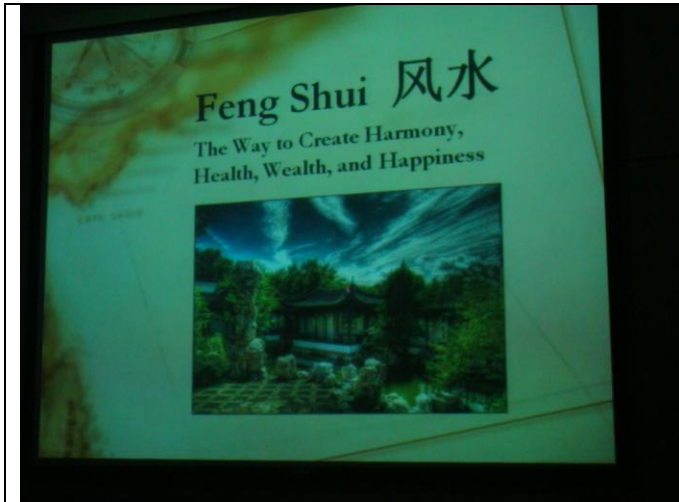
1. It is unfavorable for the bedroom to be directly above the kitchen, garage or toilets.
2. The door of the bedroom should not be facing a staircase, toilet door or kitchen.
3. Do try not to place potted plants or an aquarium in a bedroom or any paintings with water scenery because live plants give off Yang energy.
4. ...

## **Beds and Mattress**

1. It should not be placed below a beam.
2. The bed should be placed against a solid backing e.g. a wall. Your bed must also not be on the same wall as the bedroom door.
3. It should not face another bedroom door.
4. ...

The talk was very well received. Mr. Vasana prepared for about a whole week for this seminar and brought up lots of information and discussion on real estate and Feng Shui, illustrated by some cartoons to make more vivid. It was even not possible to cover all the

materials in two 50 minutes sessions, and we had to skip the Q&A. However, the audience were still quite interested in and satisfied with this extremely informative and thought-provoking seminar. Mr. Vasana was also pleased and accepted the invitation for a follow-up talk.



The headline slides of the second session



James Yin, Chairman of Board of Directors of JCA, is among the passionate audience. James is also known as a sophisticated real estate investor.



Mr. Vasana is talking about the Feng Shui.



A well deserved applause from the audience to the guest speaker.



Left to Right: Iris Ying Luo (罗颖), Director of Public Relation and Communication, Dr. Bailin Liang (梁柏霖), Parent Representative, Mr. William Vasana and his wife Dr. Susan Vasana, Dr. Lian An (安莲), principal of JCA Chinese School, and Jing Jasper Xu (徐晶), voluntary reporter

**Parents of JCA Chinese School & Members of JCA,**

**Share your thoughts and feedback with us...**

**Share your experience and fun with us...**

*We want to hear from you!*